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A RENEWED OUTLOOK ON INCOME SOLUTIONS

Neal Sinclair: Business Development Manager



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Sanlam Income with Capital Preservation Plan
The gift of certainty during retirement

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Unit Trusts

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Earn tax-free investment income, access your money when you need to, and adjust your portfolio when your needs and risk appetite change.

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Our share trading service gives you cost-efficient access to respected stockbrokers who can manage your share portfolio according to your needs.

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WHAT'S IN THE INCOME TOOLBOX?



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OPTIONAL SOLUTIONS



Section 10A Exemption

Sanlam
Income with
Capital
Preservation

Fixed Return
with Income

Optional
Life Annuity

Stratus
Guaranteed
Income
(Term
Annuity)

Investment
Plan

Endowment
Range

Tax Free
Savings
Account



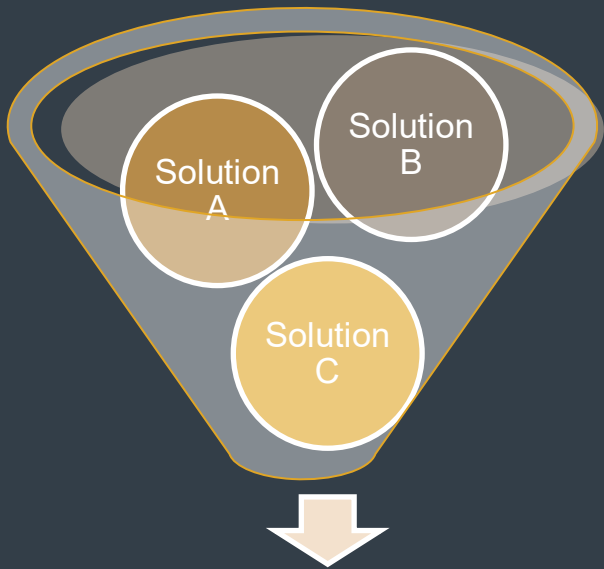
COMPULSORY SOLUTIONS

Sanlam Income
with Capital
Preservation

Living Annuity

Compulsory
Life Annuity

Investment-
Linked Lifetime
Income



THE PERFECT FIT



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LET'S LOOK AT A FEW EXAMPLES



LET'S MEET SARAH...

- 50 years old
- Recently divorced and received a R3 000 000 payout
- Home executive
- Has two adult children not dependent but has grandchildren
- R250 000 in debt which is being paid off monthly
- Has retirement savings which will start at age 60 providing an income of R14 000 pm
- Sarah requires R20 000 per month escalating at 5%





