

# The Sanlam Wealth Edge Endowment Plan

**A solution with muscle**

The Sanlam Wealth Edge Endowment Plan is a flexible five-year investment solution with all the benefits of ordinary endowments plus a number of very attractive additional features.



## A HEAD START IN THE MARKET

A Wealth Bonus of 4% is added to the investment amount upfront, **giving your investment growth a head start.**



## OPTIONAL PROTECTION AGAINST FALLING MARKETS

You have the option to add a unit price **guarantee on selected investment funds**, giving you the opportunity to take advantage of rising markets, while limiting capital losses during market downturns.



## MANAGED FUNDS

A range of risk-profiled solution funds, managed by a team of specialists, is available. **An additional 1% Wealth Bonus is added** to the amount invested in solution fund(s) at inception of the plan.



## A DEATH BENEFIT

The Wealth Edge Endowment Plan is linked to insured lives. You have to appoint at least one life insured. The policy **pays out on the death of the last life insured**, to the nominated beneficiary or beneficiaries. You may also nominate a natural person or trust for ownership to ensure the continuation of the policy after your death in this person or trust's name.



## INSOLVENCY PROTECTION

If your endowment policy has been invested for three years and you or your spouse is the life insured, the policy benefits or any assets purchased only with the policy benefits are **protected against creditors**. The protection is applied for a period of five years from the date on which the policy benefits were provided.



## A REWARD FOR STAYING INVESTED

On the fifth plan anniversary, an additional Wealth Bonus of 4% 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. **It's simple: The longer you stay invested, the bigger the reward.**



## FLEXIBLE INVESTING

You can choose from a **carefully selected range of investment funds**, and you can change your fund selection at any time. The defined fund range ensures effortless selection of an appropriate investment portfolio for your individual circumstances and tolerance for risk.



## TAX EFFICIENCY

If your marginal tax rate is higher than 30%, you could benefit from income tax and capital gains **tax advantages** in this investment. The tax is recovered within the policy and paid by Sanlam Developing Markets as the insurer, and the benefit is tax-free in your hands.



## ESTATE PLANNING BENEFIT

Nominating a beneficiary not only ensures that a loved one will receive the proceeds of your investment on your death, but it can also bring about **savings on executor fees**. Payment to your beneficiary can also take place speedily, as it is not dependent on the winding up of your estate.

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