

Benefit statement

Our reference: 1N9XM960
24 May 2022

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Miss C. Dharmalingum
9 Crescendo Place
Pietermaritzburg
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Your benefit statement

We are pleased to provide you with your benefit statement. Read it in conjunction with your plan documents. Use the information to do your financial planning and to review your details for correctness. You can visit www.sanlam.co.za/benefitstatement for general questions and answers to interpret your statement.

Your personal and contact details

Name, Initial and Surname: Candice Dharmalingum	Telephone number(s): (h) (033) 3914322
Identity number: 8001310197082	(w) (011) 3084776
E-mail address: candice3500@gmail.com	(c) 0837931623
	Fax number(s): (h) -
	(w) -

Sanlam Life, a subsidiary of Sanlam Limited, will process and protect your personal information as required by relevant laws and the constitution of the RSA. For further information please refer to our Privacy Notice on www.sanlam.co.za.

Regular access to your portfolio

Secure Services provides regular access to your portfolio of Sanlam products including Sanlam Private Wealth and Glacier. It also allows you to update your personal details. Register on or access Sanlam's self-service website at <https://cp.sanlam.co.za/>.

Details of your intermediary

Your Sanlam intermediary can advise you on your financial products, and recommend the most appropriate solutions for you.

Surname: IN4SURE BLUESTAR	Telephone number: (031) 3000644
Preferred name:	Cell phone number: 0837769176
E-mail address: yreddy@in4surebluestar.co.za	

Your benefit statement as on 24/05/2022 of which you are the owner

Risk Cover

Plan number: 044325096X4 **Product type:** Life Cover (T02W)
Product name: Topcover for Graduates

Dates		Payment information	
Start date	01/03/2016	Recurring payment	R485.92 monthly
Guarantee term	10 years	Payment pattern	Level
		Payment increase	0.00%
Expiry of Guarantee term		Cover growth	0.00%
See your plan document with regard to the terms of your plan after expiry of the Guarantee Term.		Payment increase for additional cover	0.00%
		Method of payment	Debit order

Owner(s) C. Dharmalingum **Beneficiary(ies)** J. Dharmalingum

Life insured	C. Dharmalingum				
Benefit information #		Death	Rider benefits	Income	Other
Death (DS)		R1 300 000	-	-	-
Beneficiary(ies) *	J. Dharmalingum (100%)				
Standalone disability + whole life impairment (OSR2)		-	R1 300 000	-	-

Plan number: 044556190X5 **Product type:** Life Cover (T02W)
Product name: Matrix Topcover

Dates		Payment information	
Start date	01/05/2016	Recurring payment	R334.28 monthly
Growth date of payment	Yearly on 1 May	Payment pattern	Standard age-related
Guarantee term	10 years	Payment increase	According to age
		Cover growth	3.50%
Expiry of Guarantee term		Payment increase for additional cover	4.50%
See your plan document with regard to the terms of your plan after expiry of the Guarantee Term.		Method of payment	Debit order

Owner(s) C. Dharmalingum **Beneficiary(ies)** J. Dharmalingum

Life insured	C. Dharmalingum				
Accumulated Wealth Booster on 1 May 2044		R4 732			
Benefit information #		Death	Rider benefits	Income	Other
Death (DS)		R614 629	-	-	-
Beneficiary(ies) *	J. Dharmalingum (100%)				
Living protector (LAP)		-	-	-	R614 629

Retirement provision

Benefits payable of the retirement fund(s)

The Fund(s) took out the plan(s) on the assured's life with us (Sanlam Life Insurance Ltd.) to fund its responsibilities towards the member. The benefits for the different life events are therefore equal to the plan values that appear under the appropriate headings below.

Central Retirement Annuity Fund (CRAF)