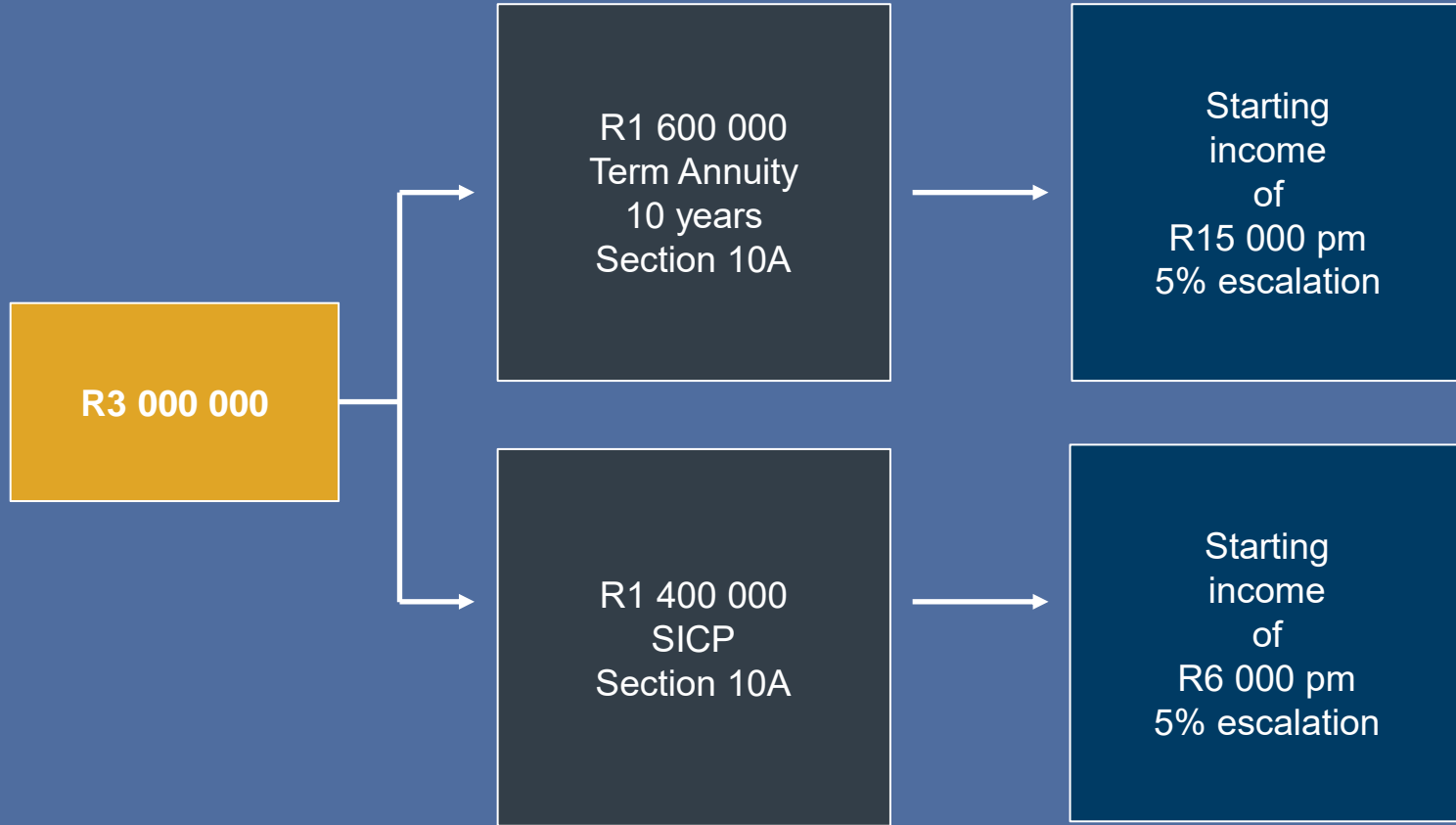
FINANCIAL PLANNING CHALLENGES

Financial &
budgeting
skills

Bridge the
10-year gap
in income

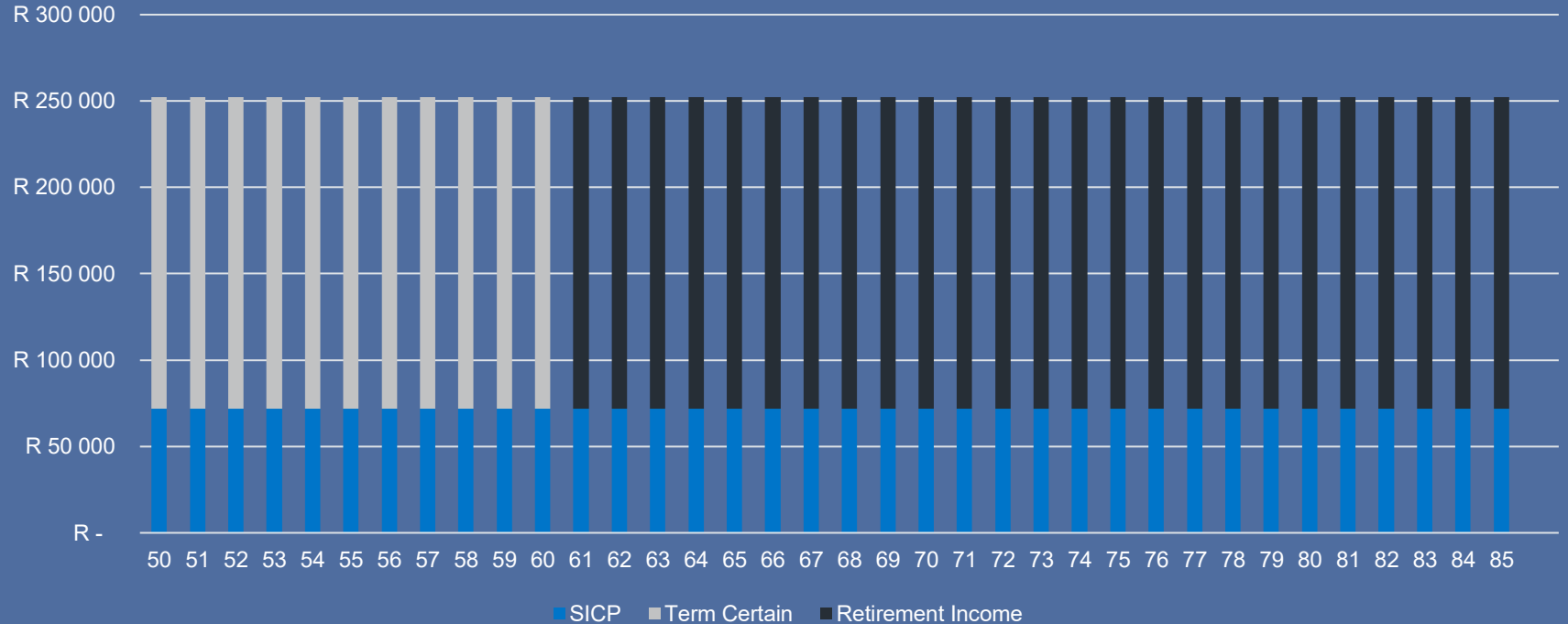
Provide
guarantees

Cover debt
and legacy





REAL INCOME



FINANCIAL PLANNING CHALLENGES





LET'S MEET MICHAEL...

- Age 35
- Awarded a payout from the Road Accident Fund of R6 500 000
- Incurred debt awaiting payout for medical bills (R350 000)
- For the next two years will have ongoing medical expenses that his medical aid may not cover
- Currently unable to work
- Outstanding bond amount of R1 000 000
- Requires guaranteed income of at least R15 000 pm (R180 000 pa) to cover expenses increasing at 5%





