

# The Sanlam Income with Capital Preservation Plan

*Secure a lifelong retirement income from a life annuity underwritten by Sanlam Life, that allows you to provide for your dependants after your death, and offers annual income growth options.*

The Sanlam Income with Capital Preservation Plan is a life annuity that lets you provide for your loved ones after your death by means of an added life cover policy – with a life cover amount chosen by you.

## Investors enjoy



Guaranteed  
lifelong income



Provide for  
dependants



Increase income  
annually

## The Main features of the Sanlam Income with Capital Preservation Plan

### How it works

Your retirement capital will purchase two life annuities. One of the life annuities will provide you with a monthly income for the rest of your life. The second life annuity will fund the premiums of your life cover policy, which will provide an amount selected by you to your loved ones on your death.



The gift of certainty  
during retirement.

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## Product Flexibility

### Option to add a second life insured

A second life insured can be selected to ensure that the income continues to be paid for the lifetime of a second life. The income will be payable until the death of the last life insured.

### Option to reduce income on first death

If a second life insured was added, there is also the option of reducing the income payment by a selected percentage on the first death.

### Option to choose the value of the life cover

To provide for your dependants after you pass away, you can choose any amount of life cover, from a minimum of R20 000 to a maximum of the value of your initial investment amount.

## Audio Resources

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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](mailto:client.services@glacier.co.za) | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web [www.glacier.co.za](http://www.glacier.co.za) | Reg No 1999/025360/07

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Private Bag X8 | Tyger Valley 7536 | Tel +27 21 950 2600 | Fax +27 21 950 2126 | Web [www.smmi.com](http://www.smmi.com) |\*Reg No 2002/030939/07

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Sanlam Life Insurance Ltd. | Email [life@sanlam.co.za](mailto:life@sanlam.co.za) | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440

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