

Sygnia Direct Investment

An extremely flexible way to save for short- or long-term goals

Product benefits:

Standard taxation



Instant access to your money whenever you need it

The Sygnia Direct Investment offers an extremely flexible way to save for short- or long-term goals and provides instant access to your money whenever you need it. The Sygnia Direct Investment offers a range of investment options, from domestic and offshore index-tracking and passively managed funds to actively managed funds.

Overview

Purpose	Flexible discretionary savings
Minimum contribution	R20 000 lump sum or R500/month
Access	Access anytime
Key features	Most flexible option, no restrictions

Real people. Real questions.

Who should invest?

The Sygnia Direct Investment is most suitable for:

- Investors who wish to save discretionary (non-retirement) income in an extremely flexible manner;
- Investors who wish to have instant access to their investment.

What investments make up a Sygnia Direct Investment?

Any unit trusts, exchange traded Funds (ETFs) or exchange traded notes (ETNs) available on the Sygnia investment platform.

Are there contribution limits?

Minimum contributions:

- Initial lump sum of R20 000
- Additional contribution of R5 000
- Debit order of R500 p/m

You may stop contributing at any time, with no penalty.

Please note: Minimum lump sum of R1 000 if investing into the Sygnia Money Market Class S1 or S2.

What are the benefits of a Sygnia Direct Investment?

- Instant access to your investment.
- No set term or investment premium.
- The flexibility to invest in a wide variety of cost-effective index-tracking unit trusts and offshore funds.

Ready to apply?

Submit your application online by visiting our website and clicking on “Open an account”. Alternatively, contact the Sygnia Client Service Centre on 0860 794 642 (0860 SYGNIA) for assistance.

Required documentation

- Copy of South African green barcoded ID/South African Smart ID Card, birth certificate (if minor) or valid passport (if a foreign national).
- Proof of residential address not older than 3 months.
- Proof of bank details not older than 3 months.
- Proof of deposit/transfer into the relevant Sygnia bank account.

I've already opened a Sygnia Direct Investment – how do I transact online?

The Sygnia Alchemy portal is a one-stop online solution for your investment and retirement planning needs. Visit our website and click on “Log in” to access your secure online account or to register.

Need more help?

Don't miss out on this opportunity to invest with confidence and serenity. Contact your financial advisor or visit sygnia.co.za to find out more about the Sygnia Direct Investment.

Disclaimer

The Sygnia products described above and the information provided are of a general nature and are not intended to address the circumstances of any particular individual or entity. Sygnia does not act or purport to act in any way as an advisor or in a fiduciary capacity. No one should act upon such information or opinion without appropriate professional advice after a thorough examination of a particular situation. We endeavour to provide accurate and timely information, but we make no representation or warranty, express or implied, with respect to the correctness, accuracy or completeness of the information and opinions provided. We do not undertake to update, modify or amend the information on a frequent basis or to advise any person if such information subsequently becomes inaccurate. Any representation or opinion is provided for information purposes only. Collective investment schemes in securities are generally medium- to long-term investments investments. The value of participatory interests may go down as well as up, and past performance is not necessarily a guide to the future. The Manager does not guarantee the capital or the return of a portfolio. Collective investments are traded at ruling prices and can engage in borrowing and scrip lending. A schedule of fees and charges and maximum commissions is available on request from Sygnia Collective Investments (RF) Pty Ltd. Terms and conditions and all product marketing disclosure documents can be found on the Sygnia website. Additional information, including application forms and annual or quarterly reports, can be obtained from the Manager free of charge.