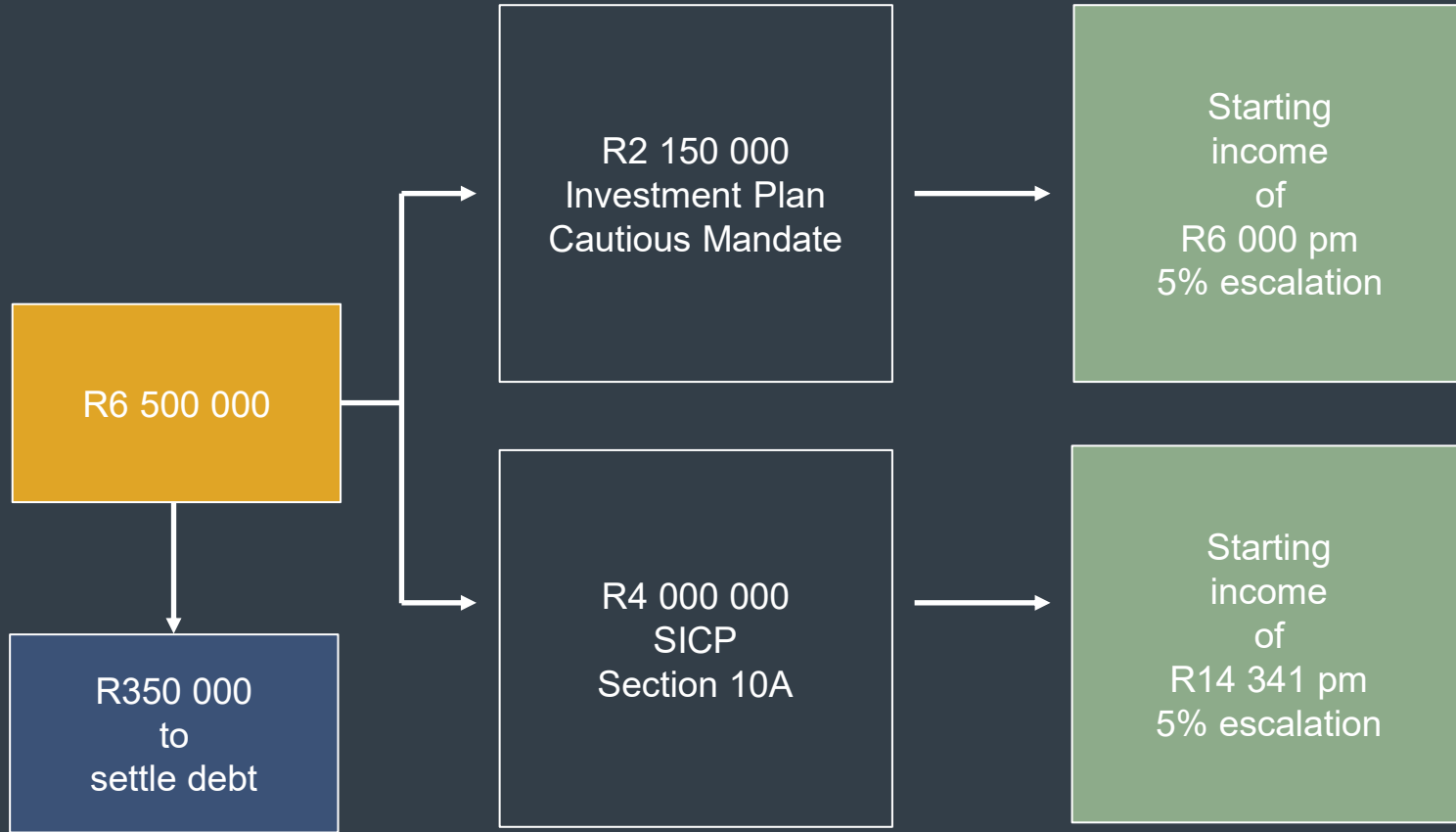
FINANCIAL PLANNING CHALLENGES

Provide
income to
cover
expenses

Liquidity for
emergency
expenses

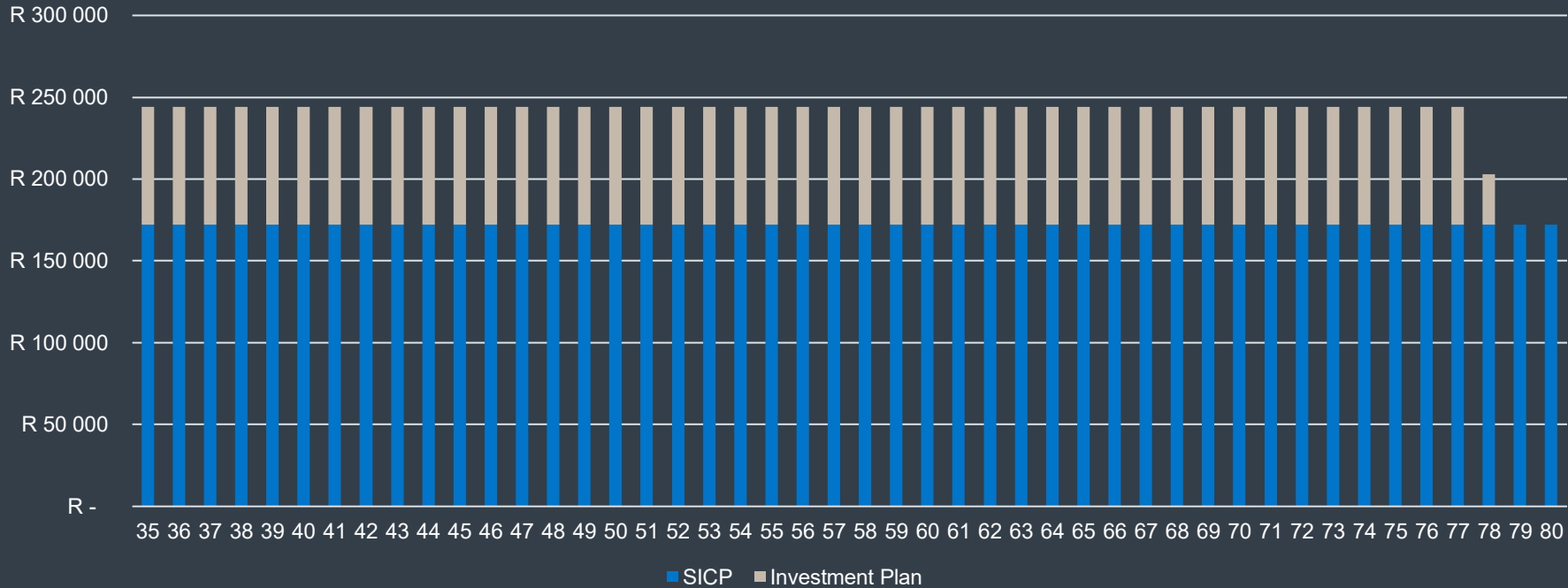
Provide
guarantees

Cater for
short-term
debt and
long-term
bond



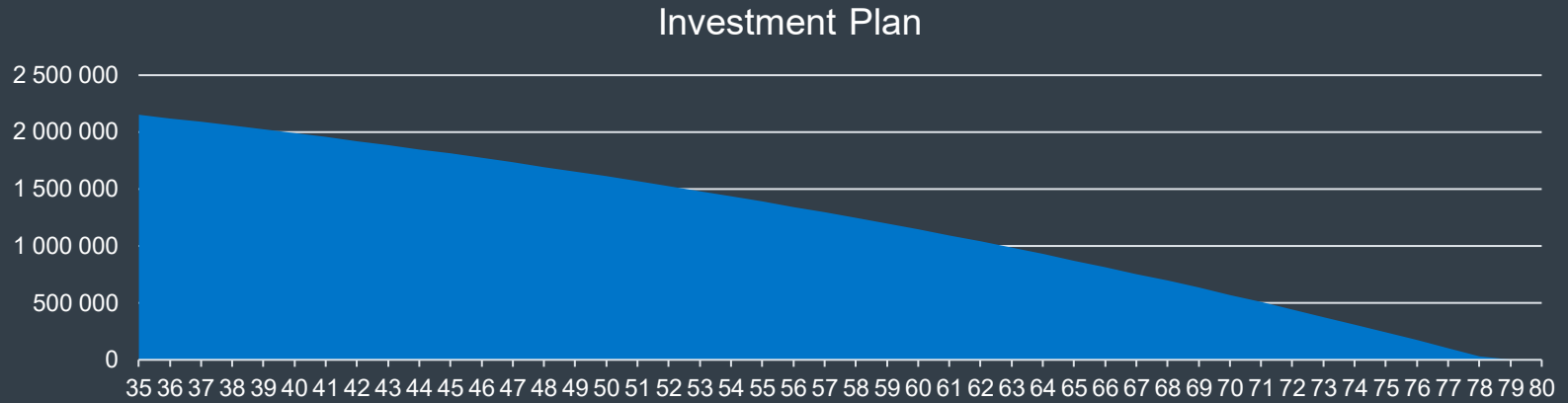


REAL INCOME





CAPITAL VALUES



FINANCIAL PLANNING CHALLENGES





LET'S MEET VUSI

- Age 60
- Entrepreneur
- Retirement plan was to build a business, sell and live off the proceeds (R45 000 000)
- Pays tax at the highest marginal rate (45%)
- Fixed deposit to the value of R35 000 000
- Does not want to use retirement products as he is unsure if he is going to emigrate
- Needs tax-efficient income of R170 000 pm increasing at 5%
- Legacy for his three adult children





