



From Karen's desk

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

#7 Did you know?

Sanlam's new Income Protector offers great value in retirement

Sanlam's new income range offers **whole life options** on all its long term benefits.

This means that your client can **continue to be protected into retirement**, should they suffer certain injuries or illnesses later in life or require frail care.

Unlike competitor impairment offerings, which tend to only cover permanent impairments in retirement, the Sanlam offering also covers a number of **temporary health events** for added protection. This includes cover for **joint replacements**, a health event that is so typical in old age.



Hip and knee replacements are some of the most frequently performed surgeries worldwide.

The main indication for hip and knee replacement is osteoarthritis. Worldwide, estimates show that 10% of men and 18% of women aged over 60 years have symptomatic osteoarthritis, including moderate and severe forms (World Health Organisation, 2014).

And for added peace of mind we offer an option to provide upfront consent for the **Sanlam Protector Umbrella Trust** – to ensure that a pay-out will be used in your client's best interest if they were to suffer from an illness like **dementia** at time of claim. Refer to our Sanlam Protector Umbrella Trust flashfact for more information and how to access this option.



- Over **44 million** people worldwide have Alzheimer's disease – this number will rise to 75.6 million by 2030 and 135.5 million by 2050.
- Around the world a new case of dementia occurs every **4 seconds**.
- Approximately 750 000 people in South Africa have the disease.
 - <http://alzheimersinaction.co.za/>

By selecting a whole life option your client would not only be protected in their working years, but also against the costs of living with certain impairments in retirement, to avoid or minimize the impact of these on their hard-earned pension.



For more information about **Sanlam's enhanced Income Protector range**, as well as **Sanlam Protector Umbrella Trust flashfact**.

[CLICK HERE](#)

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