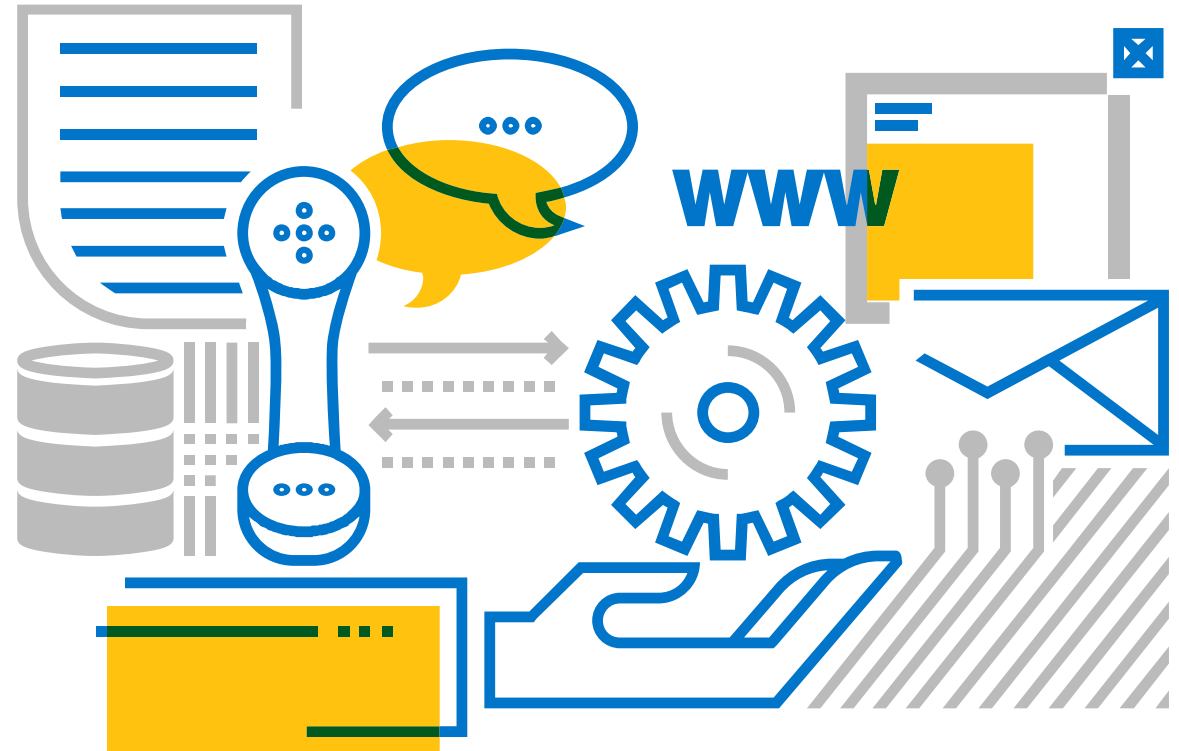




# Member Experience

 Sanlam





# MEMBER, EMPLOYER AND CONSULTANT SIGN IN

## Administrators - Sign in

Administrators and viewers at Employer and Intermediary offices and Financial Institutions.

Username

[Forgot your username?](#)

stp101267

Password

[Forgot your password?](#)

.....

SIGN IN

## Members - Sign in

All members of retirement funds.

SIGN IN

Members must register on Sanlam's Secure Services site for access to their retirement fund information.

You can use your existing **user name** (on Retirement Fund Web) as a **product number** to register (on Sanlam's Secure Services site).

Our call centre at **0861 223 646** is available to assist with you product number.

[More](#) 



# MEMBER, EMPLOYER AND CONSULTANT SIGN IN

Sign in with your: [ID Number](#) | [Username](#)

Username  
VirgilPrinsloo

[Forgot your username?](#)

Password  
.....

