



ANCHOR

NAVIGATING
CHANGE

TIME IS TICKING: Optimise Your Wealth Before Tax Year-End

THE DEADLINE TO MAXIMISE YOUR TAX-EFFICIENT STRUCTURES AND BOLSTER YOUR RETIREMENT IS **FAST APPROACHING.**

Wealth management is about more than just accumulation—it is also about investment strategy, tax efficiency and risk management.

Tax year-end is a critical window to ensure your retirement annuity (RA) is working at its peak potential. To claim the tax benefit for a particular tax year (which runs from 1 March to the end of February the following year), contributions must be made before the tax year ends.

THREE REASONS TO ACT ON YOUR RA NOW

An RA is one of the most powerful tax-efficient tools available. However, not all RAs are created equal. Take a moment to evaluate your current structure.

① Immediate tax advantage: *Maximise your deduction*

RA contributions are tax-deductible up to **27.5% of taxable income, capped at R350,000 per tax year.**

For high-income earners, this presents an unparalleled opportunity to:

- **Reduce your taxable income** this year.
- **Generate a larger tax refund** (or reduce your tax liability).
- **Carry over any excess contributions** for deduction in future tax years.

A final, lump-sum contribution before year-end can fully utilise this annual limit, offering an immediate and substantial tax saving.

② Grow your wealth: *The benefits of compounding returns*

- Regular saving in your retirement fund adds up over the years.
- **Creditor protection:** RA assets are generally safeguarded in the event of bankruptcy, providing a secure long-term legacy.
- All the growth within a RA is tax-free.

③ Not all RAs are the same: *Review your retirement savings*

A passive approach to your RA can erode potential returns. Your investment advisor helps you stay on track with your goals, beating the 'set-and-forget' approach:

What to review:	The danger of inertia	The high-performance standard
Fees	High, opaque fees (even fractions of a percent), eroding decades of wealth.	Transparent, and competitive fees (e.g. all-in effective annual cost [EAC]) maximise compounding.
Performance	Mediocre returns that don't keep up with inflation and expectations after fees.	Funds with a strong, sustained track record of meeting long-term investment targets.
Credibility and flexibility	Rigid, high-penalty old-generation RAs with limited options and upfront fees.	Modern platforms offering broad, low-cost fund choices and seamless, cost-effective transactions.

YOUR NEXT STRATEGIC MOVE

Your RA should be an active component of your holistic wealth strategy. With the tax year-end imminent, decisive action is essential.

We invite you to schedule your obligation-free review to cover three key areas:



OPTIMISATION CHECK

Determine your maximum tax-deductible contribution to be made before the deadline.



HEALTH CHECK

Compare your current RA's **fees, performance, and investment mandate** against the best-in-class solutions available.



FUTUREPROOFING

Ensure your investment portfolio within the RA remains strategically aligned with your long-term goals and risk appetite.

Book your obligation-free consultation today and end the tax year in the most powerful financial position possible.

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TIME IS TICKING

Optimising Your Retirement Annuity

1

DON'T MISS THE DEADLINE



Seize Your Tax Advantage

As the 28 February deadline approaches make sure you're taking advantage of your tax allowance this year.

3

GROW YOUR WEALTH

- Compounding returns
- Tax efficiency
- Build a legacy



2

YOUR RA: TAX & GROWTH ENGINE



Up to 27.5% of your taxable income is deductible, **capped at R350,000 per tax year.**

Immediate Tax Advantage

Maximise your refund with a timeous lump-sum contribution



4 THE CRITICAL REVIEW STANDARD



Danger of doing nothing

- High, opaque fees
- Outdated portfolio
- Lost opportunities



The upside of getting it right

- Maximise your tax deduction
- Get exposure to modern platforms
- Access broad fund choices



BOOK YOUR EXCLUSIVE CONSULTATION TODAY

Secure your financial edge. Don't leave savings on the table.

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