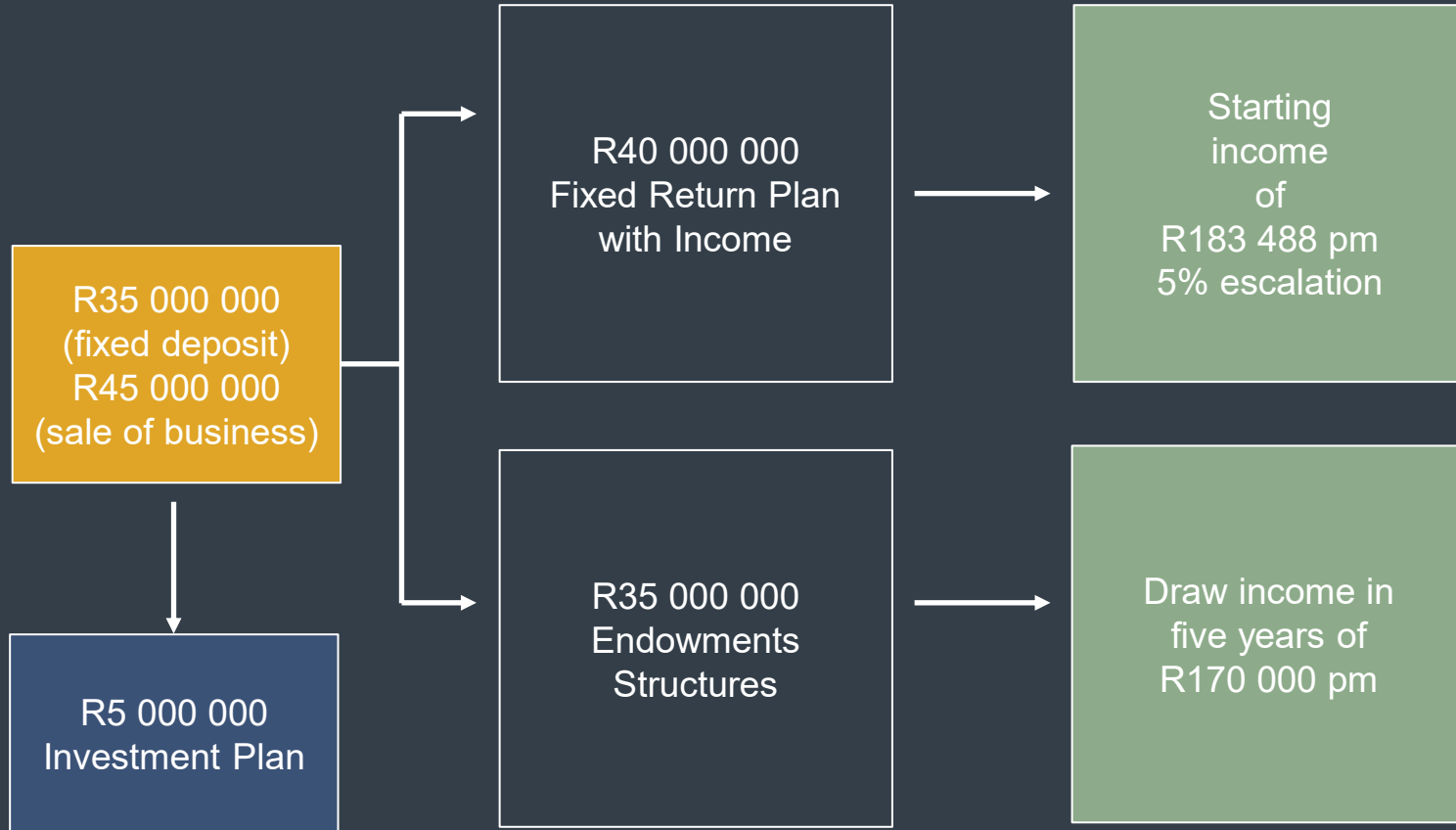
FINANCIAL PLANNING CHALLENGES

Tax
efficiency

Liquidity for
emergency
expenses

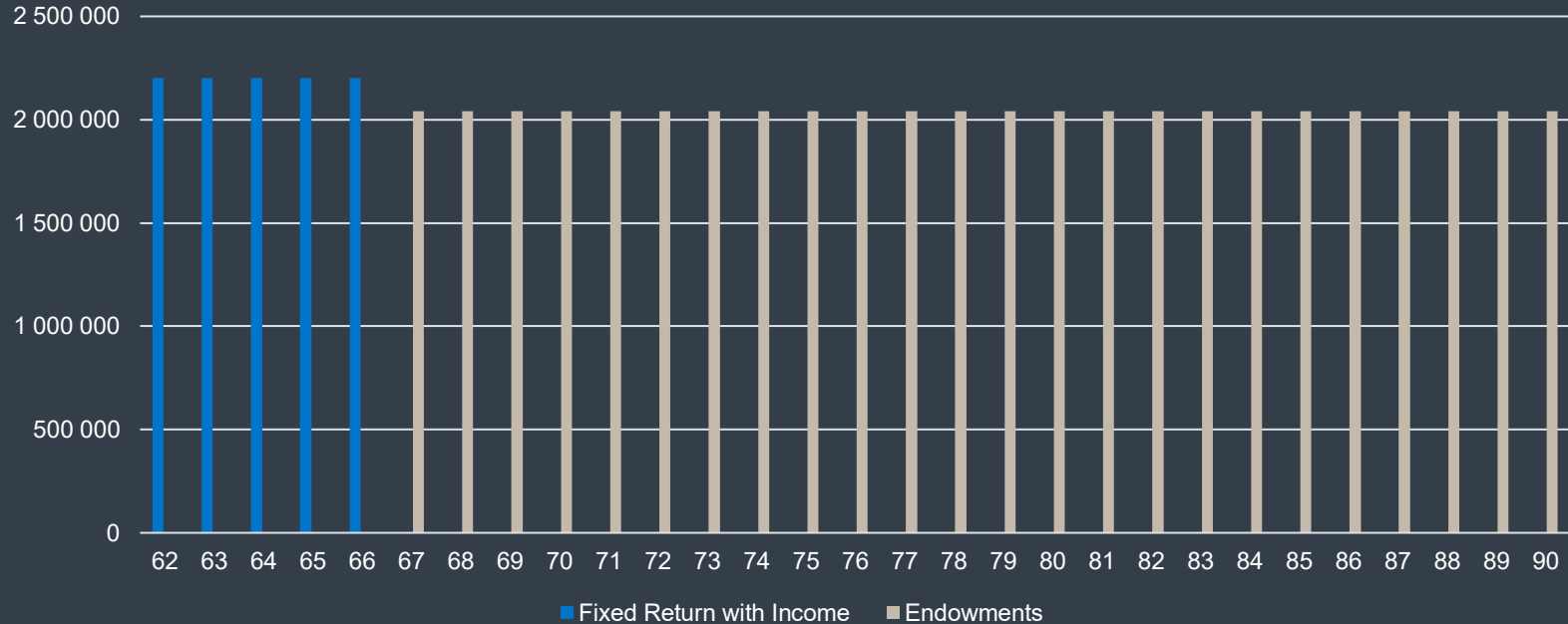
