



If you have  
hopes and  
dreams for  
the future

Sanlam's range  
of financial solutions



I hope I can send my children to school. I hope that I can always support my family and that, even when something happens to me, they will be looked after. I hope that I will never be in an accident – what would happen to my children if I couldn't work anymore?

I hope that I will be able to give all my family members the funeral they deserve. I hope I never get sick, because I'm not sure that I will be able to support my family at the same time. I hope after a lifetime of hard work, I will be able to retire without worries.



# About Sanlam

We understand that people have hopes and dreams. Hopes for themselves, for their children, for their future. For more than 90 years our aim has been to help make these hopes come true. In the process of doing so, we have become one of South Africa's leading financial institutions.

## What we do

We develop financial solutions to meet the needs of individuals and companies, our aim: to create wealth for South Africans. As a result we have a wide range of product offerings that cater to a broad range of market segments; from developing markets to high net worth clients.

## The Sanlam Group consists of four main clusters:

- 1. Sanlam Personal Finance Cluster:** Provides individual life insurance and personal financial solutions mainly to clients in the entry level, middle and affluent market segments in South Africa (Sanlam Sky Solutions falls into this sector).
- 2. Sanlam Emerging Markets Cluster:** Provides affordable individual life insurance and personal financial solutions to clients in the rest of Africa and India. (Excluding South Africa and Asia).
- 3. The Institutional Cluster:** Consists of 13 investment related businesses including Sanlam Investment Management; Sanlam Capital Markets; and Sanlam Employee Benefits.
- 4. Short-Term Insurance Cluster:** Consists of businesses specialising in short-term insurance for the personal, commercial and corporate markets.

# An overview of Sanlam Sky Solutions

Sanlam Sky Solutions is a division of Sanlam Personal Finance, which makes it part of our retail cluster.

Under Sanlam Sky Solutions we offer a wide range of simple and affordable financial solutions to meet the needs of South Africa's entry level market. To ensure these solutions effectively reach the different market segments, we have developed robust distribution channels for Sanlam Sky Solutions. With 108 sales branches, Sanlam Sky Solutions conducts business through approximately:

- 500 Independent brokers;
- Over 2000 tied agents;
- 60 Client contact centres;
- 20 000 Business owners through Network Marketing; and
- A permanent staff compliment of 627.

Which is why we are able to make sure our clients' interests come first, and that claims are processed and settled in the shortest possible time. For example, in 2010, Sanlam Sky Solutions processed 37 239 funeral claims with a total value of R511 584 560,90.

## Financial services provided by Sanlam

Our diverse range of financial services include:

- Funeral insurance
- Savings for education
- Long-term retirement savings
- Medium to long-term savings
- Health income
- Life cover

Additional benefits include:

- Burial Repatriation Benefit
- Legal Assistance Benefit
- Aids Prevention Benefit

These solutions are available to:

- Individuals
- Employers
- Affinity groups including churches, burial societies, retailers, unions and funeral parlours

## Empowering people

Sanlam is a pioneer in empowerment. In the early 1990's we concluded South Africa's first Black Economic Empowerment (BEE) transaction by selling Metropolitan Life to a Black consortium.

### Sanlam sponsorships

At Sanlam we believe great sponsorships are built on bold ideas. And because we make it our business to understand what our existing and potential clients hope for, we try to make our sponsorships a part of their life stories, be it through education, housing, or sports and cultural outreach programmes.

### The Sanlam Kay Motsepe Schools Cup soccer competition

Its aim: to develop and promote soccer excellence at schools and in doing so, unite South Africa's youth and keep them active. An incredible R1 million goes to the winning school to improve their facilities and educational resources. The short-term result: educated kids, the long-term result: an educated South Africa.

### Takalani Sesame

Considering early childhood development to be a significant investment, we allocate a large portion of our Education Funds to the popular 'Takalani Sesame' TV, radio and outreach programmes. Thanks to our 10 year long collaboration with the SABC, we can proudly claim to have educated an entire generation of young children with the help of 'Takalani Sesame'.

### Prize for Youth Literature Programme

Since its inception, the prestigious Sanlam Prize for Youth Literature has consistently rewarded work of outstanding quality, becoming a trusted brand among the general

book buying public and the educational sector. Over this time the prize has been awarded to 67 books with 45 being prescribed as part of the national curriculum.

### Corporate Social Investment

Education is South Africa's biggest hope in reducing poverty and creating upliftment, this is why our Corporate Social Investment initiatives prioritise education and skills development projects.

