



Live with confidence

**Get more cover and save money with the**  
**SANLAM ALL IN ONE PLAN**

Financial Planning

| Investments

| Insurance

| Retirement

| Wealth



Confidence Rule 24:

# MAKE GOOD CHOICES TODAY FOR YOUR FAMILY'S TOMORROW.

Life is unpredictable, and to live with confidence, we need to be prepared. That's why it's so important to have a proper financial plan to protect you and your loved ones.

It helps to have the right partner who understands how to plan and prepare for every life stage. A partner who has been there since day one, whom you can rely on in good times and bad, no matter what. A partner who understands your life and your needs and can help you make important decisions. A partner you can trust to keep their word, knowing they'll always be there, even when you're not.



# Sanlam.

## Your day one for life and funeral cover.

With over 100 years of insurance experience, Sanlam has the expertise to help you prepare for whatever life brings. The Sanlam All In One Plan gives you peace of mind that you and your loved ones will be financially prepared for a funeral and life afterwards. With one policy that covers you and up to 29 family members, you are sure to save costs and fees, while getting outstanding value for your money.

The **Sanlam All In One Plan** covers all your life and funeral needs in one policy, with one premium, offering more cover and better value. Be smart. Get one plan that does it all – and save.

Live with confidence knowing you're with the right insurance partner who has your back for life.



## More cover



### Funeral Cover

Pays up to R100 000 funeral cover for you and 29 family members.



### Life Cover

Get up to R500 000 optional life cover for you and your spouse.



### Monthly Expense

Pays R1 000 per month for up to 36 months to cover living expenses after the funeral.



### Double Accident

Pays double the covered amount for any member who dies from an incident. This only applies to funeral cover.



### No More Premiums

Covers the premiums of your policy when you die or become disabled.



### Large Families

Cover yourself, your spouse, 8 children, 4 parents and 16 wider family members, with a maximum entry age of 85 years for parents and wider family.

**No medicals or blood tests are required.**

**Be confident you're getting  
more cover and better value.**



## Better value



### Premium Payback

Pays either 50% or 100% of all your premiums back on every unclaimed benefit and/or life after 15 years.



### Premium Pause

Pauses premiums for up to 12 months to prevent the policy from lapsing.



### Escalations

You can choose to increase your cover amount every year to keep up with the rising cost of living.



### Premium Paid-up

After age 65, premiums stop, but the policy stays active for life.



### Waiver of waiting periods

Sanlam may waive the waiting periods on your funeral cover after confirmation of recent cover.



### Protect your Beneficiaries

Protects the interests of your beneficiaries by paying the cover amount monthly instead of as a lump sum.



### Value-add services

Sanlam has entered into an agreement with FMS, a division of UniQ Benefit Solutions (Pty) Ltd, to provide free value-add services to you. These services can be accessed directly through FMS. Terms and conditions apply.

### Burial Repatriation

The Burial Repatriation service covers the cost to transport the deceased from a funeral home to a burial place of choice within South Africa. It also pays for a family member to travel with the deceased, and covers overnight accommodation if needed. This applies to all plans.

### Claims

In the case of the death of an assured life, the claimant can contact FMS on 0860 112 767 or 011 745 9000 and should provide the following information:

- ③ Name and identity number of the deceased
- ③ Address where the death occurred
- ③ Policy number
- ③ Name, physical address, email address and telephone number where FMS can reach the claimant

**You only need One Plan.** If you currently have more than one, you can combine your existing cover without taking any risks, or having to pay double premiums. A Sanlam financial adviser can help you determine what you need – and how much you could save.

This policy is subject to specific terms and conditions. You can contact the Sanlam Client Care Centre on 086 123 5433 for a copy of these terms and conditions.



**To find out more about Sanlam Immediate Life Cover,  
speak to a Sanlam financial adviser.**

Reply **STOP** if you no longer wish to receive promotional material from us. 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)**.



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Sanlam Developing Markets is a Licensed Life Insurer and an Authorised Financial Services Provider. FSP 11230.  
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