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COLLAGE PORTFOLIO

The Art of Financial Planning

Retirement Planning

Retirement Annuity

**Saving toward your
future for a
comfortable
retirement**



Saving Toward Retirement : The Retirement Annuity

You will eventually need to retire some day, but your need to earn an income doesn't retire. Accumulate enough capital while you are working and you will be rewarded with a lifetime income when you reach the magical day when you retire from work. Meanwhile, the earlier you start building your retirement account during your career, the easier it will be to reach your retirement goal. Collage Portfolio encourages you to invest in our Retirement Annuity by investing a lump sum and/or a monthly amount where the investment account is customised to meet your unique needs.

Who The Retirement Annuity is suited to you if you don't have a retirement fund at work, or you are self-employed, or running your own business, or if your retirement account at work is not enough. Check the retirement calculator on our website to see if you have enough.

What A Retirement Annuity from Collage Portfolio allows you to invest a lump sum amount and/or a set amount each month toward your personal retirement account. The amount you invest each month gets a tax break from SARS, saving you income tax, within limits. We will assist you to select and update the investments within your retirement annuity policy, based on your unique Investment Personality. We have an Investment Personality program on our website that will guide you to the best investment mix for your needs and preferences.

Why By investing in your Retirement Annuity with Collage Portfolio, you will be taking steps to ensure that at retirement, you will be one of the privileged few who can retire in financial comfort. Most people in SA are not so fortunate and thus have to deal with financial strife, dependency on family and basic indignity! Our Retirement Annuity Plan will provide you with superior investment growth and reward you with the maximum possible income at retirement. Most of all, it is satisfying to be financially independent.

When Retirement is expensive. On average, each R1million of capital buys you about R7,500 income per month. Therefore the sooner you start your retirement account, the less you will need to save each month. Do your budget (on our website or during our consultation) and start your retirement account now!

Where Contact us by phone, fax, e-mail or by scheduling a free consultation. Our contact details are listed at the top of this brochure.

How Visit the Collage Portfolio website and take a few minutes to use our handy financial tools: The retirement calculator - to see how much you need to be saving in order to retire comfortably. Our budget program - to do your monthly budget. The Investment Personality program – to determine which investment path is suited to you. Alternatively, all these services can be done one-on-one if you prefer to schedule a consultation. Once you have all the information, Collage will prepare your Retirement Annuity quotation. When you are satisfied, we complete an application form and your retirement account is set in motion. We provide you with a username and password if you wish to track your investment online, anytime.

More Info You select the maturity date of your policy (your retirement date) up-front. Maturity date is between ages 55 to 69. We will adjust your portfolio with your consent over the duration of your policy when opportunities occur in the investment markets. Your beneficiaries will receive your policy benefits if you die before the policy matures. When you retire, you may draw up to one-third of the policy's value in cash (optional). The balance of your maturity value is transferred to our Investment Linked Life Annuity, this is totally tax free. You will receive a monthly income as if you were still earning a salary!