



THE SANLAM UMBRELLA FUND

Empowering employees to be financially confident about their future

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Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit

Sanlam Umbrella Fund



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About Sanlam

Confidence Rule 52:

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



Sanlam has over 100 years' experience in helping build financial confidence, and more than 90 years' experience in retirement fund administration. The Sanlam Umbrella Fund is the fastest growing retirement umbrella fund in the country because it has been crafted to build and protect employee wealth. It has been developed by the top minds in the South African employee benefits industry and has a client retention rate of 99%.



Unify, simplify and amplify your employees' experience



Award-winning platform



Value for money



A stable and secure brand



Independent consultant model



Competitive and transparent pricing

A superior product

The Sanlam Umbrella Fund offers a superior administration platform that is web-based, allowing employers access to a vast amount of information, and to complete the full spectrum of Fund transactions online.

Sanlam has continued to make considerable investments in technology to further improve service delivery, governance, reporting and client experience. Key components of these investments include the following:

- ④ Our Client Relations Management Model
- ④ Employer Online Portal
- ④ Flexibility to choose own investment strategies
- ④ Flexibility to choose own insured benefits
- ④ Independent Contracted Benefit Consultant Model

Our options range from basic to comprehensive custom-designed solutions, allowing you to offer employees complete investment flexibility. In addition, the in-fund options provide your employees with convenient pre- to post-retirement choices.



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A superior product




Simplicity
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Cost saving
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Security
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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.



Simplicity

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Cost saving

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

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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.

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Streamlined digital solutions

A complete electronic contribution, payment & data solution:



Integrates with your payroll platform



No manual processes - simple, quick & efficient



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



Contributions automatically allocated



Cash benefits paid via an integrated EFT facility



Bank accounts automatically verified



Employer portal offers

- ① Segregated access and rights for viewing, administering & authorising
- ① Access & download Fund rules, policies & reports
- ① Suite of administrative transactions
- ① Generate real-time individual/bulk member benefit statements



Contributions invested right away:

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

Fast claim payout:

Cash withdrawal claims are paid within 4 - 5 working days.

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Enhanced member engagement

Members have easy access to valuable information and insights on digital platforms, which include the member online portal and free Sanlam My Retirement app. Members also have free access to benefit counsellors throughout their participation to assist with information in various languages.

Our digital platforms enable members to:

- ② generate statements and reports (including daily updated benefit statements);
- ② switch investment portfolios free of charge;
- ② update and maintain their beneficiary nomination;
- ② access member booklets and investment information;
- ② access various calculators and tools, such as the retirement, annuity and tax calculators, and access online retirement planning tools.



Investments

The Sanlam Umbrella Fund makes it simple and easy to select investments that are suitable for both pre- and post-retirement. It is a holistic solution that provides a variety of investment opportunities tailored to meet members' different needs.

Standard option

The employer has complete control over their investment strategy, which is chosen from a list of trustee-approved default strategies. Members do not have an investment choice.



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Comprehensive option

Offering more flexibility, this option provides increasing levels of investment freedom to both employers and members.



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Members of the Comprehensive option can opt out of the employer-selected default strategy and make an individual member investment choice from a range of suitable investment portfolios, including smoothed bonus, passive, single-manager, Shariah-compliant and multimanager investment portfolios.

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Employer level

Choice of four life stage and three protection trustee-approved default strategies



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Employer level

- ① Choice of four life stage and three protection trustee-approved default strategies
- ① Tailored default option



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Member level

- ② Employer-selected default
- ② Range of member choice portfolios
- ② Unlimited free investment portfolio switches
- ② Access to Glacier Retirement Fund solution



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Glacier Retirement Fund solution (qualifying members)

- ② Access to >1 000 unit trusts
- ② Own share portfolio
- ② Various brokerages, including Sanlam Private Wealth

Members of the Comprehensive option can opt out of the employer-selected default strategy and make an individual member investment choice from a range of suitable investment portfolios, including smoothed bonus, passive, single-manager, Shariah-compliant and multimanager investment portfolios.

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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

- ① Group life and accidental death benefit
- ① Lump sum and disability income benefit
- ① Family funeral benefit
- ① Spouse's life benefit
- ① Critical illness benefit
- ① Education benefit
- ① Salary cashback benefit
- ① Access to Reality Access for Sanlam Group Risk members only



Value-added services



As the custodians of 100% of the life savings of most of our members, we recognise that our responsibility goes far further than assisting members with achieving good retirement outcomes. We believe that the role we play extends to improving the level of financial education and inclusion of our members, thereby empowering them to make the best decisions for themselves and their families. Our vision is to improve members' lives, now and into retirement.

Healthcare Offering



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Free will drafting service



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Members can engage directly with the Fund via a self-service WhatsApp channel.

Individual membership options



The Sanlam Umbrella Fund makes it easy for members to grow their retirement savings during their working years. The Fund makes provision for individual membership to continue after they leave the employment of their employer. We recognise that a Living Annuity does not meet all members' needs and have therefore also negotiated an institutionally priced Out-of-Fund Guaranteed Annuity with Sanlam Life. These options enable members to improve their retirement outcomes by keeping their retirement savings invested.

The options include:

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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Members enjoy unlimited investment portfolio switches free of charge. Members have access to the Comprehensive option investment menu.

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

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Phased Retirement

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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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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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Out-of-Fund Guaranteed Annuity

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On or after retirement, a member can purchase a guaranteed annuity for life from Sanlam.

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

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