### The Sanlam Ubuntu-Botho Community Development Trust Schools Project

This project upgrades disadvantaged schools throughout South Africa. Resources allocated and delivered to the nominated schools include: computers, science laboratories, furniture, refurbishments, sports kits and equipment. This project has been running for the past three years.

### The Alex Aids Orphan's Project

Since 2009 we have supported this project, with staff members donating monthly food parcels, money and time on ad-hoc projects.

### Helping shape our communities

Over the years our staff have supported initiatives such as Habitat for Humanity, the Emthonjeni Community Centre, the Tygerberg Children's Hospital, Molo Songololo, Sive Nathi Home and the Boikarabelo Project.

### Leading the way

At Sanlam we constantly look for ways to make our clients' lives easier. Below are some of the product innovations we've developed that do just that.

In January 2011 Channel Life announced their partnership with ABSA to launch a first-of-its-kind pre-paid cash card. The funds are loaded onto the prepaid card, which claimants then use to either withdraw cash from any ABSA ATM, or use at point of sale within retail outlets.

A cellphone programme tailor-made for the South African market to collect monthly payments and improve claims processing in rural areas has also been developed. Through this mobile technology we offer the virtual wallet, 'snap money'.

We are proud to be the underwriter for the Zion Christian Church (ZCC), State Grant Pensioner Funeral Scheme, Capitec Bank Credit Life Schemes and the Eskom Funeral Benefit and Credit Life Schemes.

## Start with what you hope for

We all have hopes and dreams. The difference is just that some people make those dreams come true. You can too, because with Sanlam's range of financial solutions, it's not as difficult as you think. By putting away a little every month, you can have most things you hope for, whether it's a new washing machine, giving your children the education they need, being able to afford a dignified funeral or simply retiring one day. We have a range of plans that will suit your circumstances and your plans for a better future:

- **Retirement Annuity:** Pays out an optional lump sum as well as a monthly pension on your retirement.
- **Save to Study Plan:** Pays out a lump sum you can use towards educational costs.
- **Save Today Plan:** Pays out a lump sum which you can use towards achieving your goals and dreams.
- **Funeral Plan:** Offers funeral cover for your spouse, parents, children and wider family.
- **Funeral and Survivor Plan:** Offers funeral cover for your spouse, parents, children and wider family.
- **Family Income Benefit Plan:** Offers an income to your family as well as an option for funeral costs should you as the main breadwinner pass away.
- **Life Plan:** Pays out a lump sum your family can use towards basic needs when you're no longer there to take care of them.
- **Health Cash Back Plan:** Offers a cash payout that helps with daily expenses while you or an immediate family member is in hospital.



- **Masterplan:** A fixed term policy which consists of compulsory funeral and savings benefits for the principal life assured and optional benefits available on the principal life assured and additional lives assured.
- **Personal Accident Plan:** Offers cover for an accidental death, and if chosen, accidental injury, so that your family can support themselves during this time of need.
- **3-in-1 Severe Illness Plan:** Offers a cash payout should you be diagnosed with cancer, heart attack or stroke.

## Retirement Annuity

After years of hard work you want to be able to live comfortably when you retire. With the Retirement Annuity, you can put away an affordable amount of money every month and make sure that you can retire with peace of mind.

### HOW DOES IT WORK?

By contributing as little as R300 and up to R2 000 a month, you become a member of the New Life Retirement Fund. The fund invests your contributions on your behalf on the stock exchange and other investments. When you retire, you receive a pension. You can choose to take up to a third of the invested amount and the rest pays out in a monthly pension.

### HOW MUCH PENSION WILL YOU GET?

The exact amount of money that will be paid out to you can never be calculated beforehand. It depends on the interest rates, stock market, inflation and many other factors. However, Retirement Annuity guarantees that you will get out a minimum of your contribution less policy fees and charges.



# Save to Study Plan

As a parent, it's one of our most important duties to make sure that our children have the necessary education so that they can make a good life for themselves.

With the Save to Study Plan you can start saving for your child's future month by month.

## HOW DOES IT WORK?

Simply start by putting away as little as R300 a month. Sanlam invests your payments on your behalf on the stock exchange and in other investments and at the end of the savings term, you will receive a lump sum which you can use towards educating your child.

## HOW MUCH MONEY WILL YOU GET?

The amount you get will depend on how much you save every month and how the investment did. The exact amount cannot be calculated beforehand: it depends on the stock market, interest rates, inflation and other factors. However, the Save to Study Plan guarantees that you will get out a minimum of your contribution less policy fees and charges.

## WHAT IF YOU NEED THE MONEY BEFORE THE TIME?

It's never a good idea to ask for a payout before your investment term is up. If you surrender your policy, the cash surrender value will never be less than 70% of the fund value before the charges have been deducted.

