

Invest with an edge

When markets are volatile and uncertain, it's more important than ever to choose the right product to navigate risks and meet your needs.

An extra 8%

In addition to offering all the usual benefits of an endowment, the Sanlam Wealth Edge Endowment Plan offers an additional allocation of 8% of the net investment amount, giving you the edge from day one.

The Sanlam Wealth Edge Endowment Plan offers many other benefits

Another attractive feature is the option to add a unit price guarantee on selected investment funds, giving investors the opportunity to take advantage of rising markets, while limiting capital losses during market downturns.

Together with your financial adviser, you can select from a carefully selected range of investment funds, including actively-managed risk-profiled funds, and you can change your fund selection at any time.

After the fifth plan anniversary, the accumulation of a wealth bonus will commence, to reward you for staying invested. This is essentially a refund of certain charges, and gets added to the investment on certain anniversaries.

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.

The Sanlam Wealth Edge Endowment Plan pays out on the death of the last life insured, to the nominated beneficiary (or beneficiaries).

Nominating a beneficiary can also bring about savings on executors' fees. Payment to your beneficiary can also take place speedily, as it is not dependent on the winding up of the estate.

After three years, the benefits in your policy are protected against creditors. The protection is

applied for a period of five years from the date on which the policy benefits were provided.

Endowments can be used in combination with other products

Most investments are structured with a short-, medium- and longer-term growth component. The longer-term component is usually structured with a five-year period in mind and the endowment policy is ideally suited for this component. Your short- and medium-term needs can then be structured into a product with an open investment term which is accessible at any time.

The Sanlam Wealth Edge Endowment Plan is an ideal solution to help investors target tax-efficient growth.

[Click here for more information](#)

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The Wealth Edge Endowment Plan is underwritten by Sanlam Developing Markets Ltd and administered by Sanlam Life Insurance Ltd

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