Plan number: 045069792X5		Product type: Retirement Annuity (R39C)		
		Product name: Cumulus Echo for Graduates Life Time Investment Option		
Parties concerned				
Owner Central Retirement Annuity Fund		Life(s) insured C. Dharmalingum	Nominee(s) J. Dharmalingum	
Dates				
Start date	09/02/2018	Payment information		
Option date	31/01/2035	Recurring payment	R1 996.50 monthly	
Planned retirement date	31/01/2035	Growth of payment	Fixed growth @ 10%	
Growth date of payment	Yearly on 9 February	Method of payment	Debit order	
		Amount transferred with conversion		
		09/02/2018	R72 915.71	
		Total payments from 01/04/2007	R136 945	
Values				
Transfer value*	R155 970	Wealth Bonus calculated on:		
Retirement value		Transfer value	R14 931	
for ill-health*	R155 970	Retirement value		
Total fund value*	R167 732	for ill-health	R15 368	
		Total fund value	R68 685	
The Wealth Bonus on the total fund value has been calculated on the statement date, on the assumption that the plan will continue unchanged up to the planned retirement date. The other Wealth Bonus amounts show the amount that will be added if the event should take place.				
Projected values on planned retirement date				
Fund value*		No payment growth	Payment growth	
High inflation scenario @ 13.00%		R935 500	R1 315 400	
Low inflation scenario @ 6.50%		R534 400	R829 200	
Wealth Bonus				
High inflation scenario		R359 822	R400 265	
Low inflation scenario		R203 178	R232 829	
* The amounts do not include the Wealth Bonus.				
Benefit information #		Death	Rider benefits	Income
Death		R167 732	-	-
Wealth Bonus		R15 368		
Investment fund information				
Fund name	Mandate	Value	Units	Payment allocation
Diversified Wealth Builder	Mod aggressive	R167 732	84786.015	100.00%
Effective Annual Cost (EAC)				
Effective Annual Cost is available on this plan. Refer to the "EAC paragraph" in this document for more detail.				
Quarterly information				
Quarterly information for this plan can be obtained from the Client Care Centre or Sanlam Secure Services.				

Sanlam Preservation Provident Fund

Plan number: 042634038X6

Product type: Pres. Provident Fund (PF2)

Product name: Stratus Preservation Provident Fund
Life Time Investment Option

Parties concerned

Owner

Sanlam Preservation
Provident Fund

Life(s) insured

C. Dharmalingum

Dates

Start date 01/12/2008
Option date 31/01/2035
Planned retirement date 31/01/2035

Payment information

One-off payment at start date R96 407.20
Total payments from 01/12/2008 R96 407

Values

Transfer value R264 866
Retirement value
for ill-health R264 866
Total fund value R268 350

Illustrative investment value

High inflation scenario @ 13.00%
Low inflation scenario @ 6.50%

No payment growth

R906 300
R428 400

Benefit information #

Death

Death

R268 350

Rider benefits

-

Income

-

Other

-

Investment fund information

Fund name

Vesting Bonus Fund
Bond Fund
Multi-Manager Equity Fund
Property Fund
Sanlam Equity Fund

Mandate

Cautious
Bonds
Equities
Property
Equities

Value

R77 059
R56 654
R66 788
R40 600
R27 247

Units

10969.214
14366.825
6301.498
7827.875
2537.041

Payment allocation

30.00%
20.00%
25.00%
15.00%
10.00%

Provident Fund vested value

Vested portion included in the fund value

R268 350

Effective Annual Cost (EAC)

Effective Annual Cost is available on this plan. Refer to the "EAC paragraph" in this document for more detail.

Quarterly information

Quarterly information for this plan can be obtained from the Client Care Centre or Sanlam Secure Services.

Sanlam Preservation Pension Fund

Plan number: 043266296X3

Product type: Pres. Pension Fund (PP3)
Product name: Stratus Pension Preserver
 Life Time Investment Option

Parties concerned

Owner

Sanlam Preservation
Pension Fund

Life(s) insured

C. Dharmalingum

Nominee(s)

J. Dharmalingum

Dates

Start date 21/10/2010
 Option date 31/01/2035
 Planned retirement date 31/01/2035

Payment information

One-off payment at start date R81 093.92
 Total payments from 21/10/2010 R81 093

Values

Transfer value R150 640
 Retirement value
 for ill-health R150 640
 Total fund value R156 074
 Loyalty Bonus R4 758
 Next bonus date 21/10/2025

Illustrative investment value

High inflation scenario @ 13.00%
 Low inflation scenario @ 6.50%

No payment growth

R476 800
 R224 400

The bonuses are calculated on the statement date and the amounts plus growth will be added to the plan on the next bonus date(s).

