

The Sanlam Umbrella Fund

The Smart Choice for Employers and Employees



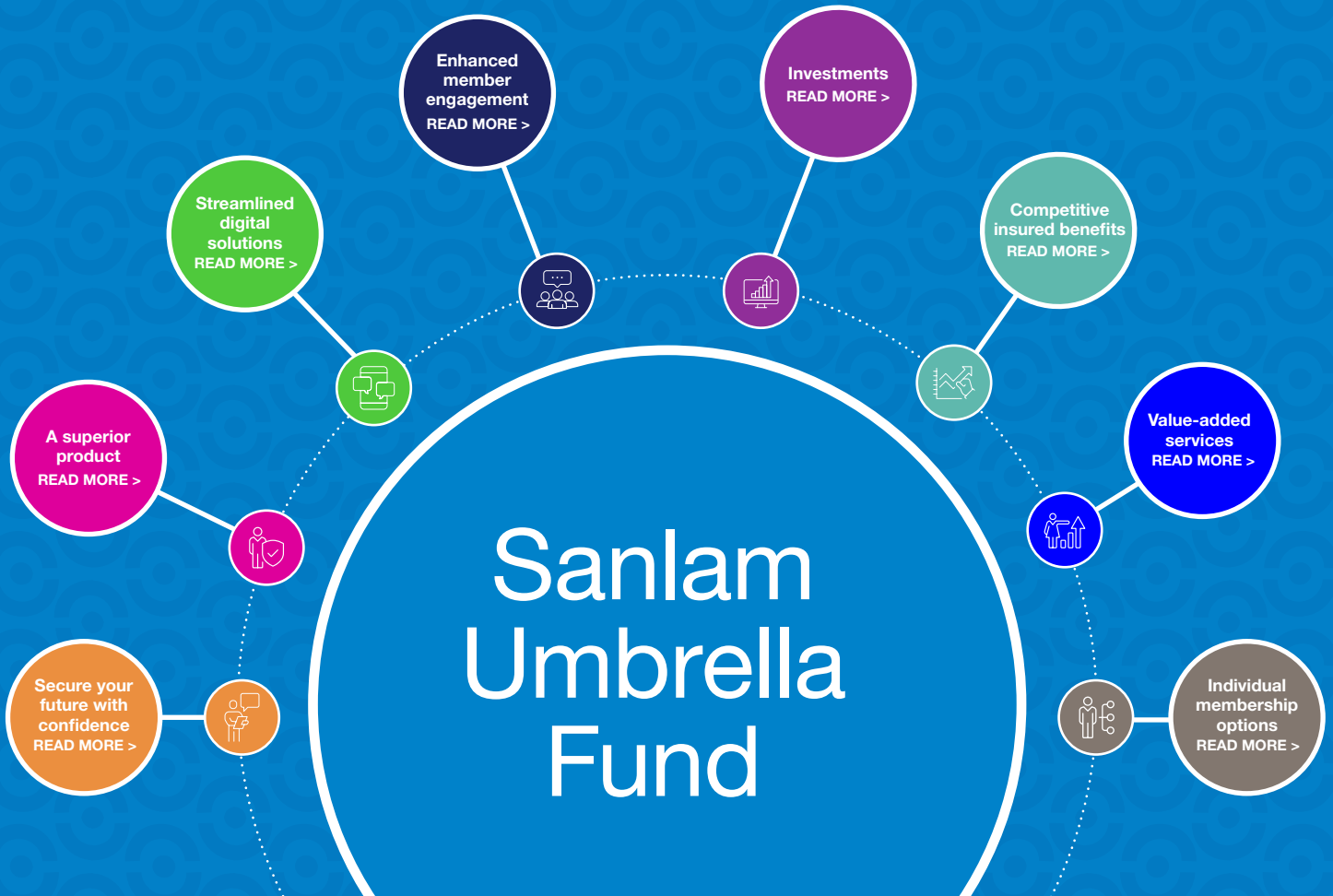
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Secure your future with confidence

The Sanlam Umbrella Fund is designed to help employers and employees achieve financial security and peace of mind. Exceptional client loyalty reflects the confidence placed in the Fund, we provide a stable, cost-effective and flexible retirement solution.

