

How to boost the return on your saving

Living expenses in SA are skyrocketing and according to experts the public are looking at a further several years of increasing household and living costs. If we look at the price of petrol, it's now topped R16 per litre.

Many South Africans are now struggling to make ends meet. This problem is particularly severe for those, who rely on income from their savings to fund their lifestyles. Traditional savings returns are not keeping up with the real increases in the cost of living. Against this backdrop, smart savers are exploring alternative savings products that can provide higher inflation beating returns.

Have you heard about Income Fund Unit Trusts?

Income Fund Unit trusts are a great savings product for investors who are looking for an enhanced income but do not want high risk or volatility in their returns. Income funds invest in short to medium term local interest-bearing investments including fixed and floating rate bonds and money market instruments. In the current environment, these funds are yielding between 8% to 11% per year (a significantly better return than most savings accounts or money market funds) and have the added advantage of allowing you to access your money within a couple of days.

Furthermore, Unit trusts are well regulated to give maximum protection to investors. They are governed by the Collective Investment Schemes Control Act.

Thyme flies when you making money

Recognising the need for a high yielding savings product that allows investors to boost their monthly income and meet the increasing cost of living, Thyme Wealth, a FSCA registered Financial Service (FSP 46127), has launched an Income fund, the Thyme Wealth IP Multi- Asset Income Fund.

The investment strategy is dedicated to providing individual investors with a targeted net yield after fees of 9% p.a. without the need to lock up your funds for years. This return would significantly beat most Money market funds, with a marginally higher risk profile. Importantly too, Thyme Wealth is committed to controlling costs in order to maximising investor income. The total costs of the Thyme Income Fund are some of the lowest in the industry. Management fees are fixed at 0.6% p.a. and no performance fees are charged.

As a regulated unit trust, the Thyme Wealth IP Multi Asset Income Fund gives maximum protection to investors. Furthermore, the investment team at Thyme Wealth is fanatical about understanding and managing risks to ensure that the investors' capital is protected.

The investment team at Thyme Wealth is well placed to deliver on this promise. They have an enviable record of the best money manager in South Africa over the past 1, 3, 5 and 10 years in the Alexander Forbes survey at their previous firm. This Fund has experienced fund managers with top decile performance in managing a similar fund that achieved a 5 Star rating (Morning Star rating) and in December 2017 won the Raging Bull Award for the Best Income Fund on a risk-adjusted basis over five years. The team managing the Thyme Wealth IP Multi Asset Income Fund has been working together for nearly a decade and has built a highly successful track record of outperformance.

What does that actually mean for investors in Rands and Cents? The Thyme team was able to generate an average annual return of 11% consistently over the last 3 years in a similar income fund, managed by the same team with the same skill set and investment process. This is almost double what you could have earned in the bank or even in a money market fund.

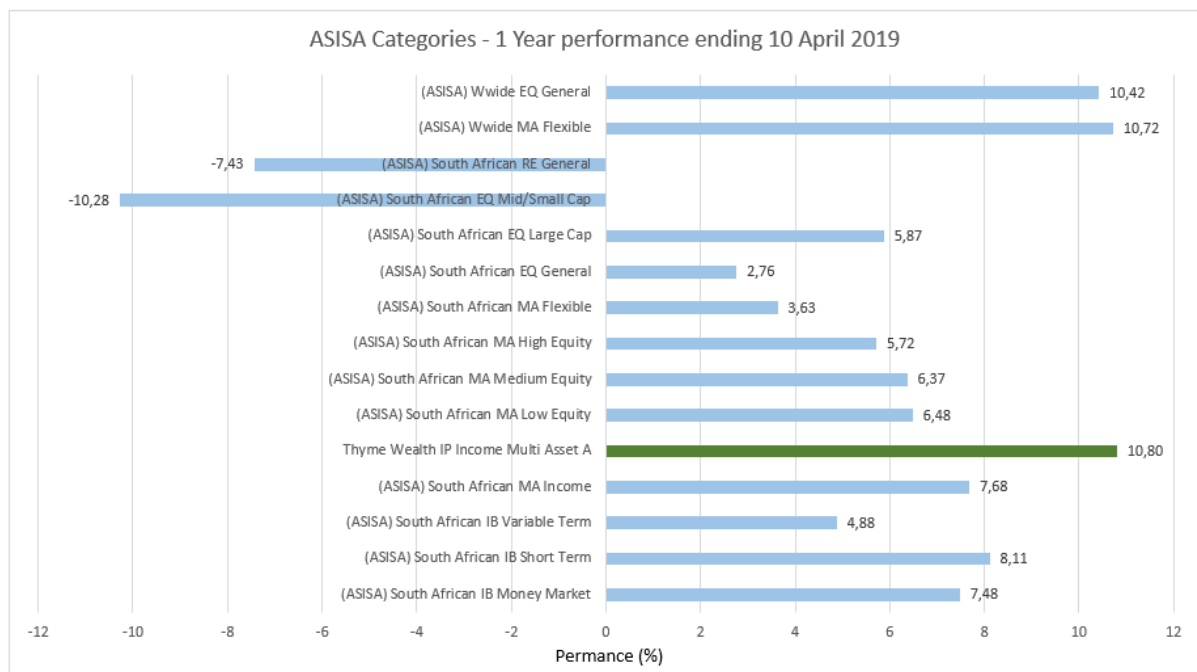
So, had you saved R100 000 with the Thyme team at the beginning of each year for the last 3 years ago, your investment would now be worth R371 000 today. Or if you are at the life stage where you have already built up your savings from many years of hard work and are now retired and living off the income from those funds, if you had invested R5 000 000 with the Thyme team 3 years ago you would have earned an extra R200 000 every year compared to a high interest paying savings account.

In our current, highly uncertain, volatile investment environment, the Income fund is an ideal investment to achieve consistent and relative stable, inflation-beating returns.

Enter your details below and a Thyme Wealth consultant will call to discuss how you can start investing in the Thyme Wealth IP Multi Asset Income Fund today and become a wiser saver.

The minimum lump sum investment of R10 000 or a minimum R1000 monthly contribution is required.

Get higher returns on your saving: Performance Net of fees



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Available: Glacier platform

Submit. By submitting your details you agree to our terms and conditions