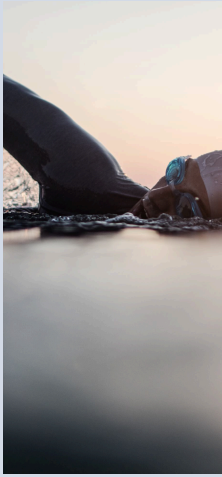


Unlocking Sustainable Retirement Solutions

# RETIREMENT INCOME: **YOUR OPTIONS**



glacier  
by Sanlam



## SECURITY LIFE ANNUITY

- ✓ Provides you with a guaranteed lifelong income that can increase every year – either by a percentage you choose or in line with inflation.
- ✓ You can add a second life insured, to whom the income gets paid after your death.

### Products:

#### Sanlam Life Annuity

Enjoy guaranteed income throughout retirement, with the option to select a specific period during which the income is guaranteed irrespective of whether you are still alive, so that your family is taken care of.

[LEARN MORE](#)

#### Sanlam Income with Capital Preservation Plan

Receive a regular income from your retirement savings for the rest of your life and take care of your family by means of an added life cover policy.

[LEARN MORE](#)



## CHOICE LIVING ANNUITY

- ✓ Pays out remaining funds to your nominated beneficiaries when you die.
- ✓ Allows you to choose the underlying investment funds and adjust your income once a year.
- ✓ Provides the means to protect the purchasing power of your income: by exposing the source of your income to market returns, you have the opportunity to let it keep pace with or beat inflation.
- ✗ The income is not guaranteed for life – it depends on the performance of the funds you invest in.
- ✗ You run the risk of outliving your capital if the income you draw is too high or if the portfolio returns are poor.

### Products:

#### Glacier Investment-Linked Living Annuity

With control over the underlying investments and the income you draw, you can manage your retirement savings to get an income that will suit your needs.

[LEARN MORE](#)



## BEST OF BOTH LIFE + LIVING ANNUITY

Combining a living annuity and a life annuity will provide the certainty of a guaranteed and stable income on one hand, and income flexibility and continued capital growth on the other.

- ✓ A guaranteed income for life from the Life Annuity PLUS a flexible income from the Living Annuity.
- ✓ Opportunity for capital growth in the Living Annuity.
- ✓ Longevity protection through the Life Annuity, as the income is paid for as long as you live.
- ✓ Provide for loved ones by adding a second life insured and guaranteed income payment term to the Life Annuity, and leaving the capital in the Living Annuity to beneficiaries.

Get advice on which combination of Life and Living Annuity is best for you.

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