



Live with confidence

Your family's income matters
My Choice Income Plan

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A photograph of a Black family consisting of a mother, a father, and a young child. The mother is on the left, smiling and looking towards the child. The father is on the right, laughing heartily with his mouth open. The child is in the center, looking down. They are outdoors with a blurred background. A blue text box is overlaid on the left side of the image.

Confidence Rule 28:

**YOUR GREATEST ASSET
IS YOUR ABILITY TO EARN.
PROTECT IT.**



1

Sanlam My Choice Income Plan

When you pass away or if you become physically impaired, how will your family cope without your salary?

My Choice Income Plans can help take care of some of your family's monthly costs if these unfortunate events happen.

Anyone between the ages of **18 and 64** can take up the My Choice Income Plans.
The premium starts from R95 a month.

The **My Choice Income Range** offers you **two options** to choose from to **suit your needs**.



Sanlam Income Plan – Death –
covers you for death.



Sanlam Income Plan –
Death and Physical Impairment –
covers you for death and physical impairment.



2

Why choose Sanlam My Choice Income Plan



Income Benefit – Death

Pays a fixed monthly amount to your chosen beneficiaries for 12 months if you pass away.



Income Benefit – Defined Physical Impairment

Pays you a fixed monthly amount for 12 months if you become permanently and totally physically impaired.



No More Premium Benefit – Defined Physical Impairment

If you are found to be permanently and totally physically impaired, you will continue to enjoy cover without paying any premiums.



Premium Paid-up

Pays premiums on your behalf when you reach the age of 75 and have paid premiums for at least 15 years.



Burial Repatriation Benefit

Provides transport for you when you die and offers additional benefits relating to the funeral.



Unemployment and Pregnancy Payment Holiday

Keeps your policy active for up to 12 months without paying premiums if you become pregnant or unemployed.





Escalations

Your premium and cover will increase every year to help keep up with the rising cost of living. The cover will increase based on the premium increase chosen.



Double Accident Income Benefit

Pays out an amount equal to the Income Benefit – Death cover amount if you die as a result of an accident.



Cash Back Benefit

Rewards you every three years for keeping your policy active.



More about My Choice Income Plans

	Sanlam Income Plan – Death	Sanlam Income Plan – Death and Physical Impairment
Income Benefit – Death	✓	✓
Income Benefit – Defined Physical Impairment		✓
No More Premiums Benefit – Defined Physical Impairment		✓
Premium Paid-up	✓	✓
Burial Repatriation Benefit	✓	✓
Unemployment and Pregnancy Payment Holiday	✓	✓
Escalations	✓	✓
Double Accident Income Benefit – Death	✓	✓
Cash Back Benefit*	✓	✓
Savings Benefit	Optional	

*The cost of this benefit is calculated to be approximately 10% of the total policy premium on Income Benefit – Death and 14% on Income Benefit – Defined Physical Impairment, based on the latest available information for an average policy.

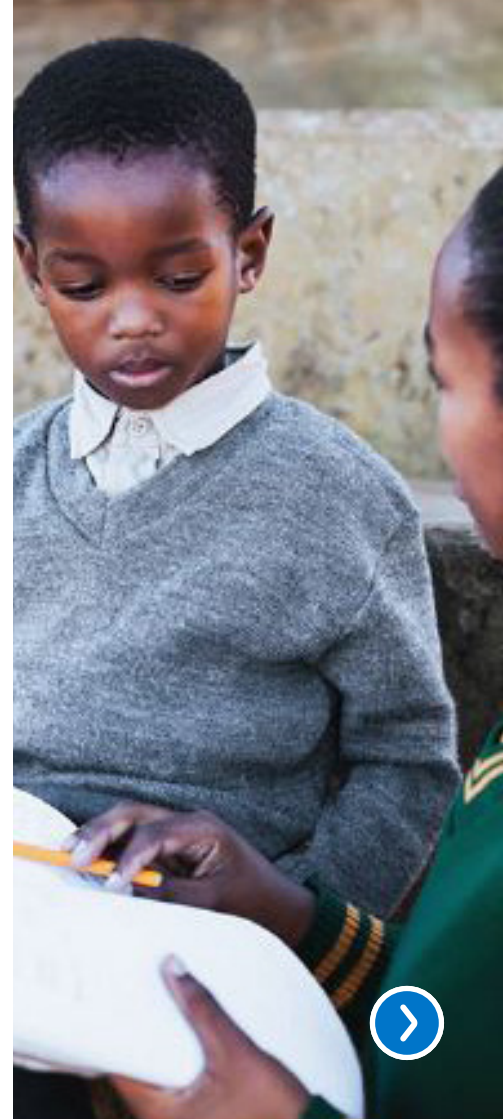
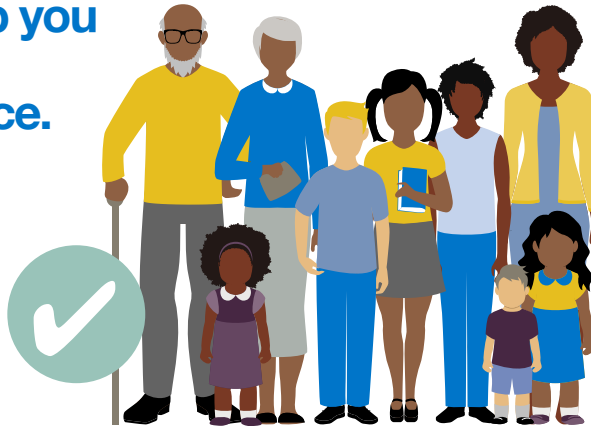


4

Saving money for those **important** things in life is something **we should all think about doing.**

That's why there is an optional Savings Benefit with the **My Choice Income Plans. You can save from R10 per month for 5 up to 15 years.** Should you pass away before the term ends, the money will be paid out to the beneficiaries you have chosen.

Let us **help you** make the **right choice.**





Disclaimer

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Let us help you make the right choice.

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