

SECURED INVESTMENT



Capital security meets high growth

www.fedgroup.co.za



FEDGROUP

Fedgroup is an authorised financial services provider

30
YEARS

ABOUT FEDGROUP SECURED INVESTMENT

Fedgroup Secured Investment in Participation Bonds combines consistent returns with capital security. For 30 years, thousands of investors have put their money and their trust in us.

Fedgroup provides our investors with simplicity in a complex industry by making our investments as transparent and simple as possible. This five-year fixed-term investment provides a fixed or variable interest rate, with zero fees for investors. We also give you the flexibility to choose between investing for capital growth or earning an income.



INCOME OPTION

We pay you the monthly interest on your investment to create an additional income stream. You earn a lucrative return on your investment, while your capital is secure for the full term. This option also gives you the freedom to draw only a portion of your interest, combining the benefits of a monthly income with investment for growth.



GROWTH OPTION

Earn a higher rate by reinvesting all your interest each month for maximum capital growth. At the end of the term, you can choose to withdraw your investment or reinvest with us.

BECOME AN INVESTOR IN THREE SIMPLE STEPS:

1. Choose a fixed or variable interest rate
2. Select the income or growth option
3. Submit your completed application form and proof of payment

FREQUENTLY ASKED QUESTIONS

About Fedgroup?

Fedgroup is South Africa's leading independent financial services provider. We have been offering Secured Investment to the public for over 30 years, combining consistent returns with capital security.

What are Participation Bonds?

A Participation Bond is an investment that combines consistent returns with capital security. The structure that supports our Secured Investment is a collective investment scheme. It is therefore subject to the same strict regulations from the Financial Sector Conduct Authority as unit trusts, making them low-risk investments.

How can there really be no fees?

Fedgroup charges no fees on your investment amount or your interest. Our income is earned from the properties we finance and the interest income generated.

Who should invest in Secured Investment?

Our Secured Investment's combination of consistent returns and capital security is popular with South Africans who are looking for a lump-sum investment, regardless of age and income. Our diverse investment base includes individuals, pension funds, fund managers, trusts, charities and schools.

How secure is my investment?

The investment is secured against the bonds we issue. We also have additional security in place to ensure that we always pay our investors. In the 30 years that we have offered this product, our investors have always received their monthly income while their capital remained secure.

How will I be taxed?

Once your interest income is more than your tax threshold, tax on interest income will apply. This tax rate is determined by your income tax status.



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CONTACT US

Start investing today and see real returns. Simply complete the three easy steps detailed above and start enjoying the benefit of consistent returns and capital security today.

Call us at **0860 065 065** or email **SIcontact@fedgroup.co.za** if you have any further questions.