Why Choose The Sanlam Umbrella Fund?

A Smarter Retirement Solution

- Comprehensive & Cost-Effective
- Superior Digital Experience
- Flexible Investment Choices
- Enhanced Member Engagement
- Industry-Leading Governance

Confidence Rule 52:

**YOU'RE ONLY
AS SUCCESSFUL AS
THE TEAM YOU HAVE
SUPPORTING YOU.**



A superior product

Sanlam is redefining the future of retirement solutions with cutting-edge technology, ensuring seamless service, robust governance, and an exceptional client experience. Our strategic investments focus on delivering smarter, faster, and more transparent solutions.

Our online platforms ensure that employers and members can manage their retirement savings efficiently.



Employer Digital Portal



Member Digital Access



Paperless & Automated Processes



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A superior product



Simplicity

The Fund takes away the complexity so that you, the employer, have a seamless experience for both pre- and post-retirement paths.



Cost saving

The Fund provides your employees with the means to save for retirement in a cost-effective manner.



Security

Sanlam is an industry leader in governance and compliance, as well as IT security, allowing you to have peace of mind that your employees' retirement savings are secure. The Fund is overseen by a professional Board of Trustees that includes member-elected independent trustees.

Streamlined digital solutions

A complete electronic contribution, payment & data solution:



No manual processes -
simple, quick & efficient



Member data including exit
notifications is routed through
Sanlam's administration system



Contributions automatically
allocated and invested promptly
once they are confirmed



Cash benefits paid via an
integrated EFT facility



Bank accounts automatically
verified



Employer portal offers

- Segregated access and rights for viewing, administering & authorising
- Access & download Fund rules, policies & reports
- Suite of administrative transactions
- Generate real-time individual/bulk member benefit statements

Contributions invested right away

99% of contributions are invested within
one day of receipt of payment.

Fast claim payout

Emergency Savings Pot withdrawal claims
are paid within 5 working days.

Enhanced member engagement

Empowering members with knowledge at their fingertips!

With the Sanlam Portfolio App and the Member Portal, accessing important updates about their retirement savings has never been easier. Plus, our expert Retirement Benefits Counsellors are available—free of charge—to guide members in multiple languages, ensuring confident decision-making every step of the way.

Empower your employees with digital access

- **Real-time benefit statements and reports** for enhanced transparency.
- **Unlimited investment portfolio switches, where applicable** - free of charge!
- **Digital beneficiary nomination** to keep records up to date.
- **Instant access to fund documentation**, incl. Fund Rules, policies and member booklets.
- **Advanced financial planning tools and programs** to help employees make informed decisions.
- **Dedicated WhatsApp support channel**



Investments

The Sanlam Umbrella Fund offers three distinct product options, each designed to provide varying levels of flexibility, from basic to more comprehensive options.

Product Option	Employer Level	Member Investment Choice	Key Features
Standard	<ul style="list-style-type: none">The employer has complete control over their investment strategy.Choice of four lifestage and three protection trustee-approved default strategies	None	<ul style="list-style-type: none">Trustee-approved portfolio optionsSimple and cost-effective solution
Comprehensive	<ul style="list-style-type: none">Offering flexibility, this option provides increasing levels of investment freedom to members.Choice of four lifestage and three protection trustee-approved default strategiesAllows members to select their own investments from approved investment portfolios.	Available	<ul style="list-style-type: none">Wide range of trustee-approved portfoliosMore flexibility and controlGlacier Retirement Fund Solution
Special Arrangements	<ul style="list-style-type: none">Offering more flexibility, this option provides increasing levels of investment freedom to both employers and members.Bespoke investment strategies	Available	<ul style="list-style-type: none">Tailored investment solutions outside trustee-approved portfoliosIdeal for sophisticated investorsGlacier Retirement Fund Solution

Competitive insured benefits

Competitive insurance rates

Your employees' risk benefits are insured with the more competitive of two insurers: Sanlam Group Risk and ABSA Life.

Flexibility

Qualifying employers can place their insured benefits with an insurer of their choice, subject to certain terms and conditions.

