



Sanlam for Professionals: Student Package
Cover that starts working before you do

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Confidence Rule 2:

GETTING AHEAD STARTS WITH GETTING STARTED.

Confidence rule 2 tells us that **'Getting ahead starts with getting started'**. And the good news is that you don't need to wait until you've entered the working world to start taking care of your future. Thanks to **Sanlam's Professional Student Package**, you can start protecting your greatest asset – your future ability to earn an income – while you're still a student. This comprehensive cover is designed to protect you not only while you complete your studies but also into your career.



Do you qualify?

You could qualify for the Sanlam Professional Student Package if you are younger than 30 and a full-time student at either:

- a university, in at least your 4th academic year, majoring in a qualifying professional field of study, or
- a university of technology, studying toward an M-Tech or D-Tech degree, majoring in a qualifying professional field of study.



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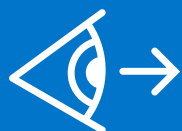
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What can you look forward to?

- Premier insurance with benefits that have been carefully selected to address your life insurance needs as a professional student and graduate.
- Competitive monthly premiums starting from **only R85 per month**.

Find out more 

- An easy application process with only a short health questionnaire and minimal medical tests.
- Cover that comes with **Wealth Bonus®** at no additional cost.
- The ability to adjust your plan as your needs change.

Market-leading cover that meets your needs

The Sanlam Professional Student Package includes comprehensive life cover that provides a financial safety net in the event of sickness, disability, severe illness and death. Income protection as well as lump sum benefits are included.

Find out more 



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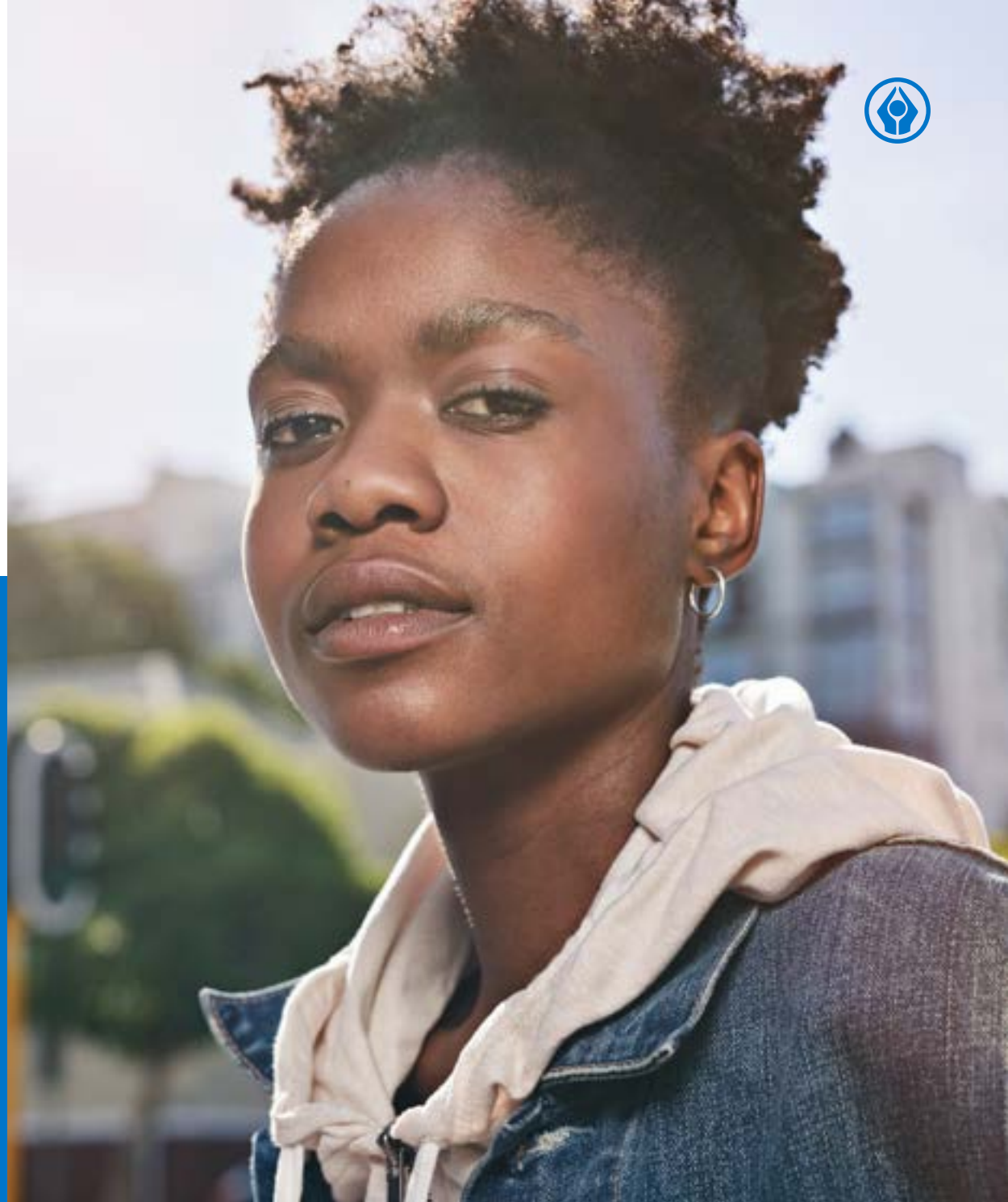
Why do you need cover?

