

# Enhanced Wealth Bonus structure on The Sanlam Wealth Edge Endowment Plan

18 March 2024

The Sanlam Wealth Edge Endowment now has an enhanced Wealth Bonus structure to reward clients not only for investing, but for investment perseverance.

In essence, The Wealth Edge Endowment Plan's offering remains as extraordinary as before, but with these enhanced benefits:

1. A head start in the market: This endowment still boasts with a boost to clients' investment amounts upfront, but this initial boost is now in the form of a Wealth Bonus, and constitutes 4% of the initial investment amount (net of any initial advice fees negotiated).
2. An additional Wealth Bonus of 1% is added at inception to any amount invested in our Solution Fund range.
3. An ongoing reward for staying invested: On the 5<sup>th</sup> plan anniversary, another 4% Wealth Bonus is added to the fund value at the time, followed by another 4% in year 8, and another 4% in year 10 of investment. Then again every 5 years thereafter.

## Other extraordinary benefits which remain as before

A defined fund range to simplify investment choice: The funds that were most popular on the Cumulus Investment are also available on the Wealth Edge Endowment Plan. All available funds are carefully selected, guided by the Glacier Shopping list.

Managed funds: The plan also offers a range of actively managed, risk-profiled [Solution Funds](#) providing many benefits.

Optional protection against falling markets: The Plan also provides a unique unit price guarantee on selected investment funds, giving investors the opportunity to take advantage of rising markets, while limiting capital losses during market downturns.

The usual benefits of endowments are not lost, such as:

- Insolvency protection
- A death benefit
- Estate-planning benefits
- Tax-efficiency

Alteration charges: We acknowledge that life does not always work out as planned, and that your clients' initial plans may need to be reviewed from time to time. We will therefore not levy any alteration charges for withdrawals or loans from the third year of investment.

We look forward to welcoming more of your clients to the Sanlam Wealth Edge Endowment Plan.

[Read more about the Sanlam Wealth Edge Endowment Plan.](#)

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