A full suite of insured benefits are available



Group life and accidental death benefit



Lump sum and disability income benefit



Family funeral benefit



Spouse's life benefit



Critical illness benefit



Education benefit



Salary cashback benefit



Medical Aid Premium Waiver

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Competitive
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**Value-added
services**

Individual
membership options



Value-added services

We go beyond retirement savings to provide holistic financial wellness support



Value-added services

We go beyond retirement savings to provide holistic financial wellness support



Healthcare Offering

This benefit offers a healthcare benefit that includes access to the Sanlam EAP, Sanlam Staff Care and GAP Cover.



Value-added services

We go beyond retirement savings to provide holistic financial wellness support

Free virtual doctor and psychologist consultations

Members can consult a doctor or nurse directly via the Sanlam Virtual Doctor and Psychologist consultation capability.

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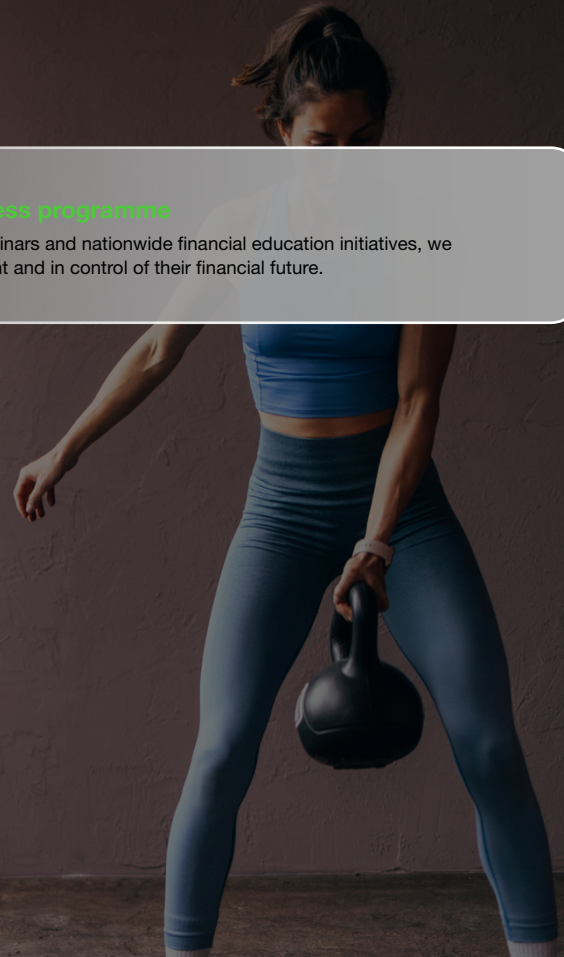
Value-added services

We go beyond retirement savings to provide holistic financial wellness support



Free financial wellness programme

Through our Imali Zam webinars and nationwide financial education initiatives, we help members feel confident and in control of their financial future.



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Value-added services

We go beyond retirement savings to provide holistic financial wellness support



Free access to credit reports

Members have access to a smart financial tool that gives them a clear, accurate view of where their financial position — helping them make informed financial decisions with confidence.

Value-added services

We go beyond retirement savings to provide holistic financial wellness support

Individual Member Support (IMS)

To support confident retirement planning, members have access to expert FREE Retirement Benefits Counselling services, self-help online retirement planning tools, and financial advice referral services — all at no cost.

Value-added services

We go beyond retirement savings to provide holistic financial wellness support

WhatsApp channel

Engaging with the Fund has never been easier — members can now connect directly via a convenient, self-service WhatsApp channel, anytime, anywhere.

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Wealth Bonus for Sanlam Corporate

Members automatically qualify for Wealth Bonus Lifestyle for Sanlam Corporate — a suite of exclusive benefits and savings tailored to add real value to everyday life. For more information [click here](#).