## WHAT ARE THE EXTRA BENEFITS?

- No More Premiums Benefit - Death (optional)
- No More Premiums Benefit - Disability (optional)
- Inflation Protector

# Save Today Plan

If you have a dream – a bigger house, a modern kitchen or anything else you wish to achieve in life, it's not out of reach. All you need to do is lay the foundation for that dream month by month.

With the Save Today Plan, you can now start planning for what you want in the future.

## HOW DOES IT WORK?

Simply start by putting away as little as R300 a month. Sanlam invests your premiums (less policy fee) on your behalf on the stock exchange and in other investments. At the end of the savings term, you get a lump sum you can use towards achieving your dreams.

## HOW MUCH MONEY WILL YOU GET?

The amount you get will depend on how much you save every month, how many years you save and how your investments did. The exact amount cannot be calculated beforehand: it depends on the stock market, interest rates, inflation and other factors. However, the Save Today Plan guarantees that you will get out a minimum of your contribution less policy fees and charges.

## WHAT IF YOU NEED THE MONEY BEFORE THE TIME?

It's never a good idea to ask for a payout before your investment term is up. If you surrender your policy, the cash surrender value will never be less than 70% of the fund value before the charges have been deducted.

## WHAT ARE THE EXTRA BENEFITS?

- No More Premiums Benefit - Death (optional)
- No More Premiums Benefit - Disability (optional)
- Inflation Protector

# Funeral Plan

Everyone deserves to have a funeral that matches the respect they earned during their lives. With the Funeral Plan you can include the most important people in your life on your policy to give them a dignified funeral.

From as little as R80 a month, you can choose exactly what you need. We have a range of funeral packages to choose from.

**Funeral Cover:** Optional cover for you, your spouse, your children, your parents and extended family. You choose the cover that's right for your family.

## ESSENTIAL FUNERAL PACKAGE

- **Unemployment and Pregnancy Payment Holiday:** We will give you a break from paying premiums if you become pregnant or unemployed.
- **Burial Repatriation Benefit:** We will take you or your loved ones on their final journey to the place of burial for free as long as it is within the borders of South Africa.
- **Inflation Protector:** This policy is sold with your choice of a 5% or a 10% annual increase on your benefit and premium (optional).

## EXECUTIVE FUNERAL PACKAGE

All the benefits of the Essential Funeral Package as detailed above, plus:

- **No More Premiums Benefit - Death:** If you die before your 65<sup>th</sup> birthday, all family members on the plan will continue to be covered without any further payment.
- **No More Premiums Benefit - Disability:** If you become disabled before your 65<sup>th</sup> birthday, this benefit will pay your premiums until you reach 65 or until you die.
- **HIV Prevention Benefit:** Ensuring you receive the correct treatment to help you prevent becoming HIV positive after an event.
- **Legal Assistance Benefit:** 24-hour access to a legal hotline to help you with legal advice.
- **Double Accident Benefit:** If you or your family members die in an accident, we will pay double the cover amount.

## CLASSIC FUNERAL PLAN PACKAGE

This package includes all the benefits of the Executive Funeral Package PLUS the following:

- **Family Income Benefit:** You can choose to have 6 monthly payouts at a rate of 10% of the insured amount or 12 monthly payouts at a rate of 5% of the insured amount paid to your dependants after your death.
- **Loyalty Benefit:** You will receive the first 12 months premiums paid back to you in every 5 year cycle.

## PREMIER FUNERAL PACKAGE

All the benefits of the Executive Funeral Package detailed above, plus:

- **No More Premiums Benefit – Retirement:** When you turn 65, you don't have to pay any more premiums, but you still enjoy full cover.
- **Cash Back Benefit:** If you don't claim, you get your first 12 months' premiums back after 5 years.
- **No More Premiums Benefit – Retrenchment:** If you get retrenched, you do not have to pay any premiums for 6 months, but you will keep your full benefits.

## Funeral & Survivor Plan

Funerals often leave families in debt. Have you ever thought how your family will afford your funeral – the service, the food, your cultural rites? With a Funeral & Survivor Plan, you can plan every aspect of your funeral. You can also include your immediate and wider family on your plan and give them a dignified funeral.

### HOW DOES IT WORK?

You can get cover for as little as R80 per month. There are three levels of cover to choose from: R5 000, R10 000 and R20 000.

