



Cashback benefit Cover and rewards

Cashback is an optional benefit that you can add to a qualifying new or existing risk plan that always gives you something back. It's your reward for keeping your cover intact.



At a glance

100% money back



You will get all of your payments for a specific cover layer back after 15 years.



A safety net



You can use the Cashback payments, which are available from year 15 onwards, to pay for unexpected expenses.



Cover & reward



If you need to claim, you will have cover in place. If you don't - you get a Cashback payment.



Cashback and retirement

The Cashback benefit can also play a valuable part in your retirement planning. Once you've been contributing to Cashback for 15 years, you have two options. You can have your Cashback amount for that cover layer paid out, or you can leave the Cashback to accumulate until you need it - what makes this option even better is that the payment for Cashback on a specific cover layer falls away after 15 years! You can use the Cashback payment to:



Help take care of unexpected expenses.



Cover travel costs, such as an extended adventure.



Cover moving costs when you retire to your holiday cottage.



Pay for a dream family wedding.



Speak to your Sanlam financial adviser or accredited broker for more information, or contact us: Call **0860 726 526**, send an email to **life@sanlam.co.za** or visit **www.sanlam.co.za**.