

Sanlam Fixed Return Plan with Income

[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 the original investment amount at the end of the investment term
- You receive a fixed monthly income payment during the investment term

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
- A fixed monthly income is paid to you throughout the investment term

Access to your money

- You have access to your money in the form of fixed monthly income payments
- Full withdrawals are allowed, but will attract a termination fee

Tax

- Income from the policy is taxable in the hands of the investor, subject to certain conditions
- No capital gains tax is applicable

Fees

Fees vary per product and your underlying investment. 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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