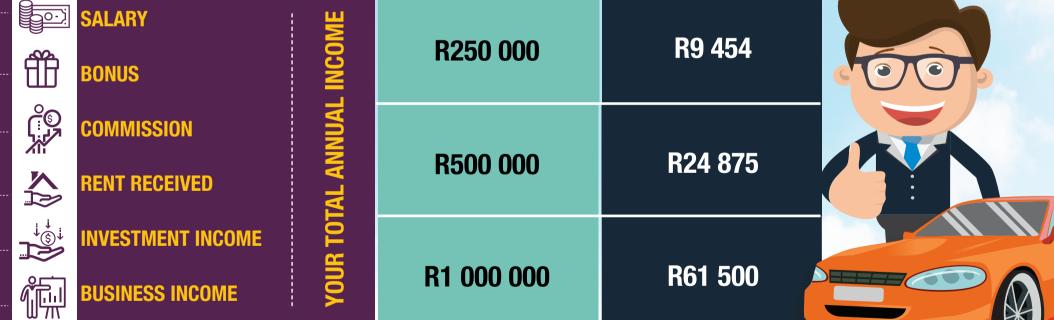
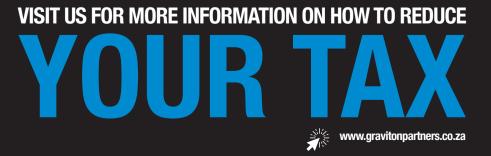
graviton Sanlam group member of **HOW BIG IS THE TAX REFUND FROM YOUR RA DID YOU KNOW THAT YOU PAY LESS TAX WHEN YOU INVEST IN AN RA?** DREAMING OF LIVING DEBT FREE? ECEIVED A LET YOUR TAX REFUND PAY THE WAY OR USE YOUR REFUND FOR YOUR NEXT INVESTMENT. What happens when you invest **Remember to** 15% of your total income in a submit your RA tax retirement annuity (RA)? certificate to SARS **TAX RELIEF (REFUND FOR 2021/22) TOTAL INCOME** SALARY



USE THIS TAX REFUND FROM YOUR RA TO MAKE YOUR DREAM COME TRUE





Tax calculation applies to under 65s only. It assumes you are not a member of your employer's pension/provident fund. The 15% RA investment used in our calculations is your only contribution to a retirement fund in the 2021/22 tax year. But, if you contribute up to 12.5% of your income to your employer's fund you should still get a substantial tax refund by investing an additional 15% in an RA.