

Guaranteed, tax-efficient income for a period that you choose

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Perhaps you're starting a new venture and won't be actively participating in the workforce for a while. Or you simply have a lump sum that you'd prefer to receive in a systematic manner. Whatever the reason, you need a stable income for a specified time. With a minimum investment amount of R200 000, the [Sanlam Stratus Guaranteed Income Policy](#) gives you certainty of income and a sense of security.

Some reasons clients have opted to invest in the Sanlam Stratus Guaranteed Income Policy:

- "I want to ensure that my child at university receives a regular income to cover her meals, books and transport."
- "I've been retrenched and would prefer the lump sum severance that I received, to be in the form of an income over time."
- "I inherited a sum of money, and I don't want to blow it all at once. A guaranteed income for a specific period makes sense in my current financial situation."
- "My parents made an investment for me years ago, and it's maturing now. Investing the maturity sum in the Sanlam Stratus Guaranteed Income Policy means I have a regular extra monthly income for the next few years."

Four things to know about the Sanlam Stratus Guaranteed Income Policy

1. Your income is guaranteed by Sanlam Life

Receive regular, guaranteed income payments for a selected period of time.

2. You choose the period.

You have the flexibility to choose the period within which you would like to receive it – you can select an income payment term between 5 and 15 years.

3. You have the option to fight inflation.

Protect the purchasing power of your income by limiting the impact of inflation on your income. You can choose to increase your income at a rate of 1% to 10% per year.

4. Tax-efficient income

The income that you receive consists partly of a repayment of the capital amount of the original investment called the capital portion of the income payment. This portion could be exempt from income tax if you meet the requirements of Section 10A of the Income Tax Act.

Your financial adviser is poised to guide you on the Sanlam Stratus Guaranteed Income Policy and how to include it in your investment portfolio. Contact your adviser today.

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Sanlam Life is a licensed life insurer, financial services and registered credit provider (NCRCP43).

The Sanlam Stratus Guaranteed Income Policy is underwritten and administered by Sanlam Life Insurance Ltd (Sanlam Life), a licensed financial services provider (FSP number 2759).

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