



Guaranteed DreamMaker Secure Investment

Make your dreams come true
the safe, affordable way.

MAKE THINGS HAPPEN

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LIFE

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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.

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



Invest in your dreams

We all have dreams, no matter how big or small. Whether it is educating a child, supplementing existing retirement plans, planning a dream holiday or special occasion or, simply, saving for a rainy day. To make your dream a reality you must start with a plan.

The Nedgroup Life Guaranteed DreamMaker Investment Plan is a unique medium- to long-term investment plan. You can enjoy a 100% capital guarantee plus participation in the stock market with the benefit of long-term capital growth.

Why the Nedgroup Life Guaranteed DreamMaker Investment Plan?

Payments are invested in the Capital Guaranteed Growth Fund and are managed by Old Mutual Investment Group and Nedgroup Investments. This fund is made up of a mix of equities, fixed-interest investments and property.

The plan is underwritten by Nedgroup Life Assurance Company Limited, a member of the Nedbank group.

You have two options to choose from to suit your needs:

The monthly payment option

By committing to regular payments into an investment you have a far greater chance of reaching your dreams.

The single-payment option

You can choose to make a once-off lump sum investment.

There are **no startup costs**: 100% of your contributions are invested for growth.

In terms of current legislation your proceeds are **tax-free** in your hands.

You have a host of flexible options. We want to help you achieve your dreams by retaining your investment even in times of financial difficulty.

- Take a **payment holiday as often as you like**. Provided the plan has been in existence for one year and 12 consecutive payments have been made, you have the option to stop payments for up to five months. This means that you may miss up to five consecutive payments.
- Make your plan **paid up**. If you can no longer afford to make payments, or you do not wish to continue with the plan and the plan value is greater than R500, you can make your plan paid up. This means that you can stop contributing towards the investment, but leave your funds in the investment to benefit from growth. Plus, you have the benefit of being able to start payments again at any stage.
- **Reduce your payments** to whatever the minimum investment amount is at the time, or alternatively increase your payments at any time.
- **Refuse or reduce your automatic payment increase** on the anniversary of your plan. If you do not want to take up the annual payment increase that has been scheduled, you simply advise the Nedgroup Life Client Services Contact Centre. Or you can elect to reduce the annual payment increase rate for the following year, by informing the Nedgroup Life Client Services Contact Centre.
- **Obtain a loan** using your plan as security. A loan may be obtained from Nedgroup Life using the plan as security instead of withdrawing the funds from the plan. Such loan is subject to terms and conditions.

- **Transfer ownership** in favour of one natural person.
- **Add to your plan over time.** You may add further lump sum investments to your plan or add monthly payments to your initial lump sum investment.

You have **access to your investment only once** within the first five years. This can be a part or full surrender.

There is an **additional guarantee**. If you make a withdrawal during the first five years of the plan, you get the higher of your payments or 70% of the investment value. After five years you get the full benefit of any investment growth.

You enjoy real value for life

The Nedgroup Life Guaranteed DreamMaker Investment Plan provides you with a variety of benefits. As long as you pay your premiums, you can enjoy access to a range of services and discounts, which you can use in your everyday life. You, your life partner, dependent children and domestic worker have access to the following benefits:

- legal services;
- personal health advisory services; and
- discounts on magazine subscriptions, luxury-busliner tickets, movie tickets, prepaid airtime, PlayStation games, CDs and DVDs.

Save for your children's education

When it comes to your children's education, you can't afford to leave anything to chance! Especially with the job market becoming increasingly competitive and the value (not to mention the cost) of a good education increasing yearly.

Whatever your children's ages, whatever their aspirations, the Nedgroup Life Guaranteed DreamMaker Investment Plan offers a safe, affordable way to save for their education. And with the freedom to invest a once-off amount or to make monthly deposits, and the flexibility to take a payment holiday if needed, you can tailor your plan to suit your family budget.

Supplement your retirement savings

Research has shown that only 4% of our population will retire in a financially secure position due to lack of disciplined savings.

When it comes to assessing our retirement plans, most of us think in terms of how much we've saved and not how much we owe. The harsh reality, however, is that many of us will be left using a substantial portion of our precious retirement funds to settle outstanding debts, greatly diminishing the savings we've worked a lifetime to accumulate.

Unless of course you have an additional cash lump sum to cover that debt – and that's exactly where the Nedgroup Life Guaranteed DreamMaker Investment Plan comes in. It's an affordable, simple way to build up additional cash reserves that can boost the value of your retirement fund. You could even use the proceeds from this investment to celebrate your retirement with a truly magical holiday.

Take the first step towards realising your dreams

Start investing in your dreams today by visiting your nearest Nedbank branch and opening your Nedgroup Life Guaranteed DreamMaker Investment Plan.

If you require more information, please call the Nedgroup Life Client Services Contact Centre on 0860 263 543.

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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