Endowment and Term Certain Income rates

25 August 2025 **Week number: 35**

Linked endowment rates (Structured endowment)

Just Structured Endowment is a linked endowment insurance policy that provides a return of capital plus a fixed net-of-tax return after five years, based on the performance of the underlying assets. The effective return, net of tax and all fees and charges, will be quoted in advance and is expected to be significantly greater than fixed deposit rates. You have the option to enhance the yield by adding credit exposure to one or more counterparties with high quality credit ratings, which will be named in the quotation. The underlying asset is a structured deposit from one of the five largest banks in South Africa - Investec Private Bank. The full investment, both capital and fixed return, is exposed to the risk of default of either the bank and, if appropriate, the named counterparties. Just SA does not underwrite this risk nor provide any guarantee.

Institution	Commission % (including VAT)	Investment amount	% Return on investment	Capital maturity value
Just SA	3,00%	R1 000 000	5,40%	R1 300 500
Just SA	3,00%	R5 000 000	5,50%	R6 533 631
Just SA	3,00%	R10 000 000	5,51%	R13 075 045
Just SA	1,50%	R1 000 000	5,80%	R1 325 839
Just SA	1,50%	R5 000 000	5,90%	R6 660 326
Just SA	1,50%	R10 000 000	5,92%	R13 328 434

NOTES:
* For quotes more than R10m, contact the Just BDM team. The rates may change during the week. Min investment amount R250 000. The above rates are based on the standard yield with Investec Private Bank.

Term certain income with voluntary money

The Just Term Certain Income pays a guaranteed income of a predetermined amount for a chosen period. This type of annuity could be helpful if you are seeking a guaranteed income stream for a set period, or if you are approaching retirement and are looking for a secure, predictable income supplement until other sources of income begin.

Institution	Commission % (including VAT)	Term (Years)	Investment amount	Gross income
Just SA	1,50%	5	R1 000 000	R 18 885
Just SA	1,50%	10	R1 000 000	R 11 499
Just SA	1,50%	15	R1 000 000	R 9 528
Just SA	1,50%	20	R1 000 000	R 8 767

NOTES:

* For quotes more than R10m contact the Just BDM team. The rates may change during the week. The rates are based on no increases on income, but a choice of annual increase between 1% and 10% is available. Min investment amount R50 000.

Five year Term Certain Income with maturity value

The Just Structured Endowment provides a fixed after-tax maturity value at the end of five years. The benefit is based on assets from one of South Africa's leading banks, Investec Private Bank. Investors looking for income during the five-year term can choose to include a term certain annuity with the defined maturity value.

Institution	Commission % (including VAT)	Income Term (Years) and maturity value	Invesment amount	Gross income	Capital maturity value
Just SA	1,50%	5	R1 000 000	R 4 602	R1 000 000
Just SA	1,50%	5	R5 000 000	R 23 527	R5 000 000
Just SA	1,50%	5	R10 000 000	R 47 227	R10 000 000

NOTES:

* For quotes more than R10m or longer than five year payments, contact the Just BDM team.The rates may change during the week. The rates are based on no increases on income, but a choice of annual increase between 1% and 10% is available.

Contact details
For more information on Just SA's Structured Endowment and Term Certain Income, visit www.justsa.co.za
Or contact one of our Business Development Managers