## WHAT BENEFITS DO YOU GET?

The following benefits are included:

- **Funeral Cover:** Standard for you as the policyholder and optional for family and extended family.
- **Unemployment and Pregnancy Holiday:** We will give you a break from paying premiums if you become pregnant or unemployed.
- **Inflation Protector:** This policy is sold with your choice of a 5% or a 10% annual increase on your benefit and premium (optional).
- **Burial Repatriation Benefit:** We will take you or your loved ones on their final journey to the place of burial for free as long as it is within the borders of South Africa.
- **Survival Benefit:** You receive 10% of your current cover amount after 5 years of paying your premiums and 50% of your current cover amount after 10 years. You can use this cash as you wish for taking good care of yourself and being a loyal Sanlam Client.

## Family Income Benefit Plan

You are your family's main source of income and they rely on you to take care of them. What would happen to them should you pass away?

The Family Income Benefit Plan will pay a cash amount for 12 months after your death and offers optional funeral cover for you and your loved ones.

### HOW DOES IT WORK?

When you die, your family will get monthly payments for 12 months. They can use this money to replace the income you've always earned. You can also choose funeral cover to pay for funeral costs should any of your family members die - up to eight children, your spouse, parents and eight family members. You can choose to be covered from R5 000 to R30 000.

## HOW MUCH WILL YOUR FAMILY RECEIVE MONTHLY?

It depends on the monthly income your family will need to survive without you. Amounts range from R300 to R3 000 per month for as little as R80 a month. Should you die, the monthly payments are paid to the person you nominate (your chosen beneficiary).

## WHAT ARE THE EXTRA BENEFITS?

Extra optional benefits that are included:

- Unemployment and Pregnancy Payment Holiday
- Burial Repatriation Benefit
- Legal Assistance Benefit
- No More Premiums Benefit – Death
- No More Premiums Benefit – Disability
- Inflation Protector

## Life Plan

If your family depends on your income, how would they manage without you? With the Life Plan, you can take care of your family should you pass away.

## HOW DOES IT WORK?

If you die, your family will receive a lump sum of up to R150 000. The money could be used for your family's basic needs - everything they will need if they can no longer depend on your income.

## HOW MUCH MONEY WILL MY FAMILY GET?

You can choose five different levels of cover - depending on what you can afford and what your family will need.

## WHAT ARE THE EXTRA BENEFITS?

- **Spouse Funeral Cover:** Should your spouse die before you, 10% of your cover will be made available for their funeral costs.
- **Unemployment and Pregnancy Payment Holiday:** We will give you a break from paying premiums if you become pregnant or unemployed.





- **Inflation Protector:** This policy is sold with your choice of a 5% or a 10% annual increase on your benefit and premium (optional).
- **Legal Assistance Benefit:** You have access to free legal advice (optional).
- **Burial Repatriation Benefit:** Transport of the deceased to a funeral home close to the place of burial within South Africa, plus transport of a family member to accompany the deceased. Service package at an extra cost (optional).

## Hospital Cash Back Plan

If you have to stay in hospital for a while, what will your family do? Sanlam's Hospital Cash Back Plan will protect your financial situation should anything unexpected happen, by taking you and your family's well-being into consideration.

### HOW DOES IT WORK?

The premium is determined by your age and the plan you select.

### HOSPITAL CASH BACK PLAN

This can pay up to R600 per day if you are hospitalised for at least three consecutive days.

### LOSS OF INCOME BENEFIT

If you or your spouse are hospitalised for a period of 20 days in a row, you will receive a monthly pay-out for three months.

### CATASTROPHE BENEFIT

If you become disabled, this benefit pays out a fixed amount depending on the extent of the injury and loss of bodily functions.

## DEATH BENEFIT

With this benefit, your loved ones will be able to cover the expenses should you unfortunately pass away.

## CASH BACK BENEFIT

This benefit rewards you with a cash back payment every five years, provided you don't claim during the five year period.

## INFLATION PROTECTOR

It's important to protect yourself and your family against rising costs by annually increasing your benefits. We give you the option of a 5% or 10% Inflation Protector to increase your benefits and premiums.

## NO MORE PREMIUMS BENEFIT - DEATH

If you have covered your family, they will automatically be looked after should you pass away. Sanlam will pay the necessary premiums on your behalf.

## NO MORE PREMIUMS BENEFIT - DEFINED DISABILITY

If anything unexpected should happen that leaves you disabled, Sanlam will pay your Hospital Cash Back Plan premiums for you.

## UNEMPLOYMENT AND PREGNANCY PAYMENT HOLIDAY

If you fall pregnant or become unemployed, you can apply to stop your premium payments for a 12 month period, while keeping the policy active. During this time you will not be able to take advantage of any of the Plan benefits.

