

INVESTMENT PLANS

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Wealth

WHAT IS AN INVESTMENT PLAN?

An Investment Plan is a flexible and accessible investment portfolio that can be tailored to your individual needs and risk tolerance through investment in a wide range of investment solutions.

WHO CAN INVEST?

- ◆ Natural Persons
- ◆ Trusts
- ◆ Companies

KEY BENEFITS OF INVESTMENT PLANS

- ◆ There is no minimum investment term.
- ◆ Lumpsum, regular or ad-hoc contributions and withdrawals may be made at any time.
- ◆ Funds are totally accessible at any time providing high levels of liquidity.
- ◆ The investment may be ceded, pledged or assigned at any time.
- ◆ A wide range of underlying investment alternatives is available.
- ◆ Available through multiple Linked Investment Service Providers.

KEY CONSTRAINTS

- ◆ All tax is levied in the hands of the investor.
- ◆ The product offers no protection from creditors.
- ◆ Beneficiaries cannot be nominated.
- ◆ Minimum investment amounts may apply.

TAX IMPLICATIONS

- ◆ Income and Capital Gains tax is levied at the investor's marginal or corporate tax rate subject to relevant exemptions and exclusions where applicable.
- ◆ Dividends earned are net of dividend withholding tax where applicable.

IMPLICATIONS ON DEATH

- ◆ Proceeds are payable to the investor's estate in the case of individual investors.
- ◆ Death has no impact in the case of trust or corporate investors.
- ◆ Proceeds are subject to estate duty and executors fees where they form part of an investor's estate.

You can obtain advice and more detailed information from Hewett Wealth directly by calling 010 597 7506 or by emailing enquiries@hewettwealth.co.za

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