

Sanlam Fixed Return Plan

[View the brochure for more details](#)

Minimum contribution

R100 000 lump sum

How long to invest for

A minimum of five years (the first five years are known as a 'restricted period').

Benefits

- You receive a fixed return at the end of the term
- You get peace of mind, as the return is specified at the outset of the investment

How it works

- You make a lump sum investment of at least R100 000
- The maturity amount is guaranteed by the issuer of the underlying assets
- The investment amount is exposed to the top four banks in South Africa

Access to your money

Full withdrawals are allowed, but will attract a termination fee

Tax

- Income tax is payable within the policy
- No capital gains tax is applicable

Fees

Fees vary per product and underlying investments. Please speak to your financial planner to make sure you pay the correct fees and that you understand which fees you pay and why.

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