



Overall changes in the March 2018 version of *The Sanlam Unity Umbrella Fund Product Guide*

Aside from text refinements to improve readability and general updates, the main product changes from the previous edition have been summarised below. Please read this document in conjunction with the new version of the *Sanlam Unity Umbrella Fund Product Guide*.

The following changes have been made to the chapter on In-Fund Preservation members and Phased Retirees:

1. The minimum member share to qualify for these options is R25 000 has been removed.

The following changes have been made to the chapter on Communication:

1. **The Retirement Optimisation Services** is now available for the Sanlam Unity Umbrella Fund members.

The following changes have been made to chapter on New Business terms and conditions:

1. **Membership data:** It is no longer a legislative requirement that all existing eligible, permanent employees to exercise the option to join the Fund on commencement date.