[Forgot your password?](#)

[REGISTER](#)

[SIGN IN](#)

By signing in you agree to the [T&C's](#)

## Register for Secure Services

Enter one of your Sanlam product numbers

[SEARCH](#)

You will find this information from any of the following product providers:

You can use the product numbers from any of the following providers: Glacier by Sanlam, Sanlam Collective Investments, Sanlam Employee Benefits, Sanlam Individual Life, Satrix, Sanlam Private Wealth, Sanlam Reality, Sanlam Sky or Sanlam Personal Loans

OR

Enter your personal information

ID number

OR

Passport number

Country of issue  
Please select ▼

Surname

[SEARCH](#)



# SANLAM: SECURE SERVICES



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Tanner Prinsloo ▾



## Welcome, Tanner

**Sanlam Umbrella Provident Fund**

Sanlam Employee Benefits  
35926688

Total Market Value

**R 356 279**

**Group Critical Illness insurance**

Sanlam Employee Benefits  
35926688

Cover amount

**R 851 627**

**Group Income Disability insurance**

Sanlam Employee Benefits  
35926688

Cover amount

**R 53 226**



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# PORTFOLIO CONTINUED



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## Welcome, Tanner



### Group Life insurance

Sanlam Employee Benefits  
35926688

Cover amount

**R 2 554 881**

### Group Family Funeral Aid insurance

Sanlam Employee Benefits  
35926688

Cover amount

**R 20 000**

### Retirement Annuity

Sanlam Individual Life  
043718962X4

Total Market Value

**R 18 945**

VIEW PORTFOLIO

# INDIVIDUAL LIFE: RETIREMENT ANNUITY



## Sanlam Individual Life

[Product details](#) [Service requests](#)

Plan number:

---

### Plan information

Product name	Cumulus Echo Retirement Plan (R39C)
Start date	01 December 2013
Option date	04 February 2037
Retirement age	60
<a href="#">Retirement fund bulletin</a>	Important information including fund rules, default strategies and other useful articles.

## Manage my plan

### [Manage investment funds](#)

Switch your investment funds and redirect your future payments.

### [Additional one-off payment](#)

Invest a lump sum amount.

### [Recurring payment increase](#)

Increase your regular payment amount.

## Reports

### Detail Statement

[Download](#)

### Investment performance

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### Investment performance – FAQ

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### Effective annual cost

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### Effective annual cost - FAQ

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## Welcome, Tanner

**Sanlam Umbrella Provident Fund**

Sanlam Employee Benefits  
35926688

Total Market Value

**R 356 279**

**Group Critical Illness insurance**

Sanlam Employee Benefits  
35926688

Cover amount

**R 851 627**

**Group Income Disability insurance**

Sanlam Employee Benefits  
35926688

Cover amount

**R 53 226**



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# MY BENEFIT SUMMARY

## My Benefits Summary

Benefits as on: 24/06/2020 [Download PDF snapshot](#)

Retirement Funding Investment Values

Sanlam Umbrella Provident Fund:Center for Creative Leadership (Pty) Ltd  
35926688 R 356 279

Group Cover Cover Amount

Group Family Funeral Aid insurance  
35926688 R 20 000

Group Critical Illness insurance  
35926688 R 851 627

Group Income Disability insurance  
35926688 R 53 227

Group Life insurance  
35926688 R 2 554 882

Please email me my:

- Benefit Statement
- Membership Certificate

From: 01 Jun 2019  To: 31 May 2020 

Tanner.Prinsloo@gmail.com

SEND



# MY BENEFITS

## My Benefits

Benefits as on: 24/06/2020 [Download PDF snapshot](#)

Well done on saving towards your retirement.

As a member of a retirement fund, your main benefit is that you are saving towards your retirement in a cost effective manner. But did you know you may qualify for further benefits? Learn more about all your benefits here.

Please email me my:

- Benefit Statement
- Membership Certificate

From: 01 Jun 2019  To: 31 May 2020 

Tanner.Prinsloo@gmail.com

SEND



My Contributions

How much are you contributing and saving towards retirement?



My Investments

Where is your money invested?



Retirement Benefit

What will you get when you retire?



Withdrawal Benefit

What happens when you change jobs before you retire?



Death Benefit

What will pay out if you should pass away before retirement?



Additional Group Cover

Which unforeseen events are you covered for?



# MY INVESTMENTS

## My Investments

Your member share (that is the money you are saving in the fund) is invested in the portfolios and percentages as shown here. This is equal to the sum total of all amounts transferred for your benefit from other Funds (if applicable), all the contributions you and/or your employer have made, less operating expenses of the Fund and all the cost of insured benefits (if applicable), plus the investment returns earned thereon in the Fund.

### Sanlam Umbrella Provident Fund



Portfolio	Amount
SUF Prov Accumulation Portfolio	R 356 279
<b>Total Amount:</b>	<b>R 356 279</b>

Includes your 31/03/2019 contribution

Your investment values are calculated with a unit price based on market values received from asset managers. The values used in the daily pricing process lags with a minimum of two business days.

