



Secure Investments

Guaranteed Growth Plan and
Guaranteed Income Plan

Nobody invests to lose money.

MAKE THINGS HAPPEN

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Nedgroup Life Assurance Company Limited Reg No 1993/001022/06, First Floor, Ridgeside Campus, 2 Ncondo Place, Umhlanga Rocks, 4320. We support resolution for unresolved disputes via the Ombudsman for Long-term Insurance. We are an authorised financial services provider (licence number 40915). We are a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCP61).

A member of the Nedbank group.

 October 2011. This information replaces any previously distributed marketing information that may still be in circulation.

Nedgroup Life's secure investment guaranteed plans

Nedgroup Life offers secure, tax-efficient investment solutions to serious investors who want to invest a single lump sum of at least R50 000 without exposing their capital to market fluctuation risks. The capital is invested for a minimum period of five years (ie 60 months) with Nedbank Capital.

There are two secure investment plan options:

1 The Guaranteed Growth Plan

This is a single-premium endowment policy that pays out a guaranteed maturity value at maturity. This maturity value is determined by applying the growth rate, guaranteed by the investment provider, Nedbank Capital, to the initial investment. This plan offers maximum guaranteed growth and ensures stable and predictable returns, especially during times of market volatility.

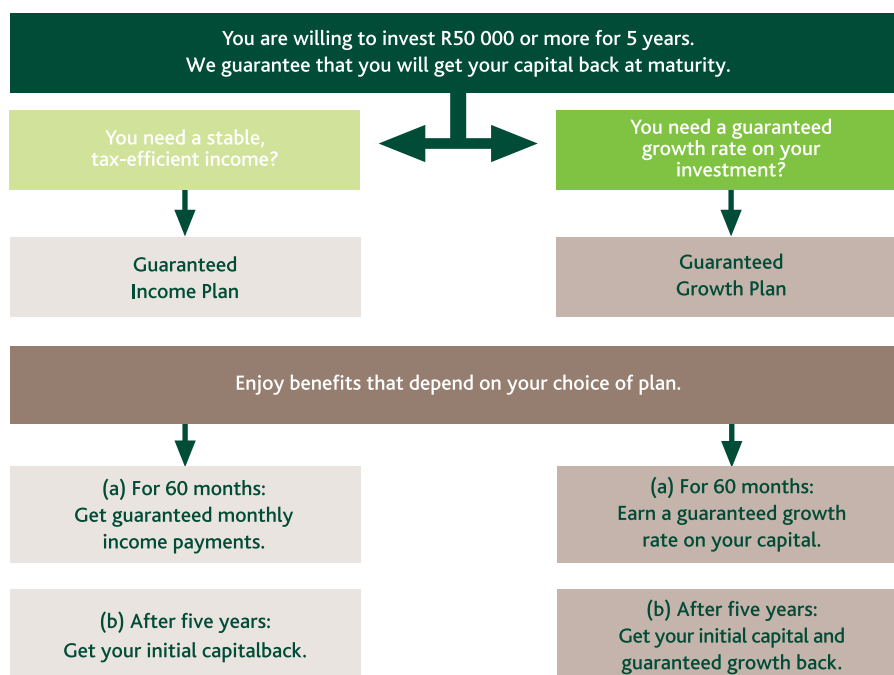
2 The Guaranteed Income Plan

This is made up of a single-premium endowment policy that pays out the initial investment at maturity, and an annuity that pays a monthly income stream for 60 months. This plan allows your capital to be preserved while you enjoy a predictable monthly income stream.

Which secure investment plan should you choose?

On either plan you will get your initial capital back at the end of the five-year term. The main considerations are:

- 1 do you want a stable income for 60 months – the Guaranteed Income Plan; or
- 2 do you want a predetermined level of growth on your capital – the Guaranteed Growth Plan?



A comparison of benefit details

	Guaranteed Growth Plan	Guaranteed Income Plan
Minimum investment	R50 000	R50 000
Investment term	Five years.	Five years.
Eligible lives	Natural persons only Minimum entry age: 18 years Maximum entry age: None However, standard terms will be adjusted for individuals older than 86 years at next birthday.	Natural persons only Minimum entry age: 18 years Maximum entry age: None However, standard terms will be adjusted for individuals older than 86 years at next birthday.
Annuity payments	Not applicable.	Term: 60 monthly payments, in advance.
Withdrawal options	One part or full surrender only. No loans allowed.	One part or full surrender on the endowment policy only. One loan only.
Cessions	Security and outright allowed	Security and outright allowed.
Cooling-off period	Not applicable.	Not applicable.
Beneficiary	Allowed.	Allowed.
Taxation	Growth is taxed in the life company, not in the investor's hands.	Annuity payments are partially tax-exempt. Tax on the taxable portion will be deducted monthly prior to payment. The capital amount paid at the end of the term is net of all tax.
Death benefit	Yes. The greater of the initial investment and the surrender value, less any prior payments.	Yes. The initial investment less any prior loan.

