



individual life product solutions

Insurance

Financial Planning

Retirement

Investments

Wealth

make the most of every hard-earned dollar.



You work hard for your money. Now make it work just as hard for you. At Sanlam we can help you transform your money into something more - a new home, education for your children, a dignified funeral and security when you retire one day...

Whatever you want your money to become, the possibilities are endless with our range of products and services.



We value every dollar we are given.



life cover.



Will your family continue to enjoy the fine things in life when you are gone?

You might not be aware of it, but you mean the world to your family. You are their source of guidance, love, encouragement and financial support. Have you ever considered what would happen to them if you passed away and were no longer there for them? Would it be the end of all they looked forward to in life?

Life Cover from Sanlam gives you peace of mind with the knowledge that your family will not find themselves in the cold in the event of your premature death. By taking Life Cover you can be assured that the hopes, dreams and happiness of your loved ones need not disappear with your passing away.

How does it work?

Depending on the type of policy you take, you make monthly payments until your death, or for a fixed term. When you die, your chosen beneficiaries will receive a tax-free, lump sum pay-out. The amount they will receive will depend on your specific policy.

savings benefits.



Reach your financial goals by making your money grow over time.

We all have things in mind that we would like as soon as possible such as a family holiday, perhaps a dream wedding. Things that, with a bit of determined saving, we can realistically achieve in a short-term. Then there are the bigger goals, those things that lie at the back of our minds, quietly taking shape, that can really have a bearing on the way we live the rest of our lives. But to actually achieve them always seems out of reach mainly due to financial difficulties.





Start to save and invest **now!**



To reach your financial goals and dreams, you must make your money work for you. Sanlam offers a wide range of innovative, unique and optimal savings and investment vehicles with different levels of affordability and flexibility to match different risk preferences and lifestyles. At Sanlam we can help you transform your money into something more - a new home, your dream car, or security for a rainy day. For successful wealth creation, we recommend you to consult a financial adviser who will help you determine how much you need to invest and which investment policy meets your requirements.

Save for your child's future.



It's every parent's dream to see their children make the most of life's opportunities and be self-sufficient. Good education is the foundation for a secure future in today's competitive world. However, the astronomical costs can be a nightmare for parents. Sanlam can give your child a head-start with our policy for children that is designed to help you save for their education, at the same time providing them with life cover.



How does it work?

Sanlam's policy for children is a financial policy that grows as your child grows. Not only does it provide for your child's educational and savings needs, but it also offers them limited life cover of up to N\$30 000, depending on

their age, with no HIV testing required for the child. From the age of 14, your child can qualify for Sanlam's full range of products offering them total financial protection against the consequences of unforeseen events.

Another benefit of education policies is that the premiums are tax-deductible. Your financial adviser can give you more information about this.

What happens after the policy matures?

At maturity your child will have various options. The proceeds of the policy can be fully paid out to you to pay for your child's education, business or anything to make your child's future brighter. The proceeds can also be left to grow without any further premiums payable, at which point you or your child can make cash withdrawals when required.



retirement annuity.

After years of hard work, you deserve to live comfortably when you retire. With Sanlam's Retirement Annuity you can put away an affordable amount of money every month and make sure that you can retire with peace of mind.



Retirement is a fact of life. The question lies on what to do to ensure that you retire in security and comfort.

To ensure you retire comfortably and maintain the lifestyle you desire, the smartest move you can make is to start saving as soon as you can. Planning for your retirement is essential, and retirement investments that you make now, will pay off in the long run. Sanlam's comprehensive Retirement Annuity makes it easy and attractive to start saving for retirement – even with a small amount.

Why Sanlam's Retirement Annuity?

Sanlam's Retirement Annuity is an effective way to save for retirement because:

- Your savings provide you with an income in your retirement years;
- When you retire, you may take up to one third of your accumulated savings in a cash lump sum. The rest is used to provide you with a monthly income;
- Your retirement annuity contributions to Namibian registered pension, provident or preservation funds reduce your taxable income up to certain limits (i.e. your premiums are tax deductible), and the growth on your investment is tax-free;
- Your retirement savings are safe irrespective of any personal financial loss you may suffer. This means your savings are protected from creditors;
- The Retirement Annuity offers you an option to add other benefits like Death cover, Disability cover and Waiver of Premium.



disability cover.



Have you considered what would happen to you and your family in the event of your loss of income due to disability?



Whether through illness or an accident, you can become medically unable to continue working. This means you lose your ability to generate an income.