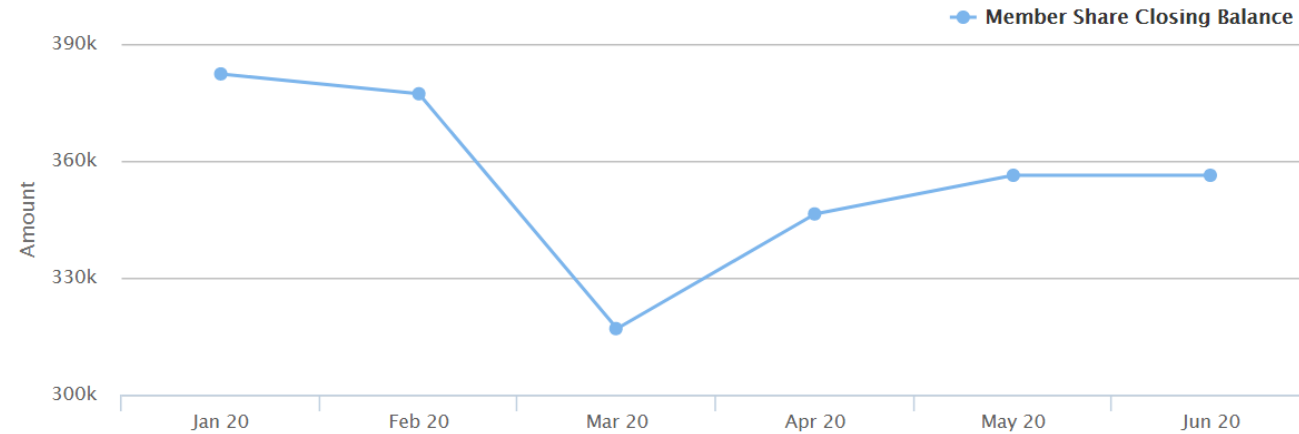
[VIEW MONTHLY BREAKDOWN](#)



# MONTHLY BREAKDOWN

Monthly Breakdown

Last 6 months



June 2020	R 356 279
May 2020	R 356 279
April 2020	R 346 365
March 2020	R 316 931
February 2020	R 377 208
January 2020	R 382 308



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# MY BENEFICIARIES

## My Beneficiaries

It is important that you understand all your benefits before you update your beneficiaries. Please read the [attached brochure](#) carefully.

### Provident Approved

<b>Total Benefit Amount</b>	<b>R 2 911 161</b> 
<a href="#">Jaqe Prinsloo (Son)</a>	<input type="text" value="100"/> %
<b>Total Allocation</b> 	<b>100.00 %</b>

RESET

ADD NEW BENEFICIARY

SAVE



# ADD A BENEFICIARY

## My Beneficiaries

Add a beneficiary

*Required fields*

It is important that you understand all y

**Title**

**First Names**

**Middle Name**

**Surname**

**Relationship**

**Phone No**

**E-mail**

Beneficiaries. Please read the [attached brochure](#) carefully.

**Provident Approved**

R 2 911 161 [?](#)

100 %

**100.00 %**

**Total Benefit Amount**

Jaqe Prinsloo (Son)

**Total Allocation [?](#)**

**ADD BENEFICIARY**

**SAVE**



# MY BENEFICIARIES

It is important that you understand all your benefits before you update your beneficiaries. Please read the [attached brochure](#) carefully.

	Pension Approved ?	Provident Approved ?	Provident Unapproved ?	
<b>Total Benefit Amount</b>	<b>R 1 890 112 ?</b>	<b>R 9 001 297 ?</b>	<b>R 3 800 192 ?</b>	
<b>Annemarie Johnson (estate) (Other Dependant)</b>	0.00 %	0.00 %	20.00 %	✘
<b>Colin Mccracken (Son)</b>	40.00 %	40.00 %	25.00 %	✘
<b>Johannes Johnson (Husband)</b>	20.00 %	20.00 %	0.00 %	✘
<b>Kevin Mccracken (Son)</b>	40.00 %	20.00 %	35.00 %	✘
<b>Rea Cahill (Mother)</b>	0.00 %	20.00 %	20.00 %	✘
<b>Total Allocation ?</b>	<b>100.00 %</b>	<b>100.00 %</b>	<b>100.00 %</b>	

