

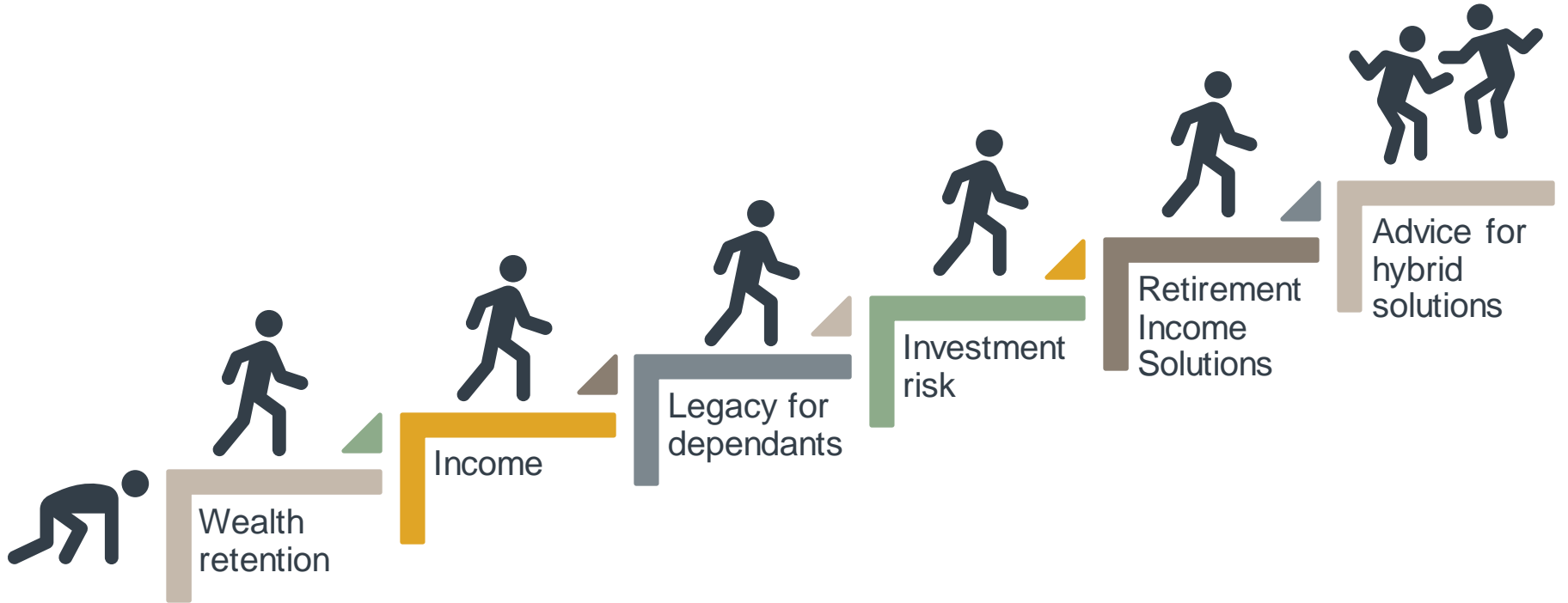


Solutions for your
public sector clients

Kgabo Matshebula
Business Development Manager

Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit

ENHANCING YOUR STRATEGY





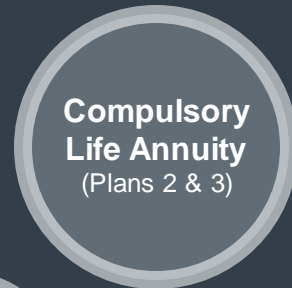
POWERING TO PROSPERITY

Post-retirement solutions to meet the needs
of public sector members



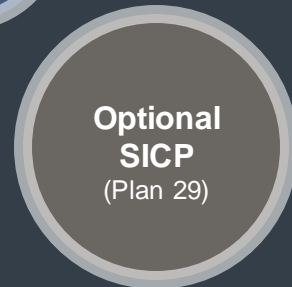
POST-RETIREMENT SOLUTIONS

- Flexibility



- Income legacy to beneficiaries if guaranteed term chosen (0, 5, 10, 15, 20 years)

- Guaranteed capital payable at death



- Enhancing income and capital legacy
- Section 10A tax benefits



POST-RETIREMENT SOLUTIONS CONTINUED

Personal Retirement Income Solution (PRIS)

- 'New' retirement investments
- Combination of ILLA + Life Annuity or ILLA + SICP





DISCRETIONARY MONEY

Discretionary options available to cater to members' unique needs and objectives



DISCRETIONARY MONEY: INTEGRATED PLANNING

Fixed Return with Income

- Guaranteed return
- Tax-efficient income
- Sinking fund structure & benefits

Voluntary Life Annuities & Sanlam Income with Capital Preservation Plans

- Section 10A exemption
- Income legacy options (Plans 2 & 3)
- Capital legacy via life cover (Plan 29)

Investment Plan & Glacier Offshore Investment Plan

- Flexible investment tool
- Easily accessible
- Access to Unit Trusts/CIS



DISCRETIONARY MONEY: ENDOWMENTS

Global Life Plan

- Unlimited offshore exposure
- Endowment structure (Estate planning)

Wealth Edge Endowment Plan

- Structured and tax efficient
- Wealth Bonus
- Integrate with Sanlam -maximise wealth

Vantage Life Plan

- Flexible investment tool
- Access to platform CIS and PSPs
- Potential growth solutions





OPPORTUNITIES VIA KEY ACCOUNTS

The key to capturing a market starts with
your skill set



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