

## Contents

What is it,  
and how does it work?

Phases

What do you need  
to do?

Need more  
information, or want  
to contact us?

# The Sanlam Lifestage Strategy

## What is it, and how does it work?

This is an aggressive strategy that invests your funds according to your risk appetite. This solution is designed to meet your income needs after retirement, by gradually shifting your member share into a preservation phase portfolio suitable to buy a retirement annuity of your choice. It does so in **two phases: Accumulation and Preservation.**

[Click here to view the phases](#) 



## Contents

What is it,  
and how does it work?

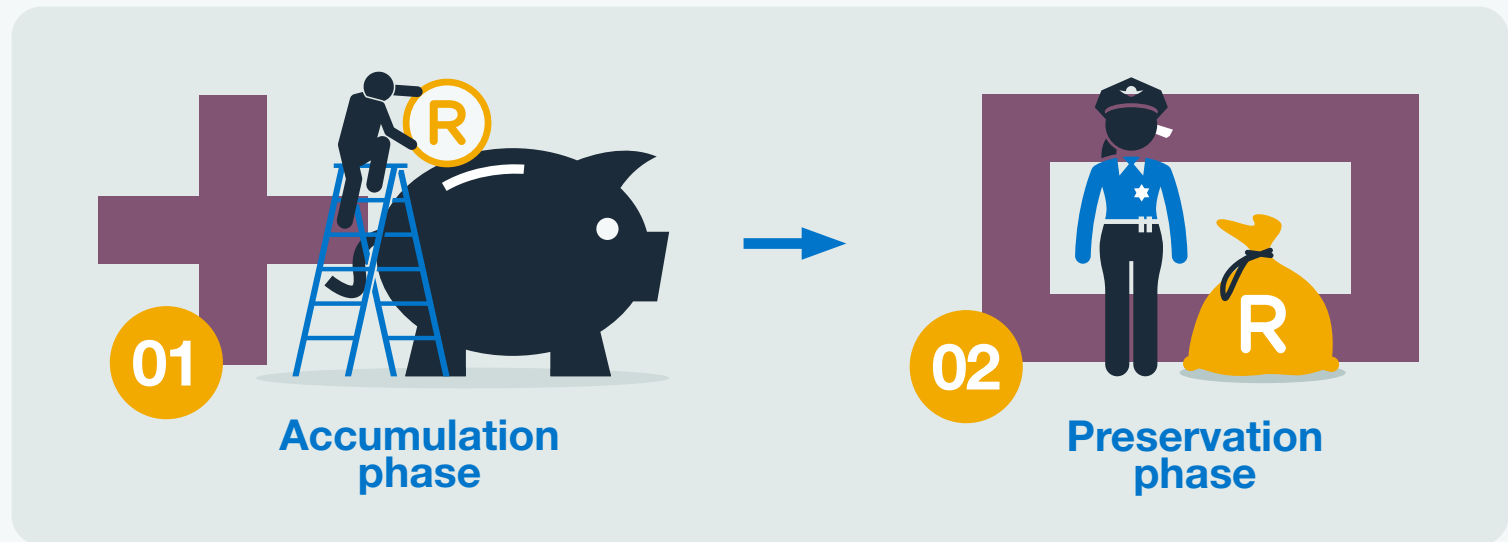
### Phases

What do you need  
to do?

Need more  
information, or want  
to contact us?

# Phases:

As you approach retirement, your retirement savings are automatically moved from the **Accumulation** to the **Preservation** phase.



### Advantages of this strategy:

- ① It allows your retirement savings to grow and gives you a long time horizon, by investing in a growth portfolio while you are young.

*A long-time horizon provides enough time for your savings to recover from any fluctuations in the investment market.*

- ② This strategy automatically moves your retirement savings into a more conservative preservation portfolio, six years before your planned retirement age.

*This is to protect your savings from fluctuations in the investment markets.*

## Contents

What is it,  
and how does it work?

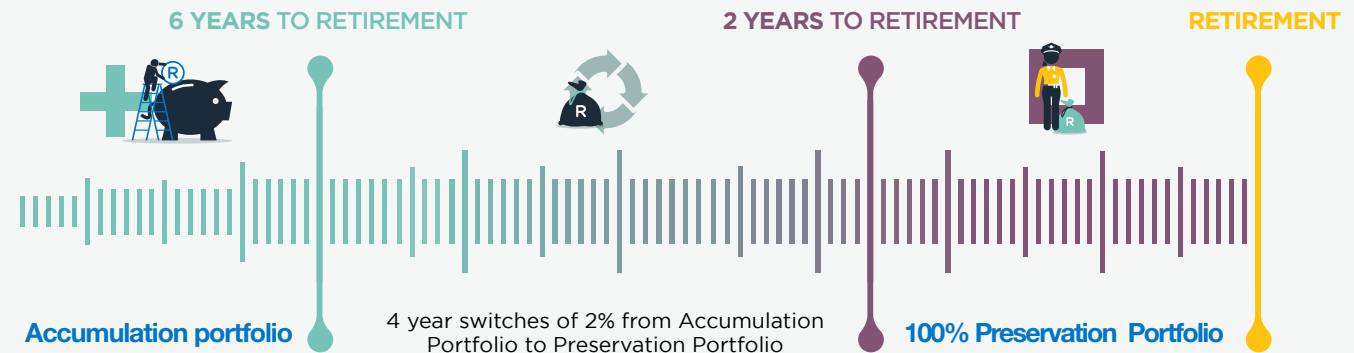
## Phases

What do you need  
to do?

Need more  
information, or want  
to contact us?

### The Sanlam Lifestage strategy moves your retirement savings according to your age.

Approximately **2% of your retirement savings** are transferred every month from an **Accumulation Portfolio to a Preservation Portfolio** over the course of four years. This process will continue until all your retirement savings are transferred from your accumulation portfolio to the preservation portfolio, 2 years before you retire. The monthly switches will be made automatically, you will not be notified when it happens.



### The Sanlam Lifestage offers the Sanlam Capital Protection Portfolio as the preservation portfolio.

With 100% capital guarantee, this portfolio provides long-term returns higher than inflation. Even if markets perform poorly while you are invested in this portfolio, you won't see a negative return. This is a great portfolio if you intend to purchase the trustee-elected default in-fund living annuity since it matches the investment strategy.



We recommend that you speak to an accredited financial adviser before making any decisions about your retirement savings.

[Click here to read more](#) 

[Read more](#) 



## Contents

What is it,  
and how does it work?

Phases

**What do you need  
to do?**

Need more  
information, or want  
to contact us?

# What do you need to do?

You don't need to do anything because the Lifestage model moves you automatically.

We use your planned retirement age to decide when to start moving your retirement savings into a preservation portfolio.

**If you are not planning to retire at normal retirement age, you need to inform Sanlam, in writing of your preferred retirement age.**

Remember that you can't change your contractual normal retirement age yourself - you will need to **negotiate your retirement age with your employer.**



[Click here for contact details](#) 

## Contents


What is it,  
and how does it work?


Phases

What do you need  
to do?

**Need more  
information, or want  
to contact us?**

# Need more information, or want to contact us?

 Individual Member Support (IMS)  
**0800 111 956**  
**IMS@Sanlam.co.za**

 Call centre and WhatsApp  
**086 122 3646**

 Sanlam Member Portal  
**<https://cp.sanlam.co.za>**

 KnowledgeBase  
**<https://www.sanlamknowledgebase.co.za>**

