

# Tsogolo Savings Plan has two savings pockets which affords you access to your money today, while at the same time allowing you to save for your future goal.



**TSOGOLO SAVINGS PLAN** is a simple yet flexible Plan that offers 2 savings pockets as part of one Plan, with a single monthly premium. Each Plan has a Long Term Pocket and a Short Term Pocket which allows you to build up funds for your future financial goal, as well as giving you access to your money.

## THE LONG AND SHORT TERM POCKETS SUMMARY

LONG TERM POCKET	SHORT TERM POCKET
<b>You can invest for a Term of 10 years only</b>	
The money in this Pocket is intended to meet your long term financial goals and will be expected to realise a higher value if left until maturity.	The money in this Pocket is intended to provide easier access to your money if you need it. The short amount can be withdrawn completely.
Part withdrawals at any time after we have received your first premium are possible, but are subject to charges. Minimum withdraw amount from this fund is K 20, 000.00	You can withdraw money at any time after we have received your first premium. The first 2 withdrawals per calendar year are free, but thereafter charges will be deducted from this Pocket.
Smoothed growth that aims to grow your savings to maturity in line with inflation	The Investment is market linked. When the investment performance is strong the value of units will go up and they will go down if investment performance is weak. Past performance of the fund is not necessarily a guide to the future performance.
Additional monthly Savings Boosters are added if the accumulated fund value in this Pocket grows above specified values.	