

WHO IS THIS FOR?

- Families with young children who are saving for education
- Eg: a family of 4 can contribute R132 000 a year TAX FREE
- Grandparents with grandchildren
- Small businesses without pension/provident funds for employees

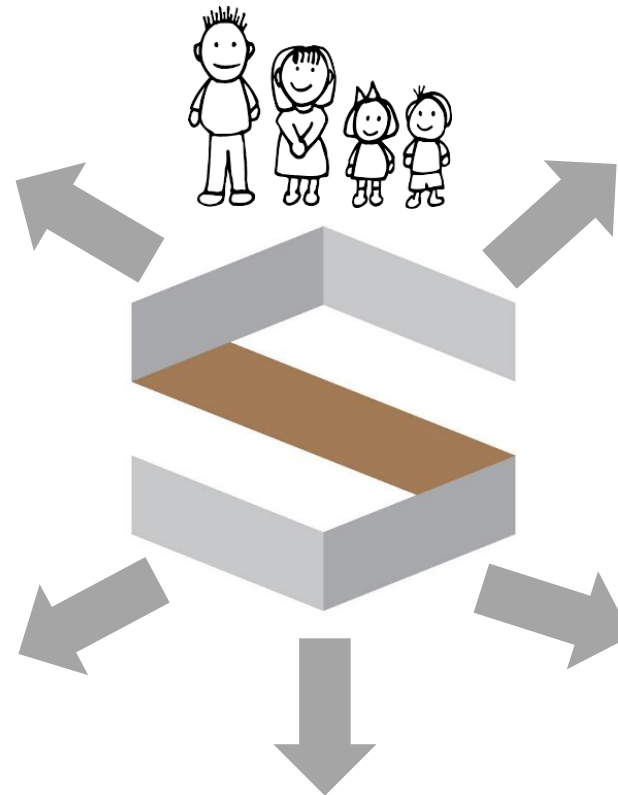
FACTS

- R33 000 per person per annum
- Lifetime contribution of R500 000 per person (\pm 16 years)
- Contribute as little as R500 per monthly debit order or by lump sum
- Interest, dividends and all capital gains are completely TAX FREE
- Flexible investment - money paid back within 48 hours
- Beneficiaries get paid out immediately when winding up an estate

www.signalasset.co.za
+27 21 439 8090 | info@signalasset.co.za

TFI

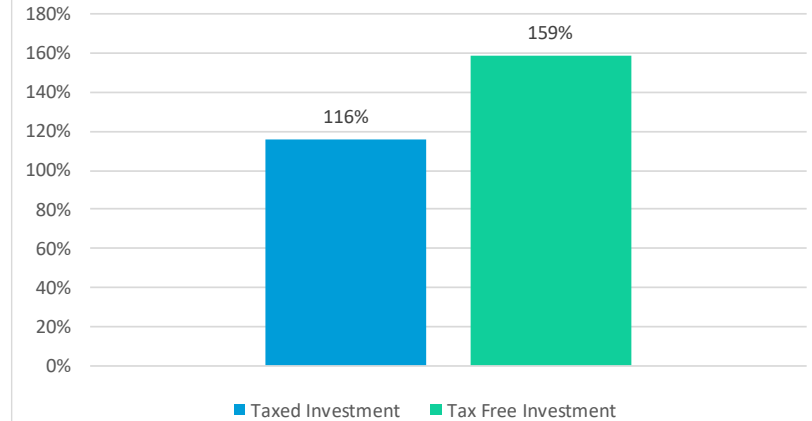
(Tax Free Investments)



ADMINISTRATION

- Open Allan Gray TFI account
- Setup debit order or deposit lump sum
- View your account via Allan Gray Online Platform

PERFORMANCE OVER 10 YEARS AT 10% PA



SIGNAL FEE

- Advisory fee 1% pa on value of investment
- Fees negotiable for employee schemes
- We risk profile for you
- We specialise in the selection of funds, which suits your needs
- This can include exposure to income and equity instruments, offshore markets and balanced funds
- We do all your paperwork

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