

## Recurring Savings

# Discuss Savings with confidence

## 1 A market leader in the retirement space



Central Retirement Annuity Fund is the largest fund registered with the FSCA

**100bn** assets under management

## 2 Cumulus Echo Retirement Plan remains a market leader



Since 2013 - **400 000** plans and counting

**400** million Wealth Bonus paid to date

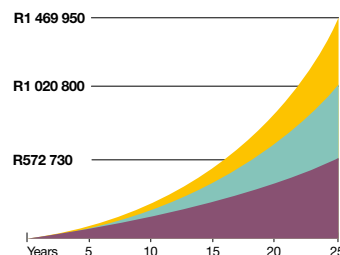
That is approximately ... **200** plans per day

Share of inflows into Flagship Funds almost 80%

## 3 Wealth Bonus



With 2020's introduction of Wealth Bonus by Sanlam Group, the Cumulus Echo Retirement Plan's is added to the armory of Wealth Bonus-connected products across the Sanlam Group's business that amplify your client's rewards over time.



- Investment Return: R448 070**  
This is the investment return on your plan. The fund value is equal to the payments plus the investment return.
- Echo Bonus: R449 150**  
This is the Echo Bonus that Sanlam will add to your fund value.
- Payments: R572 730**  
This is the total payments made on your Cumulus Echo Retirement Annuity.

### Example

This Example is based on a monthly payment of R1 000, taking into account an annual increase of 5% over 25 years. Invested in the SATRIX Dynamic Balanced Fund. It assumes an investment return of 10% before fees.

## 4 Flagship Funds

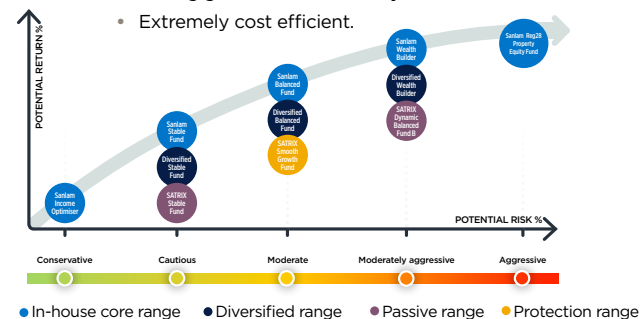


The Flagship Fund range, as a life fund, means we've got a much wider range of asset classes that we can invest in compared to unit trust funds.

### A differentiator in the market...SATRIX SMOOTH GROWTH FUND

Key features:

- High exposure to growth assets
- Strong guarantees backed by Sanlam Life
- Extremely cost efficient.



## 5 Goal Manager, your future fit business partner



Goal manager shifts the conversation from market performance and volatility to goal specific conversations.



- Guidance**  
Provide information to guide you and your client when setting up a personalised savings goal.
- Progress update**  
Keeps your client informed on the progress made towards the goal - throughout the savings journey.
- Auto-review**  
Automatically updates monthly payments to keep your client on track towards the goal.

## 6

### Comprehensive product offering:

- Life and flexible retirement offerings.
- Discretionary savings
- Conversions are unique to Sanlam Recurring Savings
- Portfolio pricing with Cumulus Echo retirement plan, unique to Sanlam Recurring Savings
- Competitive EACs

## 7

### Support:

- Regional support specialists with vast expertise to provide product technical support and market intelligence
- Sales aids and tools available on Sanport
- WhatsApp as a communication channel for Recurring Savings New Business.