

WEALTH BONUS

Wealth made simple

As a Sanlam client earning a Wealth Bonus, you automatically enjoy rewards and discounts for the responsible financial decisions you are making for tomorrow.

Wealth Bonus on the Sanlam Wealth Edge Endowment Plan

A Wealth Bonus of 4% (after the deduction of the initial advice fee plus VAT) will be added to the investment amount at the start of the plan, giving your investment growth a head start. An additional 1% Wealth Bonus will be added to any amounts invested in the Glacier Solution Funds. On the fifth plan anniversary, an additional 4% Wealth Bonus will be added to your fund value. Another 4% will be added at the end of year 8 and year 10, and then at the end of every five years thereafter.

Plan anniversary from start date	Wealth Bonus % allocated to fund value
0	4%
5	4%
8	4%
10	4%
15, and every 5 years thereafter	4%

A Wealth Bonus will also be added if the plan is terminated due to a death claim. If the death claim happens inbetween any of the predetermined periods in the table above, we will determine the percentage of the Wealth Bonus by interpolation. If the plan is terminated on request, on or after the original option date (5 years from the start date), only vested Wealth Bonuses will be paid.

Wealth Bonus on the Sanlam Cumulus Echo Preservers

The Wealth Bonus is an additional amount which is added to the benefit payable at termination or retirement. Generally, the longer the duration of the plan, the larger the Wealth Bonus will be.

The Wealth Bonus is a percentage of the sum of the invested payments and the investment return up to the time of calculating the Wealth Bonus. The percentage depends on the term for which the plan has been in force at the time of the calculation.

Additional amount added at termination or retirement:

Term in years	Wealth Bonus %
0	0%
5	3%
10	10%
15	20%
20	30%
25	40%
30	50%
35	60%
40	70%

Example:

One-off payment summary

One-off amount available for investment: R2 500 000
Your plan is eligible for an Wealth Bonus which will be added to your fund value at termination or retirement. In the table below we show the current value of your Wealth Bonus at retirement date.

Retirement date Wealth Bonus percentage:	38.84%
Retirement date Wealth Bonus percentage multiplied by one-off amount:	R971 000
Current fund value plus retirement date Wealth Bonus:	R3 471 000

Wealth Bonus lifestyle benefits

Sanlam rewards you today for the responsible financial decisions you're making for tomorrow. As a Sanlam client earning Wealth Bonus, you automatically enjoy discounts on certain benefits. As soon as your policy has been issued, we will register you for Wealth Bonus lifestyle benefits. You will receive a welcome email or SMS with your membership number and an explanation of all your benefits in the following month. You can then start using your benefits immediately.

Lifestyle Benefits	Description
Planet Fitness & Planet Fitness JustGym	Enjoy 20% off gym fees at Planet Fitness; Get 20% off your monthly JustGym fees.
Nu Metro	Enjoy 2D blockbusters at R39 with refreshment combos from R40 (Mon - Wed). Not on public and school holidays.
LekkeSlaap	Save 5% on more than 25 000 local accommodation options.
Sanlam Credit Report	Understand your credit profile, score, history and recommendations on one dashboard.
FlySafair Flights	Get 10% off on tickets annually (standard and business class flights only).
Online education by Boston	Access discounted Cambridge homeschooling or free supplementary CAPS support. Plus, a free Social and Emotional learning platform for all.
Uber	Get 20% off after-hours trips (10pm - 4am) with Uber.
RSAWEB	Enjoy 10% off fibre to your home.
Intercape Bus	Get a discount of 20% (up to R150) on two Intercape Bus tickets annually.

For more information, please visit the [Sanlam Reality website](#).

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Glacier Financial Solutions (Pty) Ltd. | A member of the Sanlam Group | Private Bag X5 | Tyger Valley 7536 | Email client.services@glacier.co.za | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web www.glacier.co.za | Twitter @GlacierBySanlam | Reg No 1999/025360/07 | Licensed Financial Services Provider

Sanlam Life Insurance Ltd. | Email life@sanlam.co.za | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440 | Reg No 1998/021121/06 | Licensed Life Insurer, authorised Financial Services Provider and registered Credit Provider (NCRCP43)