



My Choice Investment Plans

You work hard so that one day you will be able to afford to pay for your children's tertiary education; buy a house or a car for yourself or go on that dream holiday.

The My Choice Investment Plan allows you to choose an investment plan for those things you really want.

Choose from:

- (1) Sanlam Invest to Graduate
- Sanlam Invest to Own
- (1) Sanlam Invest to Dream

Why choose Sanlam My Choice Investment Plans

We know that you have hopes and dreams that need money to be achieved. At Sanlam, we want to help you make the most out of your hard earned money; investing for all your hopes and dreams.





3

Sanlam Invest to Graduate

We all have dreams of success, achievement and happiness for our children. As a parent, one of your most important responsibilities is to make sure that your children get the skills and knowledge they need so they can make a good life for themselves. By choosing the Sanlam Invest to Graduate, you can start putting away money for your children's tertiary education. This will help give you peace of mind that money will not stand in their way of achieving their dreams.



SanlamInvest to Own

Your financial commitments can make it seem impossible to achieve your dreams, but if you imagine the freedom of having your own house or car, you will be motivated to keep your eye on the goal. The Sanlam Invest to Own will help you buy that one thing you've always wanted.



SanlamInvest to Dream

After years of working hard, imagine being able to go on that dream holiday or opening your own business. You can choose the Sanlam Invest to Dream and put away an amount of money to help you achieve that dream one day.



How do the **My Choice**Investment Plans work?

Sanlam carefully invests your premiums (less policy fees and charges) on your behalf on the stock exchange and in other investments.

At the end of the investment term, you will receive a lump sum that you can use towards achieving your dreams. The amount you receive will depend on how much you invest every month, how many years you invest and the return on the investment fund. The minimum investment term is 10 years and the maximum is 15 years. If you are between the age of 18 and 69, you can start investing today.

Simply start by putting away money every month, from R300 to R2 000.







No More Premiums Benefit

Death and DefinedPhysical Impairment*



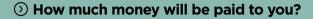
No More Premiums Benefit - Death



No More Premiums Benefit - Defined Physical Impairment

If you choose the No More Premiums Benefits, we will pay your future monthly premiums on this policy if you die or become physically impaired.

*You can only take these benefits if you are under 54 years.



The My Choice Investment Plan guarantee that at maturity you will receive a minimum of your premiums less fees and charges and any payments made from your investment account.

The exact amount of money you will get at the end of the term can never be calculated beforehand because it depends on interest rates, stock markets, inflation and many other factors.

What if you need the money before the end of the term?

We know that circumstances can change and that there are unexpected life events. You can surrender your policy, but please note that there are surrender penalties, administration fees and legal restrictions. The penalty amount will depend on how long you have had the investment.





What if you can no longer afford to pay the premium?

- You can stop paying premiums and make the policy paid-up
- You can surrender the policy
- You can reduce your premium to a minimum of R300 per month (the minimum premium may change from time to time without prior notice to the policyholder).

We know what can be made of your money and we will help you achieve your dreams and live your best possible life.



Disclaimer

Any product description contained in this material is for promotional purposes only and is not binding on Sanlam Developing Markets Limited.



Let us help you make the right choice.

Speak to your financial adviser or visit one of our Client Care offices.

Reply **STOP** if you no longer wish to receive promotional material from me. To stop receiving direct marketing communication from Sanlam, please contact the **Sanlam Client Care Centre** on **021 916 5000** or **0860 SANLAM (0860 726 526)**.



Live with confidence

Sanlam Business Park, 13 West Street, Houghton, Johannesburg 2198 PO Box 1941, Houghton 2041, South Africa

Sanlam Developing Markets is a licensed life insurer and an authorised financial services provider, Reg No. 1911/003818/06, FSP 11230. Refer to the Sanlam website for directors' and company secretary's details.
 Tel
 0861 235 433

 WhatsApp
 0861 235 433

 E-mail
 info@sanlam.co.za

www.sanlam.co.za

