

Stratus Guaranteed Income Policy

[View the brochure for more details](#)

Minimum contribution

R20 000 lump sum

How long to invest for

You must remain invested for a minimum term of 5 years and a maximum of 15

Benefits

- You receive a fixed monthly income payment during the investment term.
- The income is specified at the outset, giving you peace of mind.
- You can combine this product with a Sanlam Fixed Return Plan to form the Sanlam Fixed Return Plan with Income, which offers a guaranteed return along with a guaranteed income.

How it works

- You make a lump sum payment
- A fixed monthly income is paid to you throughout the investment term chosen by you.
- You can choose to let your income remain level or grow at a rate of 1% to 10% per year.

Access to your money

- You have access to your money in the form of fixed monthly income payments
- Full withdrawals are allowed but will attract a termination fee.

Ownership and rights

You may appoint a nominee for ownership, ensuring that a loved one can continue with the policy after your death, until the end of the term.

Tax

Income tax will be deducted from each income payment, according to the PAYE tax scales.

Fees

Fees vary per product and your underlying investment. Please speak to your financial planner to make sure you understand which fees you pay and why.

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