RESET

ADD NEW BENEFICIARY

SAVE



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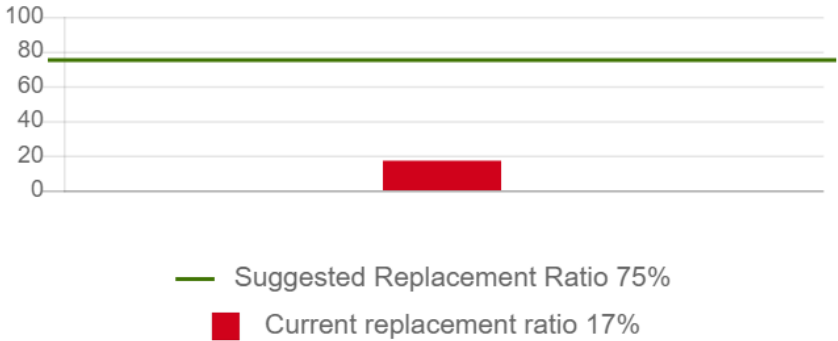


# SAVINGS CALCULATOR

## Your current retirement information

Your PEAR 	R 851 627
Member Contributions p.m.	R 3 548
Employer Contributions p.m.	R 3 548
Retirement Savings (Pension)	R 0
Retirement Savings (Provident)	R 356 279

## Your current projected replacement ratio



You need to start saving a lot more for retirement!

In the next few steps we'll give you a projection of your retirement income, based on what your member share will be at retirement.

[EXPLORE MY OPTIONS](#)



# SAVINGS CALCULATOR: CURRENT

## Play with the savings calculator

There are a variety of factors that have an influence on your retirement income. Many are within your power to change!

Select one (or more) of the factors below and see how it influences your projected replacement ratio.



Save More

**Current:**  
R7 097 (10%)



Other Savings

**Current:**  
R 0



Retirement Age

**Current:**  
65



Investment  
Expectations

**Current:**  
Moderate (CPI +4%)



Earn More  
Money

**Current:**  
R 851 627



Relationship  
Status

**Current:**  
Joint Life



Taking cash  
when changing  
jobs

**Current:**  
R 0

# SAVINGS CALCULATOR: "WHAT IF"



Save More

**Current:**  
R7 097 (10%)

**What if:**  
Total Monthly  
Contributions  
R11 145 (16%)



Other Savings

**Current:**  
R 0

**What if:**  
R 400 000 Lump  
Sum



Retirement Age

**Current:**  
65



Investment  
Expectations

**Current:**  
Moderate (CPI +4%)

**What if:**  
Aggressive (CPI +5%)



Earn More  
Money

**Current:**  
R 851 627



Relationship  
Status

**Current:**  
Joint Life

**What if:**  
Single Life

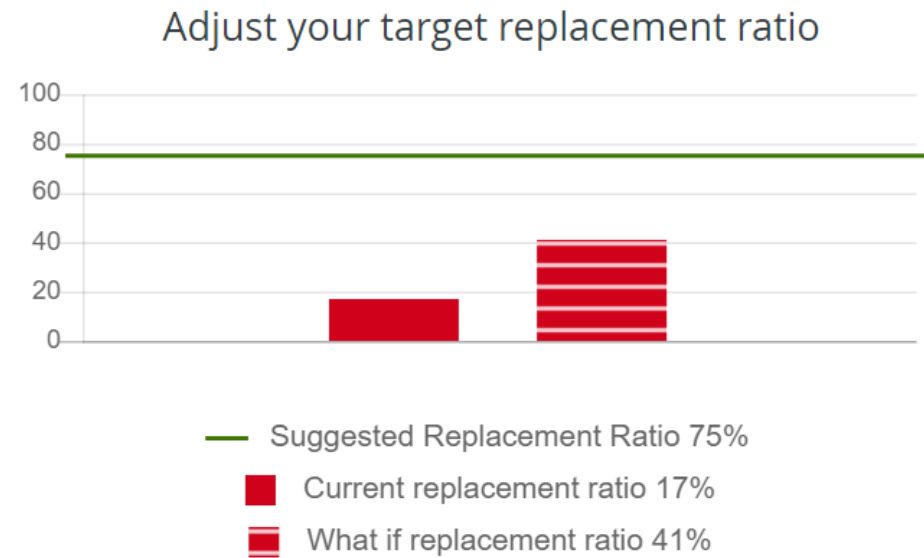


Taking cash  
when changing  
jobs

**Current:**  
R 0



# “WHAT IF” REPLACEMENT RATIO



You need to start saving a lot more for retirement!  
To do better, **email** your HR department about increasing your contributions to make the most of tax benefits!