Benefit information

Death

Death

R156 074

Rider benefits

-

Income

-

Other

-

Investment fund information

Fund name

Vesting Bonus Fund
 Bond Fund
 Multi-Manager Equity Fund
 Property Fund
 Sanlam Equity Fund

Mandate

Cautious
 Bonds
 Equities
 Property
 Equities

Value

R52 884
 R30 561
 R36 021
 R21 907
 R14 698

Units

7527.960
 7750.018
 3398.648
 4223.917
 1368.580

Payment allocation

30.00%
 20.00%
 25.00%
 15.00%
 10.00%

Intermediary ongoing commission / fees per calendar year (1 Jan 2021 - 31 Dec 2021)

Investment review fees deducted from the fund value R1 499.59

Effective Annual Cost (EAC)

Effective Annual Cost is available on this plan. Refer to the "EAC paragraph" in this document for more detail.

Quarterly information

Quarterly information for this plan can be obtained from the Client Care Centre or Sanlam Secure Services.

Summary of cover

Benefit

Death
 Disability
 Living protector

Death

R2 522 153
 -
 -

Rider benefits

-
 R1 300 000
 -

Income

-
 -
 -

Other

-
 -
 R614 629

Important information relating to the benefit statement

Illustrative values assumptions

The return on your plan depends on the performance of the underlying investment funds you selected. The performance of these funds is affected by a number of factors, including the rate of inflation. In general, when inflation is high, the investment fund returns are also higher, and when inflation is low, the returns are lower.

We provide different illustrative scenarios to show how your investment returns would be affected by changes in inflation. **These values are not guaranteed and should not be seen as an accurate forecast in any sense.** Under the current economic conditions investment returns are more likely to be closer to the values indicated by the low inflation scenario.

* Beneficiaries/Nominees

There may be more beneficiaries/nominees for ownership. Contact the Client Care Centre.

Benefit information

Please see your plan document or consult your intermediary regarding details such as possible exclusions, end dates or waiting periods of benefits.

Benefits including cover for occupational disability may no longer be suitable if the life insured has since stopped working and plans to never work again. Contact your intermediary for more information on possible proof-free conversion options to benefits that may be more suitable to the life insured's circumstances. Conversion options may not necessarily result in a lower payment.

Provident Fund Vested value

The Provident Fund vested value on this statement relates to all provident fund investment contributions up to 28 February 2021 plus growth thereon. Where applicable, the vested value is included in the total fund value(s).

Effective Annual Cost (EAC)

The Effective Annual Cost is a measure that helps you to understand how charges, levied on your plan, affect your investment return. The lower the EAC, the more cost-effective the investment is. The EAC information for this plan can be obtained from the Client Care Centre or Sanlam's Secure Services.

How to continue earning and growing the Wealth Bonus after retirement

A **Cumulus Echo Retirement Plan** offers you the option at retirement to continue earning and growing the Wealth Bonus, while receiving regular monthly income payments. Contact your intermediary for further information on a **Cumulus Echo Retirement Plan with Income**.

Commission/Fees

The fees and charges are described in your plan document.

Terms and Conditions

The Principles and Practices of Financial Management (PPFM) were changed. Please contact the Client Care Centre or visit <https://www.sanlam.com/legal/Pages/principles-and-practices-of-financial-management.aspx#> for access to the latest document.

If at any stage some of your contact particulars become outdated or incomplete, it may be necessary to consult outside sources to obtain certain specific contact details. The sole purpose of this request is to enable us to communicate effectively and easily with you.

Disclaimer

Every possible effort has been made to ensure that the information in this statement is accurate. However various pending transactions such as, but not restricted to, arrear premiums/payments and policy/plan alterations may have an impact on the actual status or values/benefits of a policy/plan.

Where to direct your complaints

Process	Description	Contact details
Step 1: Client Care Centre	Contact the Client Care Centre or visit the nearest Client Care Office.	E-mail: sanlamcomplaints@sanlam.co.za Tel no: 0860 726 526
Step 2: Sanlam Arbitrator	If the complaint has not been resolved to your satisfaction, you may refer it to the Sanlam Arbitrator, an impartial person that investigates disputes between dissatisfied clients and Sanlam.	E-mail: arbitrator@sanlam.co.za Fax no: 021 957 1786
Step 3 External Ombud	If the Sanlam Arbitrator's answer also does not satisfy you, you may send your complaint to the relevant Ombud.	Fais Ombud for advice complaints E-mail: info@faisombud.co.za Tel no: 012 470 9080 Fax no: 012 348 3447 Pension Funds Adjudicator for Retirement Fund complaints E-mail: enquiries@pfa.org.za Tel no: 012 346 1738 Fax no: 0866 937 472 Ombudsman for Long Term Insurance and for service/products complaints E-mail: info@ombud.co.za Tel no: 021 657 5000 Fax no: 021 674 0951