



Live with confidence

Give your loved ones a fitting farewell
My Choice Enhanced Funeral Plans

www.sanlam.co.za

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 in place 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 gone.





Sanlam. Your day one for funeral cover.

With over 100 years of insurance experience, Sanlam has the expertise to help you prepare for whatever life brings. Our funeral cover gives you peace of mind that you and your loved ones will get a fitting final farewell.

Sanlam My Choice Enhanced Funeral Plans give you more cover and more choice at an affordable premium. You can choose the features and level of cover you and your family need and can afford, and there's the option of a savings benefit.

Live with confidence knowing you're with the right insurance partner who has your back and your future too.

**Be confident
knowing that you're
getting** more cover
and more choice.

More cover

- › Triple Accident Cover
- › Cover of up to R100 000
- › Premium holidays
- › Cover for up to 22 family members
- › Cash back every three years
- › No medicals or blood tests required

More choice

- › Choose between individual and family packages
- › Choose who you want to cover
- › Choose how much you want to pay
- › Choose the plan that's right for you

Sanlam offers two ranges to cover your family

1. My Choice Enhanced Funeral range

This range offers individual cover for you, your spouse, your children, your parents and your wider family members:



Sanlam
Enhanced
Traditional
Funeral Plan



Sanlam
Enhanced
Priority
Funeral Plan



Sanlam
Enhanced
Tribute
Funeral Plan



Sanlam
Enhanced
Prestige
Funeral Plan

Children are covered for life.

Summary

	Sanlam Enhanced Traditional Funeral Plan	Sanlam Enhanced Priority Funeral Plan	Sanlam Enhanced Tribute Funeral Plan	Sanlam Enhanced Prestige Funeral Plan
Funeral Cover	✓	✓	✓	✓
Premium Paid-up	✓	✓	✓	✓
Burial Repatriation	✓	✓	✓	✓
Unemployment and Pregnancy Payment Holiday	✓	✓	✓	✓
Escalations	✓	✓	✓	✓
Double Accident Cover	✓	✗	✗	✗
Triple Accident Cover	✗	✓	✓	✓
Temporary Premium Support – Death Cover	✓	✗	✗	✗
No More Premiums – Death Cover	✗	✓	✓	✓
No More Premiums – Defined Physical Impairment Cover	✗	✓	✓	✓
No More Premiums – Retirement	✗	✗	✗	✓
No More Premiums – Retrenchment	✗	✗	✗	✓
Memorial Cover	✗	✗	✓	✗
Grocery Cover	✗	✓	✓	✓
Cash Back*	✓	✓	✓	✓
Savings Benefit	Optional			

*The amount of the Cash Back is calculated to be approximately 10% of the total monthly policy premiums, based on the latest available information for the average policy.

2. My Choice Enhanced Family Funeral range

This range offers cover for you, your spouse and your children as a package, or cover for you and your children only.



Sanlam
Enhanced
Traditional
Family
Funeral Plan



Sanlam
Enhanced
Priority Family
Funeral Plan

You pay one premium for your family.
You can cover an unlimited number of children on your policy.
Children are covered up to the age of 25.



Summary

	Sanlam Enhanced Traditional Family Funeral Plan	Sanlam Enhanced Priority Family Funeral Plan
Funeral Cover	✓	✓
Premium Paid-up	✓	✓
Unemployment and Pregnancy Payment Holiday	✓	✓
Escalations	✓	✓
Temporary Premium Support – Death Cover	✓	X
No More Premiums – Death Cover	X	✓
No More Premiums – Defined Physical Impairment Cover	X	✓
Double Accident Cover	✓	X
Triple Accident Cover	X	✓
Cash Back*	✓	✓
Savings Benefit	Optional	

*The amount of the Cash Back is calculated to be approximately 10% of the total monthly policy premiums, based on the latest available information for the average policy.

Reasons to choose Sanlam **My Choice Enhanced Funeral Plans**

Our My Choice Enhanced Funeral ranges offer you:



Funeral Cover

This cover pays for funeral costs and other once-off expenses when a person who is covered passes away, so that family members do not have to struggle financially at an already difficult time. It can cover you and your family members who are included in your policy.



Double Accident Cover

If anyone covered by the policy dies in an accident, the payout is equal to the funeral cover amount. No waiting period applies. This cover is available on the Sanlam Enhanced Traditional Funeral Plan and Sanlam Enhanced Traditional Family Plan only.



Triple Accident Cover

If anyone covered by the policy dies in an accident, the payout is double that of the funeral cover amount. No waiting period applies.



Memorial Cover

If anyone covered by the policy dies, this cover will pay from R10 000 to help honour their memory. This can help to buy a tombstone or other symbol of remembrance. It is not available for children and wider family members younger than 26 years of age at the time of taking up the policy.



Cash Back

You receive cash back every three years while you are paying premiums.



Grocery Benefit

If you or your spouse dies, this will pay from R1 000 per month for six months at no cost to help beneficiaries with family expenses.



Escalations

You can choose to increase your cover by 5% or 10% every year to keep up with the rising cost of living.



Unemployment and Pregnancy Payment Holiday

If you become pregnant or unemployed, you can apply to keep your policy active for up to 12 months without paying premiums. Your cover will be limited during this time.



Premium Paid-up

This benefit pays premiums on your behalf when the life assured reaches a certain age, given that premiums have been paid for 15 years.



Temporary Premium Support – Death Cover

If you die before you turn 65, your loved ones on your policy will continue to be covered for six months at no extra cost.



