

Sanlam Cumulus Investment Plan

The Sanlam Cumulus Investment Plan is an endowment that's designed to give you the flexibility to choose how and where you want to invest your money. What's more, with every payment you make, our team of financial experts will allocate an additional percentage – which means your money will grow faster, putting you one step closer to achieving your financial goals.

The Sanlam Cumulus Investment Plan offers excellent estate planning benefits and tax efficiency for individuals with high marginal tax rates. The cost structure is among the lowest in its class, making it an extremely cost-effective savings and investment solution.

Boost Your Investment with the Sanlam Cumulus Investment Plan

Invest R100 000 or more in a Cumulus or Nimbus Investment and qualify for an extra 1% allocation to boost your investment. This means you will get a total enhanced allocation of up to 9%, less any negotiated upfront commission. For example, if you invest R1 000 000 you will receive an additional allocation of R90 000. After allowing for upfront commission of 3%, that's an additional investment of R60 000.

Don't wait for prospects to improve before entering the market. The Cumulus and Nimbus Investments offer a compelling solution:

- Protection when markets are falling, in the form of the Sanlam Cumulus Escalating funds, which helps you take advantage of rising markets, while protecting your investments during market downturns.
- A diverse range of high quality investment funds – from money market to equity funds – to construct portfolios in accordance with your risk profile.
- A range of Glacier Solution Funds if you need more guided investment options.
- An additional allocation of 9% to the investment amount, giving you an edge on your investment performance from day one.
- Competitive fees and uncapped returns, ensuring cost-effective investments with an effective annual cost which is among the lowest in the market.

This special offer is available for a limited period only, so take action before it's too late. Contact your Sanlam financial adviser or [broker](#) for assistance today.

How it Works

Sanlam Cumulus Investment Plan gives you access to a range of investment funds to choose from, enabling you to potentially earn exceptional returns on your investment.

- Choose from two payment options:
 - Recurring payments: On a monthly basis
 - Single payments: One-off payments
- We add an additional percentage to each payment you make, to help your investment grow faster.
- We invest the money in the underlying investments that you choose in collaboration with your financial planner.
- Your money can grow over time based on your underlying investments and compound interest earned on any growth.
- No alteration charges will apply if you access your funds after two years.
- Once your initial term is complete, the term remains open-ended. You can apply for regular withdrawals throughout this term.

Benefits

When you choose to invest in the Sanlam Cumulus Investment Plan, our team of financial experts will help your money grow by allocating an additional percentage to each payment that you make.

We allocate an additional:

1% for monthly payments of R2 500 up to R5 000

2% for monthly payments of R5 000 and more

5% for one-off payment investments

The Sanlam Cumulus Investment Plan also provides you with:

- Protection from volatile equity markets in uncertain times
- Access to leading market funds
- Tax efficiency for individuals with high marginal tax rates
- A loyalty bonus at certain plan anniversaries, termination or death
- Freedom from alteration charges if you access your funds after two years

Sanlam Reality members on the Reality Plus, Reality Health and Reality Core membership options qualify for a discount of up to 100% on the primary asset management fee of Sanlam Investments' flagship funds as well as Sanlam Life's savings products.

What is my minimum contribution?

The minimum contribution for the Sanlam Cumulus Investment Plan is R1 000 per month or a R100 000 one-off payment.

How long do I invest for?

You have to invest for a minimum initial term of five years, and the maximum investment age is 89.

How flexible are the payment terms?

You can reduce or stop your monthly payments at any time, without paying an alteration charge.

What are my investment choices?

Our team of financial experts gives you access to leading investment funds, which makes it easier to select the funds most appropriate for your needs.

Will I pay tax on returns?

According to current legislation, the returns will not be taxable in your hands.

What are the fees involved?

Fees vary per product and your underlying investment. Please [speak to your financial planner](#) to ensure that you pay the correct fees, and understand which fees you pay and why.

How do I qualify for the Sanlam Reality discount?

The discount percentage is related to your tier status. [Speak to a financial planner](#) about Sanlam's investments and savings products, the asset management fees and the discount amounts you might qualify for. You can also visit the [Sanlam Reality webpage](#) to find out more about the benefits you can receive.

This document is intended for use by clients, alongside their financial intermediaries. The information in this document is provided for information purposes only and should not be construed as the rendering of advice to clients. Although we have taken reasonable steps to ensure the accuracy of the information, neither Sanlam nor any of its subsidiaries accept any liability whatsoever for any direct, indirect or consequential loss arising from the use of, or reliance in any manner on the information provided in this document. For professional advice, please speak to your financial intermediary.

Glacier Financial Solutions (Pty) Ltd.

A member of the Sanlam Group

Private Bag X5 | Tyger Valley 7536 | Email client.services@glacier.co.za | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web www.glacier.co.za | Reg No 1999/025360/07

Licensed Financial Services Provider | Glacier Financial Solutions (Pty) Ltd. is also a Licensed Discretionary Financial Services Provider FSP 770, trading as Glacier Invest | Sanlam Multi-Manager International (Pty) Ltd. | A member of the Sanlam Group

Private Bag X8 | Tyger Valley 7536 | Tel +27 21 950 2600 | Fax +27 21 950 2126 | Web www.smmi.com |*Reg No 2002/030939/07

Licensed Discretionary Financial Services Provider, acting as Juristic Representative under the Glacier Financial Solutions FSP 770

Glacier International is a division of Sanlam Life Insurance Limited

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

Reg No 1998/021121/06 | Licensed Financial Services Provider