## LIFESTYLE BENEFIT

This covers benefits including: A 15% discount on disability aids such as wheelchairs, walking aids; Medical response to the scene of an emergency; Up to R2000 guaranteed hospital admissions and many other Lifestyle Benefits.

# Personal Accident Plan

What would happen should you become permanently disabled or even die in an accident? Would you or your family be able to deal with the extra cost of living while you're disabled? Even if you are not the main income earner, your loved ones may find it hard to cope without your contribution.

The Personal Accident Plan has been designed to protect you and your loved ones against unexpected events.

## HOW DOES IT WORK?

Should you get injured and lose your eyesight or an arm or leg, or should you die, your family gets a lump sum cash payout they can use to support themselves during the time of need.

There are two options to choose from:

- **Accidental Death Benefit** covers you for death as a result of an accident.
- **Accidental Death and Accidental Loss of Bodily Use Benefit** covers you for death as well as loss of bodily use, such as loss of speech, eyesight or hearing; loss of your hands, feet or other limbs.

There are two packages you can choose from:

- The **Individual Package**, which only covers the principal life assured, or;
- The **Immediate Family Package** which covers the principal life assured, spouse and children.

## WHAT ARE THE EXTRA BENEFITS?

- **Cash Back Benefit:** If you don't claim, you get your first 12 months' premiums back after 5 years.
- **Income Benefit:** The policyholder and/or spouse are entitled to a monthly payment if they are in hospital for more than 20 consecutive days. This amount is only paid for 3 months.
- **Inflation Protector:** This policy is sold with your choice of a 5% or a 10% annual increase on your benefit and premium (optional).

- **Disability Aids and Conversions:** A discount on disability aids.
- **Emergency Medical Support, including:**
  - Medical response to the scene of the emergency.
  - Transfer to medical facilities.
  - Telephonic emergency medical advice and information on first aid procedures and medication.
  - Up to R2 000 guaranteed hospital admission.
  - Transport costs of up to R1 000 for a compassionate visit by a close relative.
  - Free repatriation to your home town in South Africa from anywhere in South Africa.

## 3-in-1 Severe Illness Plan

If you get sick with one of the three most common illnesses, how will you cover your expenses and look after your family? With the 3-in-1 Severe Illness Plan, we help you prepare for such an occurrence so that you and your family can enjoy peace of mind.

### HOW DOES IT WORK?

By contributing every month, you ensure that you will receive a payout should you be diagnosed with cancer, heart attack or stroke. The monthly premium depends on your age when you take out the cover – anything from R80 to R215 per month. You can choose to be covered for either R25 000, R50 000, R75 000 or R100 000.

### WHAT ARE THE EXTRA BENEFITS?

- **Inflation Protector:** This policy is sold with your choice of a 5% or a 10% annual increase on your benefit and premium (optional).
- **Emergency Medical Support, including:**
  - Medical response to the scene of the emergency.
  - Transfer to medical facilities.
  - Telephonic emergency medical advice and information on first aid procedures and medication.
  - Up to R2 000 guaranteed hospital admission.
  - Transport costs of up to R1 000 for a compassionate visit by a close relative.
  - Free repatriation to your home town in South Africa from anywhere in South Africa.



# The Masterplan

The Masterplan is a fixed term policy which consists of compulsory funeral and savings benefits for the principal life assured, and optional benefits available on the principal life assured and additional lives assured.

The great thing about Sanlam's Masterplan is that it's one plan that provides many solutions. With one monthly premium you get cover against natural death and accidental death, plus you have the opportunity to save for your pension. So, instead of having three different policies with three different goals, you have only one plan that provides you with all the solutions you were hoping for. It's affordable and flexible and designed to suit your personal circumstances.

## HOW DOES THE MASTERPLAN WORK?

- Its an affordable policy that suits everyone's pocket
- Flexible premiums and a range of add-on benefits to cover exact individual needs
- All-in-one life insurance policy that combines monthly savings with risk benefits
- Easy way to set up an investment to support the principal life assured's retirement, without the complicated restrictions of a pension fund
- Choice to increase the savings portion by 10% every year to keep up with inflation.

## WHAT BENEFITS DOES THE MASTERPLAN OFFER YOU?

This plan offers the following benefits:

- **Compulsory benefits:**
  - Funeral cover
  - Double accident benefit
  - Savings benefit
- **Optional add-on benefits:**
  - Family funeral cover
  - Wider family funeral cover
  - Hospital cash cover
  - Defined debility cover
  - Burial repatriation benefit
  - Additional savings benefit

For More Information

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Thinking ahead