DOWNLOAD



# “WHAT IF” REPLACEMENT RATIO

administered by  Sanlam

## Retirement benefit calculator



### your personal details

Name

ID Number

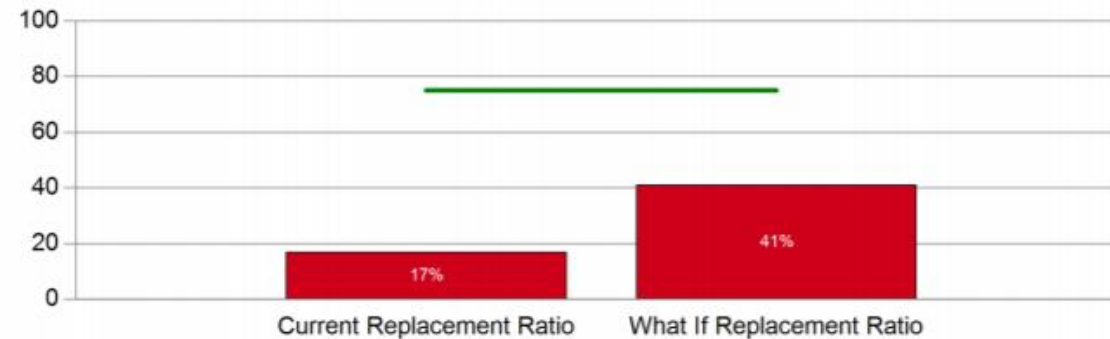
Date of Birth




1974/10/23



### your illustrative projected replacement ratio

Based on the Current scenario, using your PEAR



-  Your target replacement ratio is 75%
-  Your current replacement ratio is 17%
-  Your what if replacement ratio is 41%



# “WHAT IF” REPLACEMENT RATIO



information

	Current	What if ?
Retirement age	65	65
Gender	Female	Female
Marital status for pension purposes	Joint Life	Single Life
Your Pensionable Annual Remuneration (PEAR)	R 851627.28	R 851627.28
Your Current member share	R 356279.13	R 356279.13
Cash Withdrawal when changing jobs	R 0.00	R 0.00
Your expected annual salary increase until retirement	Inflation+2%	Inflation+.25%
Month in which your salary increases	January	January
Your total gross contributions as % of PEAR	10%	15%
Your total net contributions as % of PEAR	9.99%	14.99%
Your total gross contributions as R/c (p.a.)	R 85162.73	R 127744.09
Your total net contribution as R/c (p.a.)	R 85126.73	R 127708.09
Any additional lump sum retirement savings you have	R 0.00	R 400000.00
Additional monthly contributions you are making to other funds e.g. RA's	R 0.00	R 500.00
Expected investment returns	Moderate (CPI +4%)	Aggressive (CPI +5%)
Projected inflation rate (CPI)	5.25%	5.25%
Your target replacement ratio at retirement	75%	75%



# “WHAT IF” REPLACEMENT RATIO



## explanations and assumptions used in the calculations

The retirement benefit calculations are based the assumption that you will purchase a pension (annuity) from an insurer with your retirement savings at retirement.

### **Marital status for pension purposes**

If you have selected “joint life” the calculations are based on you having a spouse at retirement and on the assumption that a female spouse is 3 years younger than their male spouse. The calculations are based on a pension that will provide your spouse with 50% of the pension you were receiving, should you pass away before your spouse.

We assumed that the initial level of income is guaranteed and will never decrease; the future increases will depend mainly on the level of investment returns achieved by the insurer. Over the long term, it is expected that annual increases will be in line with inflation, although this is not guaranteed. In addition, the pension will pay a guaranteed income for at least 5 years, and then for the rest of your Life.

Please note that this is not an actual quotation. The actual cost of converting your retirement savings into a pension at retirement will depend on actual market conditions and pricing at the time and will thus be different from the projections and assumptions used here. It is therefore essential that you obtain actual quotations closer to retirement.

### **Your Pensionable Annual Remuneration (PEAR)**

Your PEAR is a % of your basic annual salary plus any other amounts that may be recognised as pensionable. PEAR is often less than your Total Guaranteed Salary Package.

