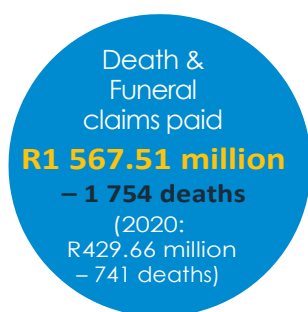


Choose Sanlam

Sanlam is in the business of providing proper risk cover to our clients and paying their valid claims.

Claims paid in 2020	
Death and Funeral	R3 969 626 816
Disability, Loss of Income and Impairment	R398 915 000
Severe illness and Injury	R386 113 555
TOTAL paid	R4 754 655 371

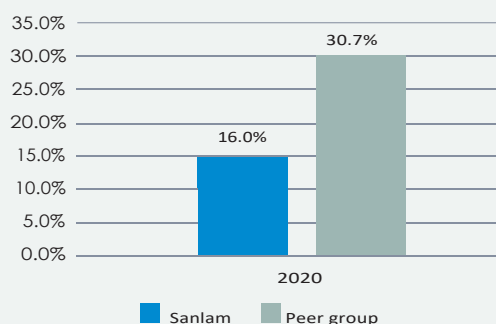
Covid-19 claims paid January to July 2021



Sanlam will honour claims related to Covid-19 where it leads to a claimable event as part of the cover.

In addition, we regard Covid-19 vaccines as an effective solution to fight the pandemic. Severe medical events as a result of vaccination are extremely rare. However, if a client experiences a medical event after vaccination that meets the contractual requirements of a claim event covered by their Sanlam risk benefit, we will honour the claim.

Ombudsman for long-term insurance: Turnaround statistics for claims



Sanlam has consistently performed better than our peer group average, with a much smaller % of Ombudsman complaints being ruled in favour of the complainant – a reflection of Sanlam's fair claim practices.



Safeguarding Financial Futures

Clients can provide upfront consent for claims to be paid into the Sanlam Protector Umbrella Trust in the event they should lose their legal capacity to act, for example, if diagnosed with dementia or other mentally debilitating illnesses. This is a much-needed solution that bypasses a complex legal process, which requires a curator bonis or administrator to be appointed. This process is not only costly, but it can significantly delay the payment of a claim at a time when it is needed most.

Properly covered

Clients do not need to notify Sanlam of a change in occupation, smoker status, travel or the taking up of hazardous activities, as such changes will not affect the terms of their cover.

<p>Death</p> <p>In addition to basic Death, Immediate Expenses and Funeral Expenses benefits, the following benefits are also available:</p> <ul style="list-style-type: none"> Accidental Death benefits, without any medical underwriting – providing top-up cover for medically uninsurable clients. Death Income benefits, enabling clients to provide a short or long term income to their dependents, without the risk of the provision running out too soon. 	<p>Disability</p> <ul style="list-style-type: none"> Cover for regular occupation on all benefits. Temporary incapacity cover (Plus and Elite benefits) – a market first – ensuring clients with lump sum benefits are also covered for temporary events causing them unable to work for an extended period. Extended occupational disability cover and Built-in Future Cover for Young Lives. Comprehensive impairment cover, even if your client can still work. Boosted payouts, Prosthetic Booster and Built-in Child cover (Elite benefit). Whole of life options including cover for frail care. Comprehensive Impairment benefit for clients who do not qualify for occupational disability cover e.g. pilots, stay-at-home parents and pensioners. Full complement of Accidental disability benefits – widest range in the market.
<p>Severe Illness</p> <p>Comprehensive Severe Illness benefits cover 300+ conditions.</p> <ul style="list-style-type: none"> In addition to illnesses, a significant list of impairment, injury and infection claim events are also covered: Early Cancer cover of up to R300 000. Cancer Catch-All, Terminal Illness Catch-All and General Catch-All events are included. <p>Cancer-only and Cardiovascular-only benefits are also available to target areas of most concern to the client (ideal for top-ups).</p> <p>Two ranges available:</p> <ul style="list-style-type: none"> Impact range: A more affordable range that still provides proper cover. It is superior to tiered offerings from competitors as it provides 100% payouts for specified aggressive cancers irrespective of stage. Plus range: 100% payments for SCIDEP events and higher payments for certain other claim events. <p>Child: Illness and Injury benefit: 80 Child-specific claim events covered.</p>	<p>Income Protection</p> <ul style="list-style-type: none"> No Covid-19-specific waiting periods or exclusions. Comprehensive impairment cover, even if your client can still work. Automatic waiver of premium while in claim. Extended occupational disability cover and Built-in Future Cover for Young Lives. Accidental income benefits for medically uninsurable clients – a market first. <p><i>Sickness Income (Plus):</i></p> <ul style="list-style-type: none"> Graduate and Professional offering. Sick leave cover up to 24 months – no proof of loss of income. Cover for complications of pregnancy and elective C-sections. Key-person cover for business assurance. Hospital protector rider available on short waiting periods. <p><i>Temporary Income (Plus):</i></p> <ul style="list-style-type: none"> Guaranteed payment events on short waiting periods, including a catch-all Sick leave event. Cover for complications of pregnancy and elective C-sections. <p><i>Extended Income (Plus)</i></p> <ul style="list-style-type: none"> Lump Sum conversion option, enabling clients to convert income payments into a lump sum amount incl. a guarantee on early death. Whole of life cover option including cover for frail care. <p><i>Impairment income</i> benefit for clients who do not qualify for occupational disability cover e.g. pilots, stay-at-home parents and pensioners.</p> <p><i>Spouse and Child Protector</i> rider benefits to cover immediate family.</p>

Rewarding clients

- ⌚ **Wealth Bonus®** - Sanlam's flagship loyalty and rewards programme that aims to help build meaningful, long-term wealth. It delivers built-in value for new business on our Premier range at no additional cost.
- ⌚ **Cashback** - an optional benefit that rewards clients for their loyalty.

Discounts for life

- ⌚ Large cover discounts of up to 6% are automatically applied on qualifying benefits.
- ⌚ Sanlam Reality gives as much as a 30%-discount on qualifying risk products, depending on your clients' Reality status.

Intermediary Support

- ⌚ Regional Risk Specialists and Liaison Underwriters with vast expertise to provide technical and underwriting support.
- ⌚ Sales aids and tools available on Sanport.

