Sygnia

Sygnia Stargazer

Tax-Free Savings Account

A simple, flexible and powerful way to save for your child's future. And make it a brighter one.

For Your Kids

Why parents choose Sygnia Stargazer

Stargazer Tax-Free Savings Account

When you open a Stargazer Tax-Free Savings Account for your child, you're not just saving money – you're giving them a head start on life's biggest dreams. Whether it's university tuition, their first home, starting a business or simply financial security, every contribution you make today multiplies into possibilities for their future.

Why parents choose Sygnia Stargazer

Smart investment options

Choose from three carefully curated portfolios, each focused on the most dynamic sectors of the economy. From technology and innovation to sustainable growth companies, we invest in the businesses shaping tomorrow's world – the world your child will inherit.

Tax-free growth

Every rand you save grows completely tax-free (subject to annual contribution limits). That means more money stays in your child's account, compounding year after year without the tax burden that reduces other investments.

Complete flexibility

We understand that life can be unpredictable. Make a lump sum investment when you receive a bonus, set up automatic monthly contributions that fit your budget or do both. You can stop contributing at any time without penalties – because your financial circumstances shouldn't lock you into rigid commitments.

No hidden surprises

Our fees are simple, transparent and competitive. There are no initial set-up fees, no exit penalties and no complicated fee structures that eat into your child's future. What you see is what you pay.

Always connected

Track your investment's growth 24/7 through our user-friendly online portal. Watch your child's financial future take shape with real-time updates, performance reports and easy account management – all at your fingertips.

Choose a portfolio that works for your Stargazer

Sygnia Stargazer Eco

Your globally diversified portfolio is designed to optimise financial returns while investing in companies that take into consideration environmental and societal factors — such as cleantech innovation, fair labour standards and low carbon emissions.

100% offshore
Focus: Growth
100% strategic allocation to global equities

Sygnia Stargazer Tech

Your globally diversified portfolio focuses on the most dynamic companies in the future technologies sector and invests in robotics, cybersecurity, autonomous vehicles, nanotechnology, virtual reality, genetic engineering and clean energy.

100% offshore
Focus: Growth
100% strategic allocation to global equities

Sygnia Stargazer Moderate

Your portfolio limits the impact of market volatility while still delivering growth. This is a perfect option for investors with a short investment horizon and/or preference for low volatility.

Mixture of global and domestic assets
Focus: Consolidation
Diverse money market assets to offset risk

Need more help?

Contact your financial advisor or visit sygnia.co.za to find out more about the Sygnia Stargazer Tax-Free Savings Account.

Apply Here

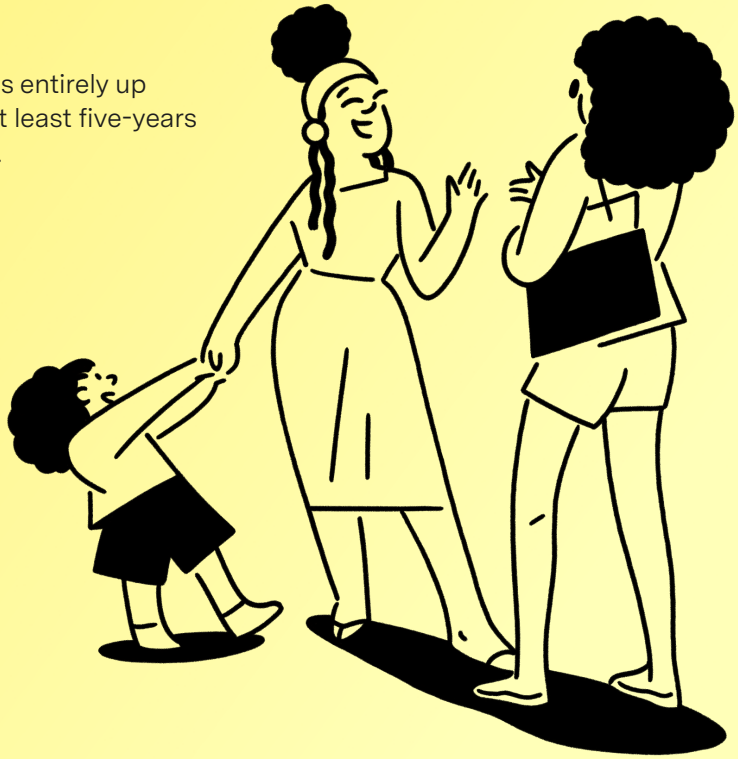
Tax-free investing limitations

Maximum lifetime contribution	R500 000
Maximum annual contribution in a tax year	R46 000
Minimum recommended duration of investment	>5 years

These contribution limits apply to the total investments in all tax-free savings accounts held by the Sygnia Stargazer Tax-Free Savings Account holder.

Please note: Funds in existing tax-free savings accounts will count towards the your lifetime and annual contributions, so please be sure to take those amounts into account when investing.

Duration of investment
There is no time limit on your investment so it is entirely up to you. However, we advise a time horizon of at least five-years to help your investment reach its full potential.



“We’re not just investment professionals – we’re moms and dads, too.”

Palesa Mabitsela
Risk & Compliance Assistant

The low fees

Sygnia Stargazer Eco	Sygnia Stargazer Tech	Sygnia Stargazer Moderate
Annual Admin Fee 0.4025% (incl. VAT)	**Annual Admin Fee** 0.4025% (incl. VAT)	**Annual Admin Fee** 0.4025% (incl. VAT)
Management Fee 0.4025% per annum (incl. VAT)	**Management Fee** 0.575% per annum (incl. VAT)	**Management Fee** 0.4025% per annum (incl. VAT)

Ready to apply?

Submit your application online by visiting our website and clicking on “Open an Account”. Alternatively, you can contact the Sygnia Client Service Centre on 0860 794 642 (0860 SYGNIA) if you need any assistance.

Required documentation

- Copy of your child’s birth certificate.
- Copy of South African green barcoded ID/ South African Smart ID Card, or valid passport (if a foreign national).
- Proof of residential address not older then 3 months.
- Proof of bank details not older then 3 months.

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