### **Your expected salary increase per year**

The calculations assumed that you will make good progress in your career and that your salary will increase by 2% per year above inflation. This assumption has to be adjusted upwards for people expected to have a higher-than-average salary growth. This adjustment can be made under “make more money” on the calculator.

### **Your member and employer contributions**

Your current member and/or employer contribution rates have been used in the calculations. Speak with your Human Resources department to find out how you can increase your retirement contributions.

### **Additional monthly contributions you make to other funds e.g. RAs**

Note that, because RAs are usually more expensive than retirement funds, the calculations made allowance for this by using reduced assumed investment returns of 1% compared to other savings.

### **Expected investment return**

Unless you have selected another investment strategy, the calculation is based on a moderate investment strategy (equity portfolio) with an “expected return” of 4% per year above inflation (CPI). The calculations use a current CPI of 5.25%



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# CHANGING JOBS

## So you're changing jobs, what now?

If you resign, are dismissed or retrenched, you should make a decision on what to do with your current retirement savings in the fund.

You must decide if you are going to:



Preserve your savings,  
OR



Take some or all your savings in cash,  
OR



Make your choice

# CHANGING JOBS



## Preserve your retirement savings

Preserving your retirement savings will avoid the negative impact of taking cash now. The money you saved is meant to be used for your income in retirement. If you preserve your current retirement savings...

- ✓ You would not have to pay tax now on the savings you preserve (the tax calculator shows the impact of taking cash now).
- ✓ It could assist you to stay on track with saving enough to have a decent income in retirement.
- ✓ If you have debt, your retirement savings will be protected from creditors if you preserve it now.
- ✓ You would not have to pay estate duty on your preserved savings in the event of your death.

[VIEW YOUR OPTIONS REGARDING YOUR CURRENT SAVINGS](#)



# CHANGING JOBS

## So you're changing jobs, what now?

If you resign, are dismissed or retrenched, you should make a decision on what to do with your current retirement savings in the fund.

You must decide if you are going to:



Preserve your savings,  
OR



Take some or all your savings in cash,  
OR





Make your choice

# CHANGING JOBS



Taking your savings in cash now is tempting, but this decision could affect you now and later.

 You may have to pay tax now on the cash you take.

 The money you have saved is meant to be used for your income in retirement. If you use it now, it could affect your standard of living in retirement.

[Calculate the impact of taking cash now](#)



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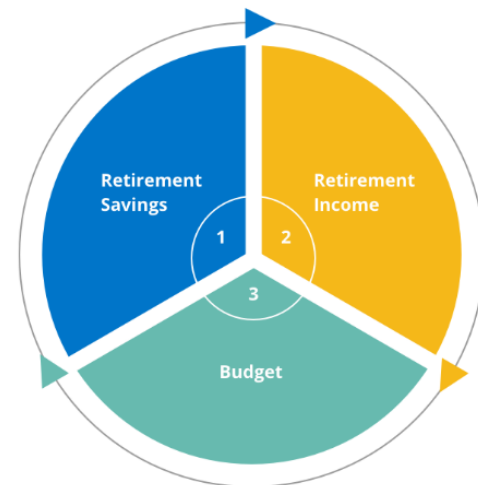
# RETIRING

## So you're retiring soon, what now?

You are finally in the stretch towards a much-anticipated event - Retirement.

Whether you are a few years away from this day or are already starting with the check-list for retiring, one of the most important items on this list will be your finances. Your retirement savings should be used to secure a sustainable income for the rest of your life and in some cases even your spouse's life.

To plan your finances in retirement, you can use the following three elements as a basic structure. You can play around with these elements until you reach a result you are comfortable with. This will give you a good indication of how each element fits into your retirement finances.



### Retirement savings

*How much savings will you have to retire with?  
Will you take some of the savings as cash at retirement?*



### Retirement income

*How much income will your retirement capital produce per month?*



### Budget

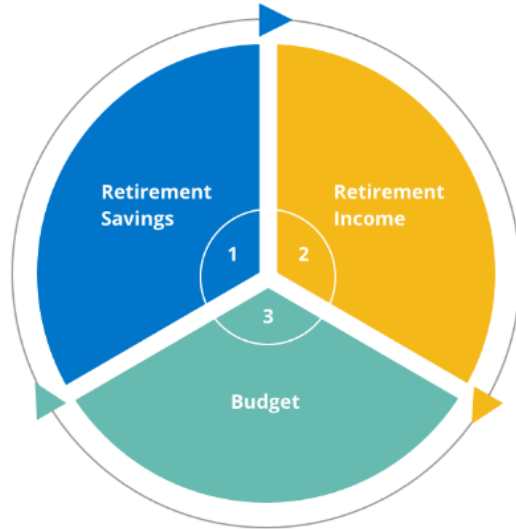
*Will this monthly income be enough to cover your expenses?*



