



If you hope  
to improve  
life through  
education

Save to Study

LICENSED FINANCIAL SERVICES PROVIDER

 **Sanlam**  
Thinking ahead

 **Sanlam**

What do you hope for? That one day you would be able to afford the kind of education that improves your life? That, if you have children, they will enjoy the benefits of studying? You know that a good education is a vital stepping stone to a solid career. Access to further education and skills have become very expensive. Start with what you hope for and plan from the beginning to make sure you can make your dreams come true.

## How can the Save to Study Plan help?

We all have dreams of success, achievement and happiness. A good education equips one in life and at work and helps one lead a fulfilled life. And, as a parent, one of your most important responsibilities would be to ensure that your children attain the skills and knowledge they need so they can make a good life for themselves.

With the Save to Study Plan, you can start with what you hope for; saving for your future and building a solid financial foundation, month by month.

## How does the Save to Study Plan work?

Simply start by putting money away every month. The minimum premium is R300. You will find that a sacrifice now may be worth a lot more later.

Sanlam invests your premiums (less policy fee) on your behalf on the stock exchange and in other investments. Sanlam Investment Management (Pty) Ltd (SIM), a licensed financial services provider, carefully manages the investments to maximise its potential for growth.

At the end of the savings term, you will receive a lump sum that you can use towards achieving your dreams. The amount you receive will depend on how much you save every month, how many years you save and the return on the investment fund. You can start saving at any age between 18 and 69. The minimum investment term is 10 years.

## No More Premiums Benefit

If you choose the No More Premiums Benefit, your future premiums will be paid in the case of your death or disability.

Note: this benefit cannot be selected if you are older than 54.

## How much money will be paid out to you?

The exact amount of money you will get can never be calculated beforehand. It depends on interest rates, stock markets, inflation and many other factors. However, the Save to Study Plan guarantees that at maturity you will receive a minimum of your premiums less the policy fee and any charges for the No More Premiums Benefit - if applicable.

## What if you need the money before the time?

With any long-term savings plan, it's never a good idea to ask for a payout before your investment term is up because you often sacrifice more than it's worth. But we know that circumstances can change and that there are emergencies. You can surrender your policy, but please note, the cash surrender value will never be less than 70% of the fund value before the charges have been deducted.

## What changes can you make to the policy?

- You can surrender the policy\*
- You can stop paying premiums and make the policy paid-up\*
- You can take a partial surrender but continue paying premiums\*
- You can reduce your premium to a minimum of R300 per month (the minimum premium may change from time to time without prior notice to the policyholder)
- You can increase your premium to a maximum of R2 000 per month.

\* Note: guarantee falls away on these changes.

## Contact us

For more information on this and other Sanlam solutions, phone 0861 235 433, visit [www.sanlam.co.za](http://www.sanlam.co.za), speak to a sales consultant at a branch in your area or your broker.

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