Your safeguard against a loss of income

Finding yourself disabled and unable to continue working can leave you and your family in financial turmoil. However, you can make provision for such a calamity with Sanlam's Disability Cover. Disability Cover pays out to you should you become disabled and are no longer able to work and earn an income, thus enabling you to maintain your standard of living. There are three ways in which Disability Cover will benefit you;

- ⑤ Occupational disability,
- ⑤ Recognised disability and
- ⑤ Personal disability.

For more information about these you can talk to your Sanlam adviser or broker.

How does Disability cover work?

Disability Cover can be taken alone to form the basic policy or can be taken together with other benefits like Accident Cover, Dread Disease cover, Physical or Functional Impairment, Death cover, etc. No waiting periods are attached to lump sum disability benefits. Valid claims are admitted as soon as the disability is declared "total and permanent" and a tax-free lump sum is paid out.





dread disease cover.

**Relieve the financial burden of
living with a serious illness.**



Without any warning you can find yourself in hospital due to a serious illness like a heart attack, or cancer. Fortunately, nowadays having such an illness is no longer a death sentence and people can still have long and productive lives. However, to recover or to maintain your health can be very expensive, even if you have medical aid. The hefty financial consequences of a serious illness like hospital costs, doctors' bills, possible home nursing and other adjustments you might need to make, often go beyond the limits of your medical aid.

Dread Disease Cover provides the policyholder with income to cover the expenses that arise due to serious illnesses, as well as to ease the long-term financial burden of living with such an illness.

Dread Disease Cover can be taken alone or together with other risk benefits such as Death benefit, Disability benefit, Functional Impairment benefit, Physical Impairment and Accident benefit.

impairment cover.



While an injury or illness might not necessarily stop you from working, it can physically limit your capabilities. For example, you may partially lose your hearing or develop a serious heart or lung disease. Though you might still be able to perform your duties, it will be with more difficulty. Since you will still be able to perform your duties, you won't be able to claim against your Disability Cover.





Sanlam's Impairment Cover gives you peace of mind with the assurance of a tax-free lump sum payout should you suffer an injury or illness that limits your working and earning capabilities. Because it insures you against the loss or impairment of a function and not against inability to continue working, it is the perfect solution.

There are two types of impairment cover:

➤ **Physical Impairment**

It covers the limbs, hearing and vision.

➤ **Functional Impairment**

It is more comprehensive than Physical Impairment cover (which covers only physical injuries to limbs, hearing or vision), as it covers these and all other bodily systems.

Either type of Impairment cover can be taken alone to form the basic policy, can be taken together, or combined with one or all of Death cover, Dread Disease cover, Disability cover, Funeral cover and Savings benefits.

funeral cover.



Most people don't like to think about death, but like tax and wrinkles it's inevitable.



When a loved one dies, grieving family members and friends often are confronted with dozens of funeral costs. If you die unexpectedly, will your loved ones be able to carry the financial burden of a funeral? Will you be able to cope should one of your dependants or other close relative die?



**Have the final say
regarding your or a
loved one's funeral.**

Funeral Cover is the perfect solution

With Sanlam's affordable Funeral Cover you can ensure that not only will you have a dignified funeral, but that funeral costs will not become a financial burden, should you or a loved one die. Up to 17 people can be covered on one policy, being a spouse; the principal assureds' parents and parents-in-law; the principal assured's eight dependent children; as well as any three extended family members. No medical examinations are required. You can further take it separately or in combination with Death Benefits, Accident Benefit, Physical Impairment Benefit, or Savings Benefit.

In the unfortunate event that you or any of the insured persons die, Sanlam will pay out the funeral benefit within 48 hours to the stated beneficiary as long as a death certificate and other necessary documentation are provided.

accident cover.

An accident can leave you with permanent financial scars.

Everyday people get injured and some lose their lives in accidents on our roads, due to crime, at work or even at home. An accident can have dire financial consequences for you and your dependants.

Accident Cover from Sanlam will lessen the financial impact of an accident because it provides the policyholder or the nominated beneficiaries, with a lump sum amount in the event of death or an injury resulting from an accident.

Accident Cover comes in two forms which may be taken together or individually.

- The first one is the **Accidental Death Benefit** which pays a lump sum to a selected beneficiary in the event of the policyholder's death due to virtually any kind of accident.
- The other one is the **Accidental Injury Benefit**, which pays out a tax-free lump sum amount to the policyholder in the event of injury resulting from an accident.



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