



## A look at the role of endowments

Mastery is knowledge and skill on a particular subject. Mastering your retirement income plan – what **Roenica Tyson, Investment Product Manager at Glacier** refers to as the Retirement Master Plan – means considering many solutions to ensure the best financial outcome in retirement.

At retirement, one-third of your retirement fund, together with other discretionary money, could be invested in an endowment policy, which offers the following benefits on your retirement journey:

- long-term investing of at least five years
- insolvency protection
- market-linked investing
- tax planning
- estate planning

### Giving you the edge in retirement income

The Sanlam Wealth Edge Endowment Plan (Wealth Edge)<sup>1</sup> is a flexible investment solution with all of the benefits of an ordinary endowment, but with a number of attractive features. It has much to offer investors who are reeling in current market turbulence.

“It’s understandable that investors are nervous when markets are volatile,” says Roenica. “There are so many factors that continue to affect them – locally and globally. Waiting for markets to return to normal is tricky in a world where global disruption seems to be the new normal.”

### Multiple benefits

Wealth Edge is a five-year, tax-efficient endowment policy which offers:

- a well-curated fund list that meets the needs of your risk profile
- loyalty reward for staying invested, after the initial five-year investment period
- optional protection from losses in a declining market
- an 8% boost to the initial net investment amount
- confidence to invest and peace of mind, knowing there is a guarantee protecting against downturns

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<sup>1</sup> The Sanlam Wealth Edge is an endowment policy underwritten by Sanlam Developing Markets Ltd and administered by Sanlam Life Insurance Ltd

### What does 'capital protection' mean?

Whether you are an investor who likes certainty, or you are anxious about the effects of global turbulence on your investments, you probably are looking for at least some protection of your initial investment. Wealth Edge offers optional unit price guarantees<sup>2</sup> on a select range of funds that limit capital losses during market downturns. Capital protection means peace of mind, knowing you have some downside protection which is likely to give you confidence to take on more market exposure to grow your wealth over the long term.

### A boost to your investment from the get-go

Investors in Wealth Edge receive an additional 8% enhancement on the initial investment amount, and after any initial advice fee is deducted, this extra sum grows with your original net investment amount from Day One. Also, Wealth Edge has all of the benefits of a standard endowment policy. It can be combined with other products, so that investors can cover their short-, medium- and long-term investment goals within a comprehensive financial plan. For a limited period, the minimum investment for Wealth Edge has been reduced to R50 000.

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