



## **Sanlam Reality for members of the Sanlam Umbrella Fund**

The Sanlam Umbrella Fund continues to empower members' financial resilience by offering value added benefits such as, Sanlam Reality (South Africa's second-largest loyalty program), a loyalty programme that encourages financial and lifestyle wellness by rewarding financially responsible behaviour.

### **Free Reality Access for SGR**

Fund members underwritten by Sanlam Group Risk (SGR) automatically qualify for *Reality Access for SGR*, (a loyalty programme, administered by Sanlam Reality), at no additional cost to the member. The benefits designed for this programme can be accessed via the Member Portal.

Benefits included in this programme are:

- Grocery Discount Coupons from Shoprite, Checkers and Checkers Hyper stores. (Coupons are redeemed in-store.)
- Burial Repatriation and Funeral Support
- Legal Assist
- Emergency Medical Response
- HIV and Trauma Assist
- Wealth Sense

Members contact details (e-mail and/or mobile number on the Fund's records) will be shared with the administrator of the loyalty programme (SGR) in order to confirm the monthly grocery discount coupons available to members. Members will be automatically enrolled into this programme and they will receive a welcome message via e-mail (or sms, if an email was not supplied), confirming:

- Reality membership number; and
- Direct links to the loyalty benefits and services 'How to Claim'-steps and Frequently Asked Questions (FAQ) with more information.

As part of the launch of this great initiative, members who use any of their Reality Access for SGR benefits before 30 November 2020 will be automatically enrolled into the *Reality Access for SGR* competition where they stand a chance to win 2 of 100 Numetro movie experience to the value of R166 each.

Important notes regarding *Reality Access for SGR*:

*Reality Access for SGR* is only available to members who have a policy underwritten by Sanlam Group Risk (other than a Funeral only policy). Should the policy be placed with another trustee-approved insurer, or, should a member leave the Fund, these members will no longer qualify for *Reality Access for SGR*.

### **Optional buy-up Membership to Sanlam Reality**

All members of the Fund can choose to join Sanlam Reality (Africa's second largest loyalty program) to unlock generous savings on wealth, health, travel, entertainment and personal services. These value added services also include emergency and

support capabilities via *one helpline*, as well as a Wealth Sense Portal which offers financial educational material, content articles, online tools and calculators to help educate members on financial products.

Members will further be rewarded by earning tier points – the higher their tier status, the bigger their discounts on certain benefits.

All members of the Sanlam Umbrella Fund can enjoy all of this and more by joining one of the membership options available to them:

- Reality Plus
- Reality Core
- Reality Club

This is an optional membership and members who choose one of the above options will pay a monthly membership fee to Sanlam Reality.

Members joining Sanlam Reality Core and Plus option can enjoy up to 50% off on Mango flights, Uber and Tempest car hire - valid from 1 November 2020 - 31 January 2021.

**Member communication:**

Members underwritten by Sanlam Group Risk will receive:

- A welcome message via email (or sms if no email address was provided). This message will confirm membership details and provide them with more information on the Reality Access for SGR loyalty programme.
- Quarterly newsletters which will keep members updated on the loyalty programme as well as educational content.

All members of the Fund will receive additional information about joining the optional paid-for Sanlam Reality membership in November 2020.

Members of the Sanlam Umbrella Fund can access these loyalty benefits and services by calling the Sanlam Reality call centre on 0860 732 548/9 or Email [info@sanlamreality.co.za](mailto:info@sanlamreality.co.za) for membership and benefit queries.

For more information visit: <https://www.sanlamreality.co.za/>