[CALCULATE YOUR PROJECTED RETIREMENT SAVINGS](#)

[CONTACT A COUNSELLOR](#)

# RETIRING



## Retirement savings

*How much savings will you have to retire with?  
Will you take some of the savings as cash at retirement?*



When you retire, you will be entitled to an amount equal to what your member share is at that time. You may want to take some of your savings in cash to pay off debt or set up an emergency fund. Before you decide, it's important to understand the impact of taking cash on your retirement income and any tax you may incur.

[Calculate your projected retirement savings](#)

[Your retirement fund's chosen annuity strategies](#)



## Retirement income

*How much income will your retirement capital produce per month?*



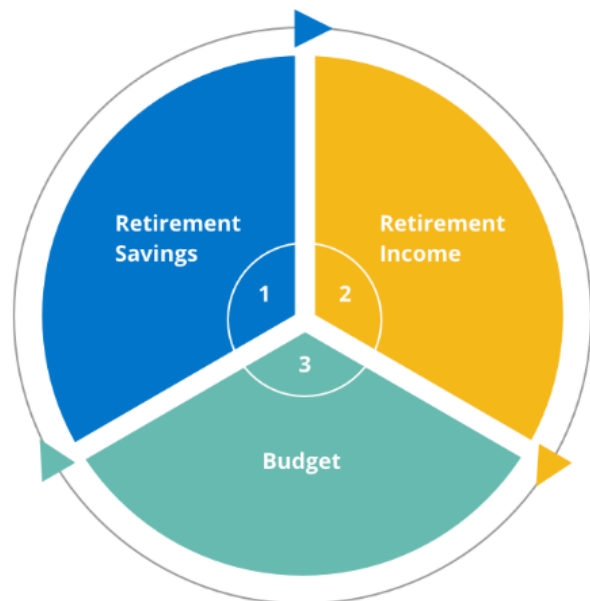
## Budget

*Will this monthly income be enough to cover your expenses?*



[CALCULATE YOUR PROJECTED RETIREMENT SAVINGS](#)

# RETIRING



## Retirement savings

*How much savings will you have to retire with?  
Will you take some of the savings as cash at retirement?*



## Retirement income

*How much income will your retirement capital produce per month?*



Annuities are financial products designed to convert your retirement savings into a regular income during retirement. Understanding the key elements and risks of annuities is the first step to making informed choices.

## Calculate your retirement income



## Budget

*Will this monthly income be enough to cover your expenses?*

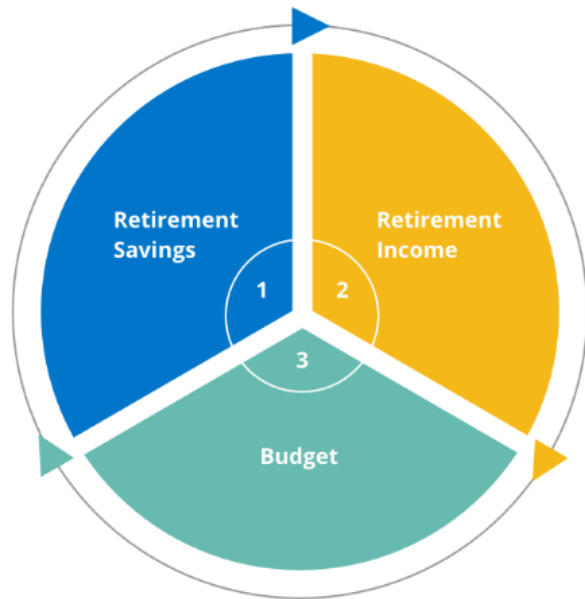


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# RETIRING



## Retirement savings

*How much savings will you have to retire with?  
Will you take some of the savings as cash at retirement?*



## Retirement income

*How much income will your retirement capital produce per month?*



## Budget

*Will this monthly income be enough to cover your expenses?*



It is important for your retirement planning to have a total view of all your expected expenses in retirement.

[Calculate your budget](#)

[CALCULATE YOUR PROJECTED RETIREMENT SAVINGS](#)



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Questions ?