

When life is uncertain  
**YOUR INCOME  
SHOULD NOT BE**

**Everest**  
WEALTH

**AMETHYST**  
Living Annuity

## Structured Income **SOLUTIONS**

The Amethyst Living Annuity is a purpose-built retirement income solution designed for investors seeking predictable, sustainable income, supported by a structured approach to long-term capital preservation. Through integration with the **Everest Wealth Onyx portfolio range**, Amethyst aligns income with portfolio capability, not market timing, delivering more stable long-term outcomes.

### Amethyst **INFLATION PROTECTOR**

Amethyst Inflation Protector invests into the **Onyx Income Portfolio**, delivering a targeted gross return of 12.12% per annum, supported by a built-in Inflation Protector Dividend.

The structure is designed to align income with portfolio capability, supporting a sustainable drawdown of 10% or lower, while preserving capital integrity and maintaining purchasing power over time.

- Targeted gross return: **12.12% per annum \*\***
- Built-in Inflation Protector Dividend
- Minimum investment: R100,000 \*

*Best suited to investors prioritising stable income and long-term sustainability.*

\* Portfolio minimum, subject to management discretion

\*\* 'Targeted dividend' refers to the dividend the investment manager aims to achieve and is not guaranteed

### Amethyst **INCOME+**

Amethyst Income+ invests into the **Onyx Income+ Portfolio**, offering a higher targeted gross return of 13.38% per annum. This structure enables a higher level of income than Inflation Protector, with the effective drawdown dependent on individual client factors, including applicable advisor fees and product charges.

The solution remains structured and disciplined, balancing the Amethyst Income+ enhanced income with long-term sustainability considerations.

- Targeted gross return: **13.38% per annum \*\***
- Increased income flexibility (drawdown dependent on client factors)
- Minimum investment: R100,000 \*

*Best suited to investors requiring higher income within a controlled, outcome-driven framework.*

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# STRUCTURING

## Income correctly

Amethyst is not about maximising income, it's about structuring income correctly from the start.

- Income is aligned to what the portfolio can sustainably deliver.
- Drawdown decisions are guided, not assumed.
- Long-term outcomes take priority over short-term comfort.

# ABOUT THE

## Living Annuity

A living annuity operates as an investment account with no guarantees.

### Flexibility

You can select the income you wish to receive within the legislated limits of 2.5% to 17.5% per annum of the annuity value.

Income can be paid: Monthly, Quarterly, Bi-annually, Annually

Income may be reviewed and adjusted annually.

### Withdrawals

- Withdrawals (in addition to income) are not permitted unless the policy value falls below R150,000, in which case a full withdrawal may be requested.
- Withdrawals will be subject to income tax.

### In the event of death

Any remaining investment value will be distributed according to your beneficiary nomination.

### Where beneficiaries are nominated:

- The investment may be inherited (continued with income) or redeemed.
- Proceeds are paid directly to beneficiaries and do not form part of the estate, therefore no executor's fees apply (subject to legislation).

### Where no beneficiaries are nominated:

- The investment will transfer to the estate and continue until maturity or redemption.

*A steady income alone isn't a strategy - alignment and sustainability are.*



**AMETHYST**  
Living Annuity

## FREQUENTLY ASKED QUESTIONS

### Can I transfer my existing living annuity?

Yes. Living annuities are transferable from one financial provider to another.

### Can I add money to my Amethyst Living Annuity?

No. Additional contributions are not permitted, as portfolio rules apply.

### Does the return fluctuate?

Returns are not guaranteed and are reviewable annually. Everest Wealth investment solutions have delivered stable outcomes over time.

### Can I transfer or consolidate existing retirement savings into my Amethyst Living Annuity?

Only savings from other retirement annuity or preservation funds may be transferred. Multiple retirement annuity savings may be consolidated into a single annuity.

### What tax will I pay?

You will only pay tax on the income you receive, based on your marginal tax rate. All growth within the annuity (interest, dividends and capital gains) is tax-free.

### How does the Amethyst Living Annuity differ from a traditional market-linked living annuity?

The Amethyst Living Annuity is designed to provide more stable and predictable income, with reduced volatility, while still retaining the flexibility of a traditional living annuity. It combines income stability with long-term growth potential, offering a more structured and consistent approach compared to market-linked alternatives.

### How long is the investment term?

Minimum 5 years, with no maximum term, subject to portfolio rules.

## DISCLAIMER

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