



# Savings Products



# ASSUPOL

A subsidiary of [Sanlam](#)

**Funeral Cover • Life Cover  
Savings Products • Retirement Product**

# Whatever your savings needs, we have the solution

Life is enough of a puzzle. Take the guesswork out of your future financial planning and start saving today for a specific goal. With our savings plans it is easy.

**Our premiums are affordable and we can tailor-make them according to your requirements.**

Create a savings plan today, whether it is for your children's education, buying a car, taking a holiday or buying a house.



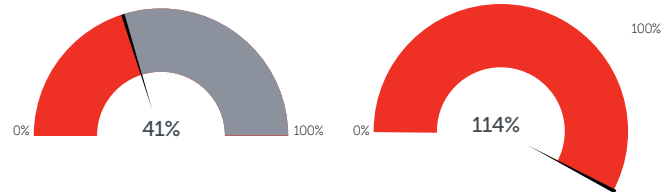
## Assupol One Savings Policy save to get what you want

Plan for that goal by saving an affordable amount every month. We offer yearly cash withdrawals for school fees or other regular expenses. You receive money tax-free when your policy ends, and the **Assupol One bonus is based on the number of complete years in which the policyholder made no cash withdrawals from the policy.**

## Policy Highlights

- Your money is paid out tax-free when your policy ends
- **Education and emergency access:** A cash withdrawal can be made every year after five years. The balance remains for longer term needs
- You can increase your monthly premium to protect your savings against the effects of inflation or to grow your investment further
- benefits can be added to the Assupol One Savings Policy to ensure that premiums will continue to be paid even after the death, disability or impairment of the premium-payer
- **Assupol One Bonus** – rewarding you for disciplined savings by boosting your policy's maturity value
- Premiums start from **R300 per month.**

## How much can the Assupol One Bonus be?



Up to **41%** of allocation charges are paid back to you, to boost your maturity value after five withdrawal-free years.

**30%** on a premium of **R300 per month; 41%** on a premium of **R750 per month** or more.

Up to **114%** of allocation charges are paid back to you, to boost your maturity value after ten withdrawal-free years.

**83%** on a premium of **R300 per month; 114%** on a premium of **R750 per month** or more.

Remember – it's never too early or too late to start saving.

# Which savings plan is the right one for me?

We have **two savings plans** and one of them could be just what you are looking for. Use this to see the different options available to you.

	<b>Assupol One Savings Policy</b>	<b>Assupol One Tax-free Savings Policy</b>
<b>What will my minimum monthly and single premium be?</b>	R300 per month  Optional single premium: minimum R5 000	R300 per month  Optional single premium: minimum R5 000 maximum R46 000
<b>Minimum term</b>	5 years	5 years
<b>Maximum term</b>	none	none
<b>Does the policy have a surrender value?</b>	yes	yes
<b>Can the policy be paid-up?</b>	yes	yes
<b>Can the policy be used as security for a loan or be ceded?</b>	yes	no
<b>Can yearly premium increases be selected?</b>	yes – up to 20%	yes – up to 20%
<b>Are cash withdrawals allowed?</b>	yes – yearly after 5 years	yes – from the first year of the policy
<b>Additional benefits and features</b>	Premium Waiver benefits may be added  Assupol One Bonus	Tax-free investment returns – no tax on interest, dividends and capital gains  Assupol One Bonus



# Assupol One Tax-free Savings Policy

a new dimension in savings

## Policy Highlights

- Investment returns in this policy are tax free – no tax on interest, dividends or capital gains
- A maximum of **R46 000 per year** and **R500 000** over your life may be paid into this policy (limits are set by legislation)
- Education and emergency access: A cash withdrawal can be made from the first year of the policy. The balance remains for longer-term needs
- No tax is paid at maturity or on cash withdrawals
- **The Assupol One Bonus** – rewarding you for disciplined saving by boosting your policy's maturity value. The bonus depends on the number of years you didn't make cash withdrawals from your policy.

## About Us

Assupol Life is a proudly South African company with **more than 110 years** of service to the community, providing products and services designed for South Africans by South Africans. **Assupol gives you cover you can trust.**



### Funeral Cover

- Excellence Family Funeral Plan
- Absolute Advantage Funeral Plan
- instantFuneral@ Plan



### Savings Products

- Assupol One Savings Policy
- Assupol One Tax-free Savings Policy



### Life Cover

- Progress 4Sure Plan
- Progress 4Life Plan



### Retirement Product

- Carefree Life Retirement Annuity

Self-service now available on **0861 235 664**

You only need your ID number to access selected forms:

- Funeral beneficiary nomination
- Funeral and Cashback claims
- Debit order
- Noting of cession

Another way we are making your life a little bit easier.

## ASSUPOL Rewards

Assupol Rewards is here, and it's FREE  
Visit [myassupol.datafree.co.za](http://myassupol.datafree.co.za) for more  
\*Ts and Cs apply



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Representative/broker

Contract provisions apply  
[www.assupol.co.za](http://www.assupol.co.za)

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Assupol Holdings Ltd reg no 2010/015888/06 Assupol Life Ltd reg no 2010/025083/06.  
An Insurer licensed to conduct life insurance business. Authorised financial services provider.  
FSP53.

ASISA

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