No More Premiums – Death Cover

If you die, your loved ones will continue to be covered until the policy anniversary after you would have turned 65, without having to pay any further premiums.



No More Premiums – Defined Physical Impairment Cover

If you become permanently physically impaired, the cover will continue until the policy anniversary after you turn 65.



No More Premiums – Retirement

If you retire, the cover will continue until the last life assured dies.



No More Premiums – Retrenchment

If you are retrenched, the cover will continue for six months, unless you start to pay premiums again, in which case the cover will be ongoing.



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

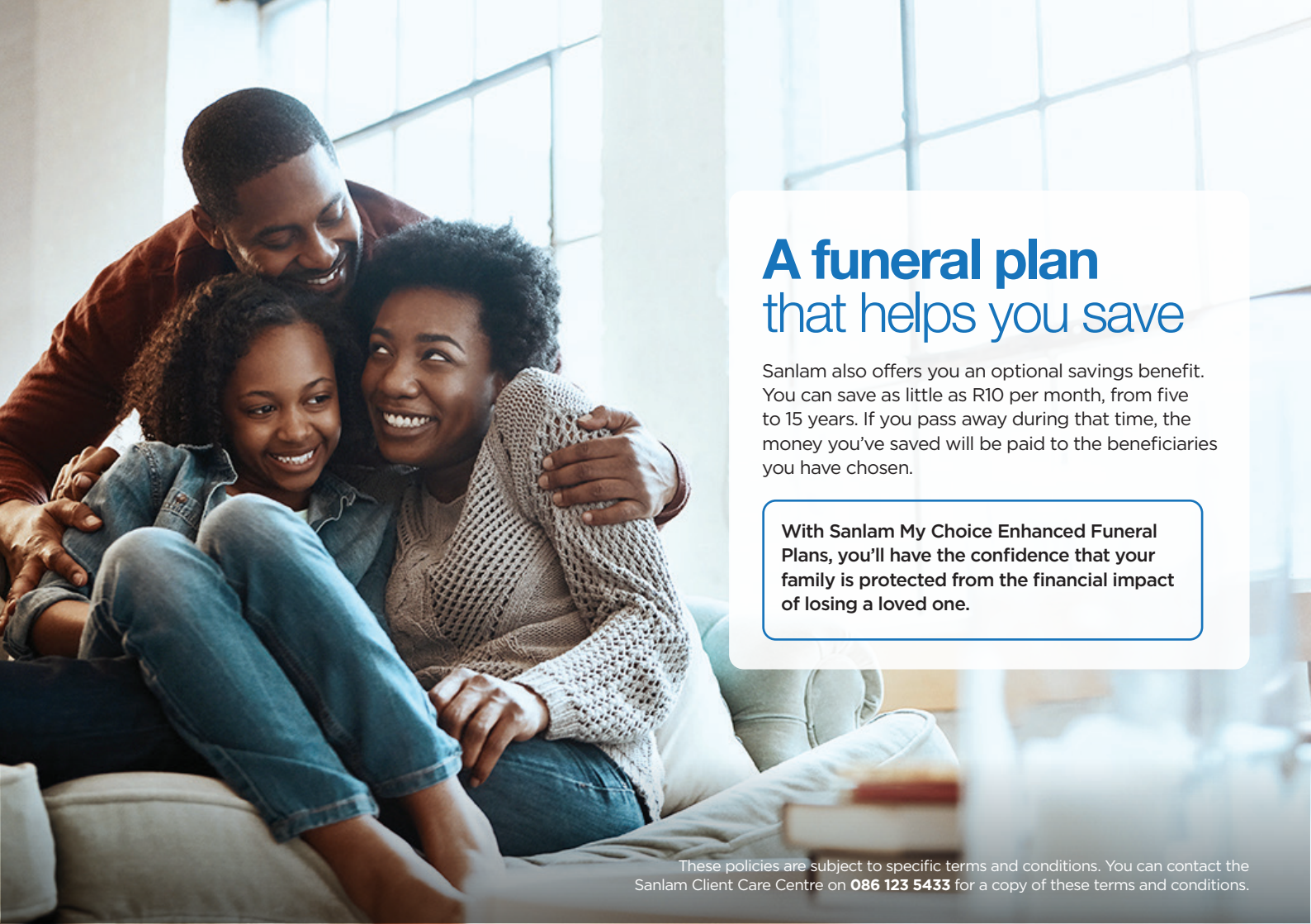
The Burial Repatriation service covers the cost to transport the deceased from a funeral home to a burial place of choice within South Africa. It also pays for a family member to travel with the deceased, and covers overnight accommodation if needed. This applies to all plans.

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:

- ① Name and identity number of the deceased
- ① Address where the death occurred
- ① Policy number
- ① Name, physical address, email address and telephone number where FMS can reach the claimant





A funeral plan that helps you save

Sanlam also offers you an optional savings benefit. You can save as little as R10 per month, from five to 15 years. If you pass away during that time, the money you've saved will be paid to the beneficiaries you have chosen.

With Sanlam My Choice Enhanced Funeral Plans, you'll have the confidence that your family is protected from the financial impact of losing a loved one.

These policies are 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.

If you'd like to find out more about these special features as well as funeral cover options to meet your needs, speak to a Sanlam financial adviser today.

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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 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. FSP 11230.
Refer to the Sanlam website for directors' and company secretary's details.

**Tel & WhatsApp: 0861 235 433
Email: info@sanlam.co.za**

www.sanlam.co.za