Income

Legacy



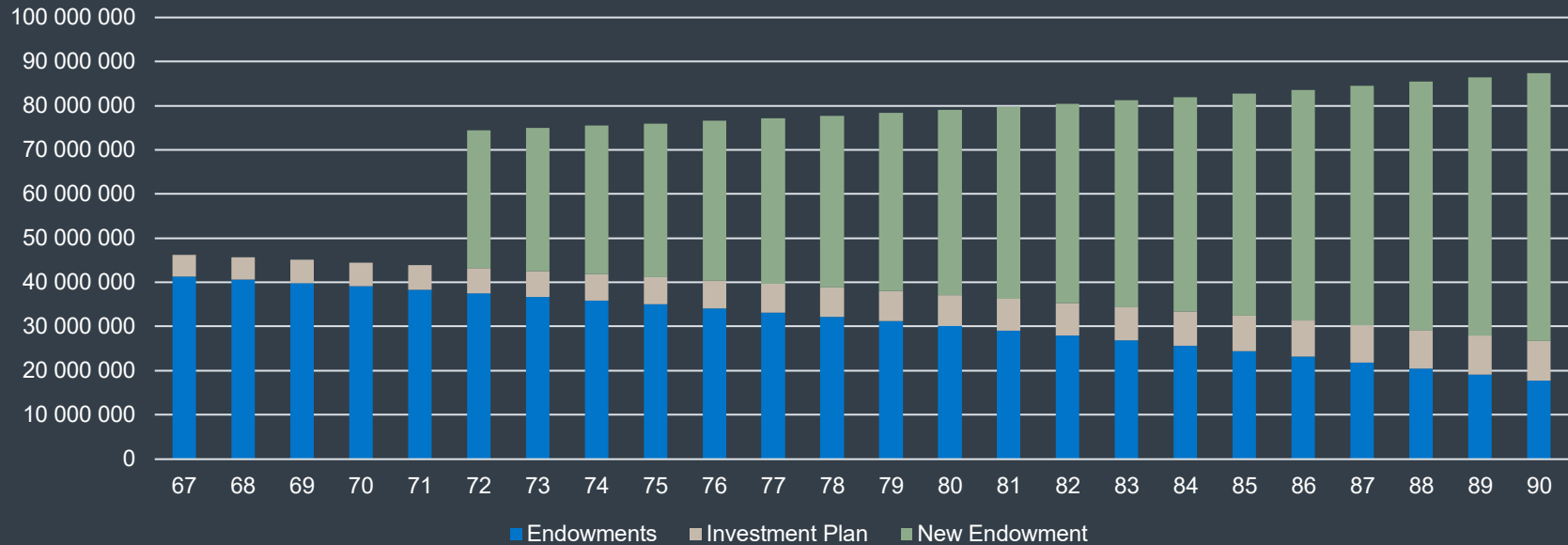


REAL INCOME

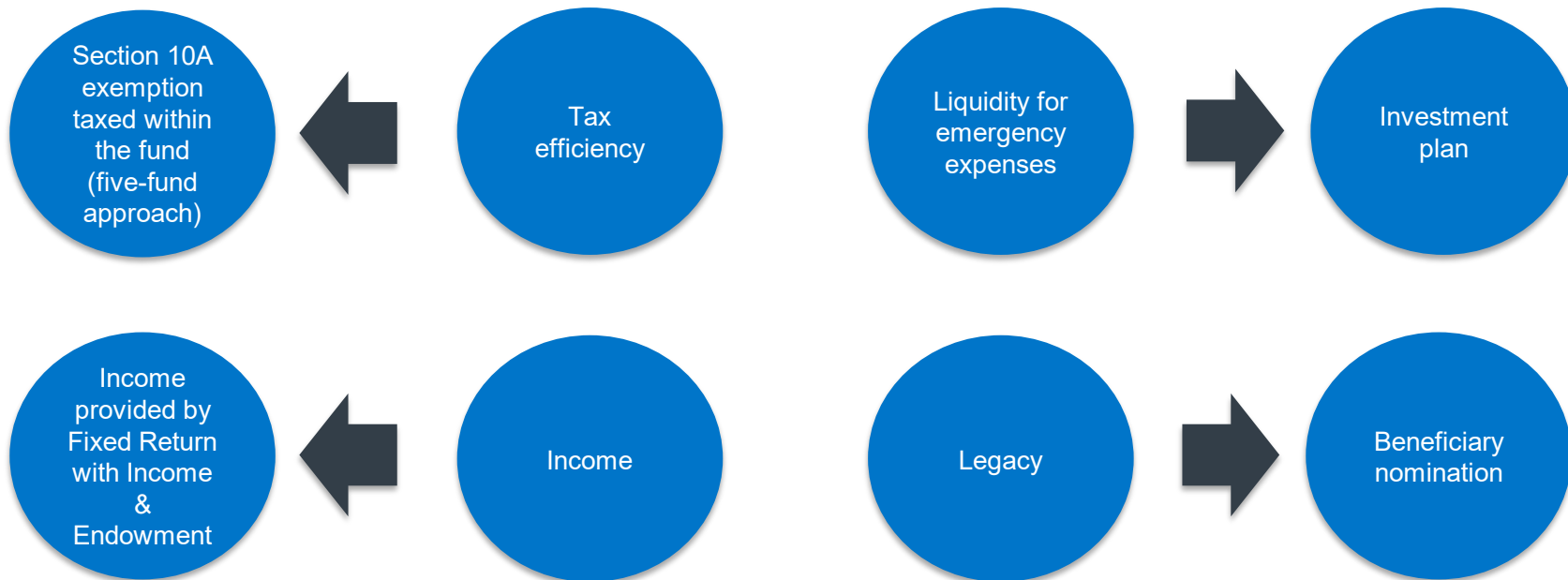




REAL CAPITAL VALUES



FINANCIAL PLANNING CHALLENGES





SUMMARY

- Be creative!
- Ask your business partners for advice and ideas!



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