



From Karen's desk

Unlocking the value of Sanlam's new Income Protector for your client

#1 Did you know?

Our new Sickness Income and Sickness Income Plus benefits can be of real value to your qualifying professional/graduate clients in private practice:



1. No proof of loss of income necessary

Both benefits pay out regardless of income loss, ensuring a simple claims process - a great advantage for a self-employed professional/graduate in the case of temporary inability to work.



2. 7-days waiting period option

This option can be especially valuable for self-employed professionals/graduates who have no protection in the form of paid sick leave, and are therefore particularly vulnerable, especially those who 'sell their time'.



3. Built-in Extended Sick Leave cover

Our built-in Extended Sick Leave feature provides sick leave cover for up to 12 months after your client stopped working for any reason other than retirement, e.g. when they need to take a sabbatical or extended maternity leave.



4. Cover while working or traveling overseas

If your client travels or lives outside of South-Africa they continue to be covered.



5. Business overheads can also be covered

Maximum cover is calculated with the client's Gross Professional Income (which includes business overheads) as the starting point. Your client can however qualify for additional cover if the actual overhead expenses are provided separately on SanQuote, for example:

Ms Client, aged 45:

Monthly GPI = R150 000

Actual monthly business overheads = R50 000

- Maximum cover amount if actual business overheads is not provided: $65\% \times R150\ 000 = R97\ 500$
- Maximum cover amount if actual business overheads is provided: $(65\% \times R100\ 000) + R50\ 000 = R115\ 000$

All of these benefits are over and above the various new features that have been added to our sickness range, like built-in impairment cover, automatic waiver of premium, Proof-free Additional Cover and discounts for back/psyche exclusions.



The client support material is available on Sanlam Individual Life's Income Protector Sanport page.

You can access Sanport here -

[CLICK HERE](#)