



individual life product solutions

Insurance

Financial Planning

Retirement

Investments

Wealth

# Dedicated to you.



Sanlam, which has been in existence since 1928, is one of the leading financial services institutions in Namibia. Sanlam understands your needs and knows that it is critical to meet your financial requirements with simple and affordable financial solutions. This is why the company offers financial solutions that suit you - and that give you and your family the protection you need.

**We value every dollar  
we are given.**



# Our products.

At Sanlam we add value to our clients' lives by pioneering hard-working innovative solutions for them.

If you die today, there is a way to make sure that your family can survive - that they can afford to give you a proper funeral, that your kids can still get a good education, and that your wife can keep living in the house that you have rented or bought. The answer is Sanlam.

In the entry-level market, the following five products are offered by Sanlam:

- > Family Protection Plan
- > Family Funeral Plan
- > Family Savings Plan
- > Family Education Plan
- > Family Multi Plan



## Family Protection Plan

Even though death is not something we want to think about, it is very important that we should all prepare for it - because we will all die one day. It is even more important to plan and think about death when we think of our families - the people who depend on us for financial help.

The Family Protection Plan from Sanlam pays out a lump sum amount in the event of the death of the policyholder.

This product also offers optional benefits such as income protection cover, personal accident cover, retrenchment cover and dread disease cover that can be taken together with the compulsory life cover to form the basic policy.

## Family Funeral Plan

With the huge costs of funerals these days, our families are not always able to carry this financial burden. Or, if they are, the costs of a funeral can have very devastating financial consequences for them. However, there is a solution for this - Family Funeral Plan from Sanlam. With this policy you can ensure that funds are available to cover your funeral, your immediate and extended family members' funerals. You can also take out additional and optional benefits such as tombstone cover, repatriation cover, hospital cover and commuter cover.



**Make the most of  
every dollar earned.**





## Family Savings Plan

This policy enables you to realise your dreams by offering you an affordable savings platform whether for yourself to achieve your goals.

## Family Education Plan

Good education is probably the best gift you can give your children. The Family Education plan enables you to do just that.

## Family Multi Plan

With this product you can combine different benefits from the other products to suit your unique needs. You can take life cover or family funeral cover as a compulsory benefit and combine it with savings and / or extended funeral cover as optional benefits.



# Sanlam Product Benefits.

## Life Cover

This benefit pays a lump sum amount on the death of the principal assured.

## Family Funeral cover

This benefit pays a lump sum on each death of a member of a specified group of assureds. The specified group of assureds can include the principal assured, the principal assured's own spouse and up to 6 own or legally adopted children of the principal assured and/or his/her spouse.

## Tombstone cover

This benefit pays out a lump sum on each death of an assured specified under family funeral cover.

## Repatriation cover

This benefit pays out a lump sum on each death of an assured specified under family funeral cover.

## Hospital cover

This benefit pays an amount for each day any of the assureds specified under family funeral cover is hospitalised.

## Commuter cover

This benefit pays a lump sum of each death due to a road accident of an assured specified under family funeral cover. The principal assured, however is excluded from this benefit.





## Extended Family Funeral cover

This benefit pays a lump sum on each death of a member of a specified group of up to 10 assureds.

The specified group of assureds can include the principal assured's parents, parents-in-law, brothers/ sisters-in-law, siblings, grandparents, uncles, aunts and cousins.

## Income Protection cover

This benefit pays a monthly income if the principal assured becomes unable to earn an income due to an accident.

## Personal Accident cover

This benefit pays a lump sum if the principal assured suffers specified injuries in an accident.

## Retrenchment cover

This benefit pays a monthly income if the principal assured becomes retrenched.

## Dread Disease cover

This benefit accelerates the principal assured's life cover if s/he suffers any of the following dread diseases: heart attack, cancer, stroke, kidney failure, paralysis, multiple sclerosis, liver failure, coma, and accidental contraction of HIV/AIDS.

## Savings and Education

This benefit provides a tax-free lump sum after a minimum of 5 years.

For more information on these Sanlam products and benefits, please contact your Sanlam financial advisor or broker, or your nearest Sanlam office.



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