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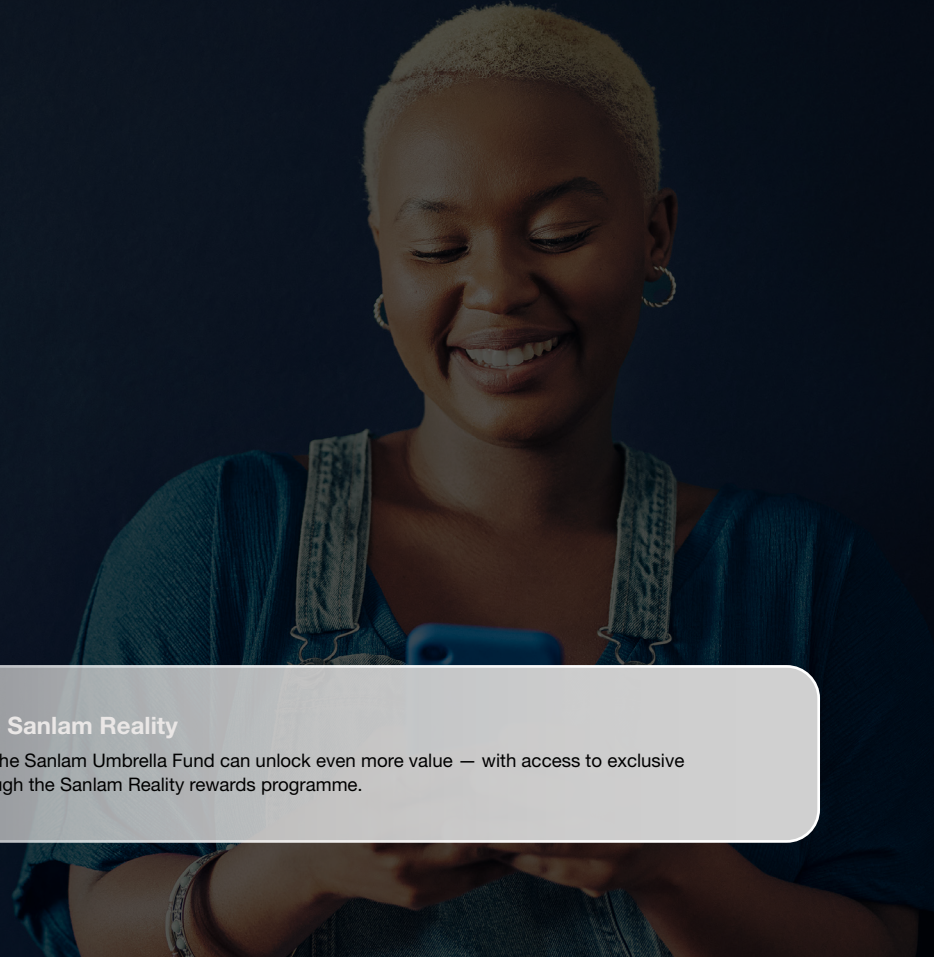
Value-added services

We go beyond retirement savings to provide holistic financial wellness support



Access to Sanlam Reality

Members of the Sanlam Umbrella Fund can unlock even more value — with access to exclusive benefits through the Sanlam Reality rewards programme.



Individual Membership

The Fund makes provision for members to preserve their retirement savings when leaving the service of their employer.

Members enjoy unlimited investment portfolio switches free of charge. Members have access to the Trustee-approved Investment menu for the Paid-up Members, Phased Retirees and In-Fund Living Annuitants.



Paid-Up Membership
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Phased Retirement
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In-Fund Living Annuity
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Out-of-Fund Guaranteed Annuity
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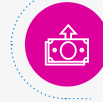


Paid-Up Membership

When a member leaves their employment before they retire, they can leave their withdrawal benefit in the Fund.



Phased Retirement **READ MORE >**



In-Fund Living Annuity **READ MORE >**



Out-of-Fund Guaranteed Annuity **READ MORE >**

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Paid-Up Membership
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Phased Retirement

When a member retires, they can postpone the payment of their retirement benefit until a later date.



In-Fund Living Annuity
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Paid-Up Membership
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Phased Retirement
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In-Fund Living Annuity

On or after retirement, a member can draw a monthly pension from the cost-effective In-Fund Living Annuity option.



Out-of-Fund Guaranteed Annuity
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Paid-Up Membership
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Phased Retirement
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Out-of-Fund Guaranteed Annuity

On or after retirement, a member can purchase a Guaranteed Annuity for life from Sanlam.



Contact us

To find out more about the products and services that will help your employees retire with confidence, please contact us:

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