Enjoy competitive tiered rates

Nedgroup Life's Secure Investments consistently offer some of the highest guaranteed growth and annuity rates to investors.

The rate is locked in at inception and remains unchanged for the full five-year period.

- 1 We review and publish our rates weekly. Rates are announced every Monday for Tuesday. If a public holiday falls on a Monday or Tuesday, the new rate will apply on the next working day after the holiday. For market-leading rates contact your financial planner or the Nedgroup Life Client Services Contact Centre on 0860 263 543.
- 2 The rate used to determine the guaranteed maturity value is locked in at inception and remains unchanged for the full five-year period.
- 3 Four rates are quoted weekly, depending on the capital invested.

TIER	CAPITAL INVESTED
1	R50 000 – R 99 999
2	R100 000 – R499 999
3	R500 000 – R999 999
4	>R999 999

Freedom
to embrace the future





How to invest

- 1 Speak to your financial planner about your investment needs.
- 2 Choose the appropriate secure investment solution for you.
- 3 Your financial planner will help you with the application process.
- 4 Nedgroup Life will send you an SMS or email you with regular status updates throughout the application process.
- 5 You will need to provide the following documents during the application process:
 - A certified copy of your identity document.
 - A utility bill for proof of residence.
- 6 Within 30 days after the commencement date Nedgroup Life will send you your policy document. Please read this carefully and keep it in a safe place. It provides the full terms and conditions about your investment.
- 7 Nedgroup Life will send detailed annual statements to you so that you can track the progress of your investment.

Our commitment to you is that your money is secure with us

Nedgroup Life is a financially strong and resilient business

Nedgroup Life, a long-term insurance company with over 33 years in the market, is a wholly owned subsidiary of Nedbank Group. We manage and mitigate risk for over 1,8 million clients by enabling tailor made solutions, supported by worldclass service and delivering on our promise.

Nedgroup Life is in the Nedbank Wealth cluster that encompasses a number of successful businesses offering insurance solutions, insurance broking, financial planning, stock broking, private banking, wealth management and fiduciary, as well as asset management services.

Nedbank Capital provides the guarantees for the Nedgroup Life secure investment solutions

Nedbank Capital provides specialist advice, debt and equity raising and execution, as well as trading capabilities to clients in all major South African business sectors. Clients include the top 200 domestic corporations, parastatals, financial institutions, multinationals, major infrastructure and mining projects in Africa, as well as emerging black economic empowerment consortiums. For 2011 and beyond the strategic direction for Nedbank Capital remains to drive growth by providing its clients with solutions that meet their unique needs through innovative product and solutions development.

Nedbank Wealth and Nedbank Capital are clusters within Nedbank Group

Nedbank Group Limited is a bank holding company, with its principal banking subsidiary being Nedbank Limited. The company's ordinary shares have been listed on JSE Limited since 1969 and on the Namibian Stock Exchange since 2007. Nedbank Group is South Africa's fourth largest banking group measured by assets, with a strong deposit franchise and the second largest retail deposit base.

More information

If you require more information on this or any of our other products and services, please call our Client Services Contact Centre on 0860 263 543.

Note: You can access information, do your banking or contact us 24 hours a day by visiting our website at www.nedbank.co.za.

Bank on our service promise

We promise to:

- treat you as an individual;
- treat you with respect at all times;
- acknowledge your requirements and take them seriously; and
- continually strive for service excellence.

If you feel that we have or have not lived up to this promise, please let us know by telling the manager at your branch or suite, emailing us at ClientFeedback@nedbank.co.za or calling us on 0860 444 000.

Bank on our AskOnce service promise

Nedbank Group is committed to providing you, our client, with world-class service when you engage with us. To show this commitment we have put our money where our mouth is and promise that you only have to ask once. The person you talk to will take responsibility for ensuring your request is met.

If you feel that we have not lived up to our promise, please call 0860 ASKONCE (0860 275 662) and we will resolve the matter and donate R200 to a Nedbank-approved charity.

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