








The 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.



KEEP READING





GETTING STARTED IS THE TOUGHEST PART
OF SAVING FOR YOUR CHILD'S FUTURE,
WHICH IS WHY WE'VE CREATED THE
SYGNIA STARGAZER
TAX-FREE SAVINGS ACCOUNT.

IT'S CHILD'S PLAY TO OPEN,
PUTS YOU IN CONTROL AND DELIVERS
SOPHISTICATED PORTFOLIO MANAGEMENT



A GIFT THAT JUST KEEPS ON GIVING:

A choice of three portfolios
focused on the most dynamic sectors of the economy

Simple and transparent fees

Innovative glide-path design

Save and invest tax-free
(limits apply)

Easy access

Make lump sum and/or scheduled payments

Subscription to the Stargazer newsletter for your family

Track your investment 24/7 on our online portal

No initial fees or exit penalties

Stop contributing at any time, without penalties

Minimum of R500 p/m if you contribute via a monthly debit



Designed by parents - FOR PARENTS

We're not just investment professionals – we're moms and dads, too, so this was a labour of love for us. We all know someone who could benefit from a **Sygnia Stargazer Tax-Free Savings Account**, and we're excited to share it with you.

Meet some stars on our client TEAM



MPEOANE LENKOE



AYANDA MTOTYWA



YOLANDA STEENKAMP



AVELA RALARALA



SITHEMBISO MLONYENI

DURATION of investment ?

Minimum of five years, but ideally this is a long-term saving and investing account.

* Oh the PLACEs your money will go!

Sygnia Stargazer Green

Invest sustainably.

Your globally diversified portfolio is designed to optimize 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 Blue

Invest in the future of wealth.

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 Yellow

Invest for growth and stability.

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

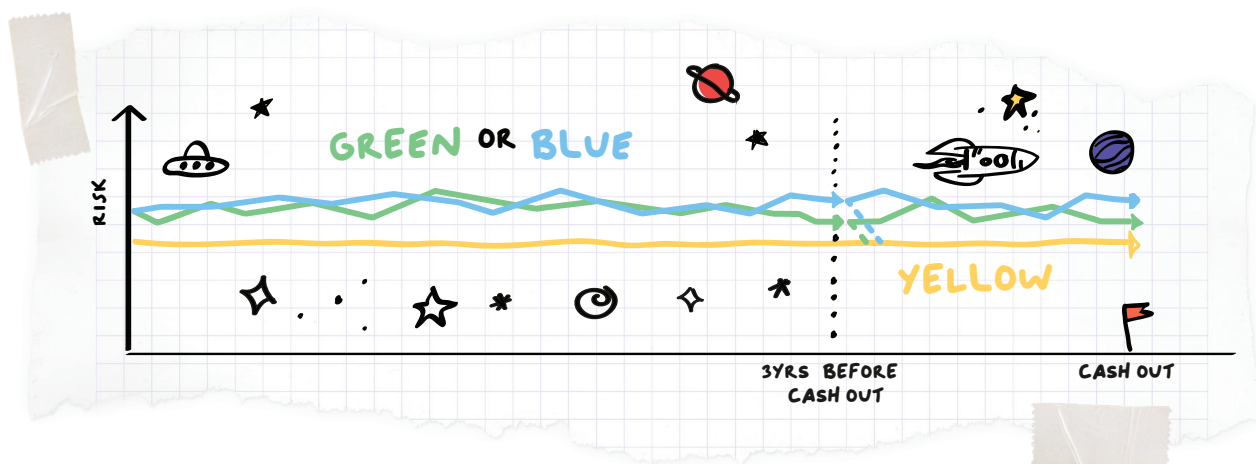
Focus: Consolidation

Allocation to equities, bonds and money market assets to offset risk and reward.



EASY glider

The Sygnia Stargazer Tax-Free Savings Account offers investors a clearly defined “glide-path” that manages risk and maximises returns. If you have a long time horizon (i.e. you can stay invested for longer than five years), **Sygnia Stargazer Green or Blue** offer the greatest opportunity for growth. However, as your child nears their potential “cash out” age, we offer the option to move or “glide” their portfolio into a more conservative portfolio (**Sygnia Stargazer Yellow**) that protects their investment from sudden market downturns. Sygnia Stargazer Yellow is also a great low-risk option if your investment horizon is shorter or you are looking for a safe “cruising altitude” for your money.



Tax-free investing LIMITATIONS

Maximum lifetime contribution R500 000

Maximum annual contribution in a tax year R36 000

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.

The Low Fees:

	Sygnia Stargazer Green	Sygnia Stargazer Blue	Sygnia Stargazer Yellow
Annual Administration Fee	0.2% (excl. VAT)	0.2% (excl. VAT)	0%
Management Fee	0.35% per annum (excl. VAT)	0.50% per annum (excl. VAT)	0.35% per annum (excl. VAT)

Ready to APPLY? You will need:

- Copy of your South African barcoded ID or valid passport (if a foreign national)
- Proof of bank details
- Copy of your child's birth certificate

Got it? Great stuff!



QUESTIONS?

Contact the Sygnia Client Service Centre on

0860 794 642 (0860 SYGNIA)

Cape Town

Switchboard: +27 21 446 4940 Fax: +27 21 446 4950

7th Floor, The Foundry, Cardiff Street, Green Point, Cape Town, 8001

Johannesburg

Switchboard: +27 10 595 0550 Fax: +27 86 206 5173

Unit 40, 6th Floor, Katherine & West Building, West Street, Sandton, 2196

Durban

Switchboard: +27 31 001 0650 Fax: +27 86 206 4421

Office 2, 2nd Floor Ridgeview, 1 Nokwe Avenue, Ridgeside, Umhlanga Ridge, 4319

sygnia.co.za



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