The reality is that being young isn't a guarantee of good health. And it doesn't make you immune to sickness or major life incidents like disability, cancer or even death. In fact, our claims statistics for 2021 showed that 38% of all Sickness Income claims were paid to clients under the age of 35.



What is Wealth Bonus®?

Wealth Bonus is a long-term monetary benefit embedded into Sanlam's flagship products that aims to help build meaningful long-term wealth at no extra cost to you. How does it work? We match a percentage of your monthly insurance premium, allocating it to your Wealth Bonus. At certain future dates you will have access to some of the money in your Wealth Bonus, and, if you maintain your insurance policy until the Wealth Bonus cease date, all the money will eventually become available as a lump sum.



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Market-leading cover that meets your needs

As a professional student with a bright future ahead of you, it's important to give yourself every opportunity to succeed. And that not only means finding a trusted partner to help you build a solid financial foundation, but also planning for the unexpected.

Sanlam is committed to helping South Africans live with financial confidence. That's why our exclusive Sanlam Professional Student Package includes comprehensive life cover that provides a financial safety net for you and those you love in the event of sickness, disability, severe illness and death.

Each benefit pays you an income or a cash lump sum should the unexpected happen, which can be used to secure your financial wellbeing. For example, if you were to become permanently disabled as a result of an illness or injury, your disability lump sum payout could help pay for the costs of adapting your home and car or help pay off your student loan, and your disability income payout could help cover monthly expenses over the long term. Or, if you were to be diagnosed with a severe illness that we cover, you could use your payout to help pay for unexpected expenses as a result of your illness.



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A closer look

Let's take a closer look at some of the benefits this comprehensive cover offers you.

- **Sickness cover**

Pays if you're booked off sick for at least 7 days and provides an additional payout if you're hospitalised for at least 4 days.

- **Disability cover**

Pays if you become disabled while you're studying, and are unable to ever work in the occupation you've been studying toward, or one in line with your education, training and experience. When you start working, this cover pays if you are unable to work because of an illness or injury. It also pays for certain disabilities and illnesses that affect your lifestyle, even if you can still study or work.

- **Severe illness cover**

Pays for more than 300 illnesses and injuries across all body systems, including early cancers and accidental HIV infection.

- **Death cover**

Pays in the event of your death. You decide beforehand who the money should go to.

Good to know

- The Sanlam Professional Student Package continues to cover you after you've finished studying, so that your cover continues while you look for work.
- Once your cover is active, you have the option of adding additional benefits like funeral cover for family members. It's important to review your financial plan with your adviser when you start working to ensure that your cover is sufficient to protect your income and continues to meet your changing needs.
- If you qualify for a disability claim, income payments can be for a limited period, until you turn 70, or even lifelong.
- All cover continues if you decide to travel or live overseas.
- The Sanlam Professional Student Package covers accidental HIV infection to protect students in a medical field.



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What's included in the package and what will it cost?



*Meet Nozibele

Nozibele is a 5th year medical student and non-smoker. She wanted the most affordable premium so chose Option A. For just **R85 per month**, she lives with confidence knowing that she has proper cover thanks to the Sanlam Professional Student Package.

Cover under Option A

Sickness cover	R3000 per month
Hospital cover	R3000 per month
Disability cover	R3000 per month
Death cover	R300 000 lump sum
Disability cover	R300 000 lump sum
Severe illness cover	R200 000 lump sum



*Meet Sam

Sam is a 4th year law student and smoker. He wanted more cover so chose Option B. For just **R245 per month**, he lives with confidence knowing that having the Sanlam Professional Student Package means that he is properly covered.

Cover under Option B

Sickness cover	R5000 per month
Hospital cover	R5000 per month
Disability cover	R5000 per month
Death cover	R400 000 lump sum
Disability cover	R400 000 lump sum
Severe illness cover	R300 000 lump sum

Both Nozibele and Sam enjoys Wealth Bonus which gives them access to cash every five years and a lump sum at retirement.

*The above scenarios are used for illustration purposes, providing examples of the cover that could be available and at what cost. Your financial adviser will help you select a package according to your needs and budget, with the premium depending on factors that determine your risk profile, like your gender, smoker status and medical history.



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This brochure is for information purposes only*. Speak to your Sanlam financial adviser or accredited broker for more information and expert advice, or contact us: Call **0860 726 526**, send an email to **life@sanlam.co.za** or visit **www.sanlam.co.za**.

***Information as on 1 September 2022. Terms and conditions apply.**

Sanlam Life is a Licensed Life Insurer, Financial Services and Registered Credit Provider (NCRCP43)



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Terms and conditions apply. A claim will only be considered if the life insured meets the contractual claim event definition of the claim event in question, as well as any other contractual requirements, as set out in the applicable contract documents.

www.sanlam.co.za

