

Welcome

Wealth Bonus Lifestyle
for Sanlam Corporate



Welcome!

If you are a member of a pension or provident fund with Sanlam Umbrella Solutions or have a life or disability insurance policy underwritten by Sanlam Group Risk (excluding stand alone funeral policies), you automatically qualify for Wealth Bonus Lifestyle for Sanlam Corporate benefits.

Wealth Bonus Lifestyle benefits are managed by Sanlam Reality, Sanlam Group's loyalty and rewards programme.



| Benefit | Offer |
|---------------------------------------|--|
| RSAWEB | Get 10% off fibre to your home, each month. |
| Nu Metro | Enjoy 2D blockbusters at R39 each (Mon-Wed) with refreshments at R40 each. Not on public and school holidays. |
| FlySafair | Get 10% discount (4 tickets per year; standard and business class only). |
| LekkeSlaap | Save 5% on over 25 000 LekkeSlaap accommodation options across South Africa and Namibia. |
| Viya | Enjoy 5% off accommodation. |
| Uber | Get 20% off UberGo and UberX with after-hours trips (up to R150), 10pm-4am. |
| Planet Fitness & JustGym | Get fit the fun and affordable way with 20% off your monthly gym fees. |
| Online Education by Boston | Access discounted Cambridge homeschooling for Grades 10-12 or free supplementary support, based on the CAPS curriculum for Grades 8-12. Children and adults get free access to a Social and Emotional Learning platform. |
| Intercape Bus | Get 20% (up to R150) off your trips for up to two trips per year. |
| Grocery Coupons | Make your money go further with a large variety of grocery coupons redeemable at Shoprite and Checkers. |
| Online Will | Generate your will online and finalise it with a professional will consultant, free of charge and get complimentary will collection and safekeeping services. |
| Sanlam Virtual Doctor | GP, psychologist and nurse consultations - no medical aid required. Note: This benefit is only available to Sanlam Umbrella Solutions members (SUS). |
| Credit Report | A free tool to help you understand your credit profile, so you can gain an accurate, holistic view of your financial position. |
| Emergency Medical Response | Around-the-clock emergency medical support for you, your spouse and children. |
| Burial Repatriation & Funeral Support | Assistance with the arrangement of the burial of a loved one by way of providing transport, assisting with claims processes, advice on matters like death certificates and more. |
| Legal Assist | You have access to legal help via our 24-hour helpline, operated by experts ready to answer your legal queries. |
| Trauma, Assault & HIV Assist | Get 24/7 assistance with trauma and assault, as well as HIV support for you, your spouse and children. |
| Wealth Sense | You have access to our online content portal packed with information, tools and calculators to empower you to live your best financial life. |

For T&Cs and more information, go to www.sanlamreality.co.za/terms-and-conditions.



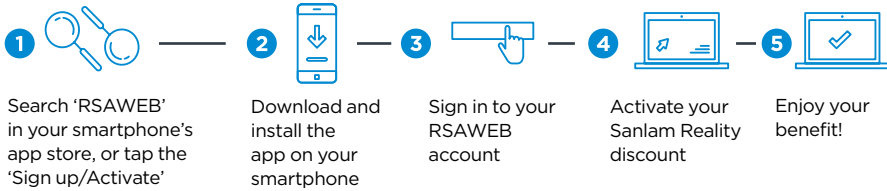
RSAWEB

Get 10% off fibre to your home, each month.

Enhance your home internet experience and save 10% on fibre.

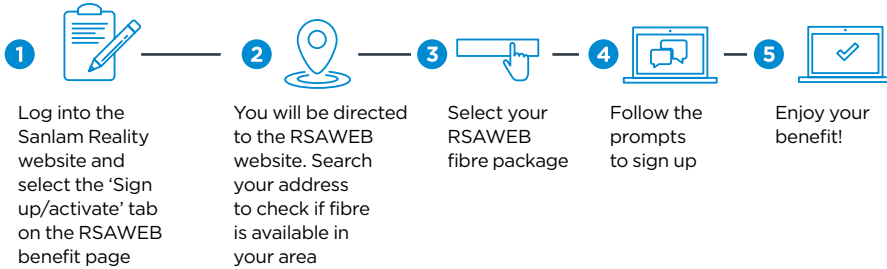
Here's how it works

Already an RSAWEB client?



OR

Not an RSAWEB client yet?



For T&Cs and more information, go to www.sanlamreality.co.za/benefit/rsaweb.





Nu Metro movies and refreshments

Enjoy 2D blockbusters at R39 each (Mon-Wed) with refreshments at R40.

Note: Discount does not apply on public holidays and during school holidays.

Ways to book your Nu Metro tickets

Call 0860 732 548/9 or visit www.sanlamreality.co.za/benefits

Follow the prompts to make your booking using a credit or debit card. Once your booking is complete, you'll receive your reference number by SMS. If you also booked refreshments, these will have their own reference numbers (one per refreshment combo). Collect movie tickets at the Nu Metro self-service kiosk by swiping your debit or credit card, or by using your reference number. Take your refreshment reference number to the refreshments counter to redeem. If you're booking via the website: log in, select the Nu Metro benefit (under 'Entertainment') and follow the prompts.

At the Nu Metro self-service terminals

Select your cinema, movie date and time as well as the Sanlam Reality Nu Metro package you want to book (2D with/without refreshment combos) and follow the prompts.

At the Nu Metro counter

Tickets may be booked by simply providing your membership or ID number to the teller.





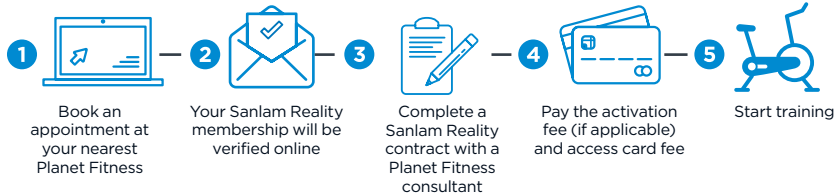
Planet Fitness & JustGym

Get fit the fun way with 20% off your monthly gym fees.

On a monthly basis, you will pay a gym fee (as determined by the gym of your choice).

The discount is deducted directly from your gym fee. You can earn a maximum discount of R500 per month. A once-off activation fee of R250 (Planet Fitness and JustGym), as well as a tag fee of R150, may apply when you join the gym. From time to time, the activation fee may be waived as a special offer.

Here's how it works



For T&Cs and more information, go to www.sanlamreality.co.za/benefit/planet-fitness-gym or www.sanlamreality.co.za/benefit/justgym.





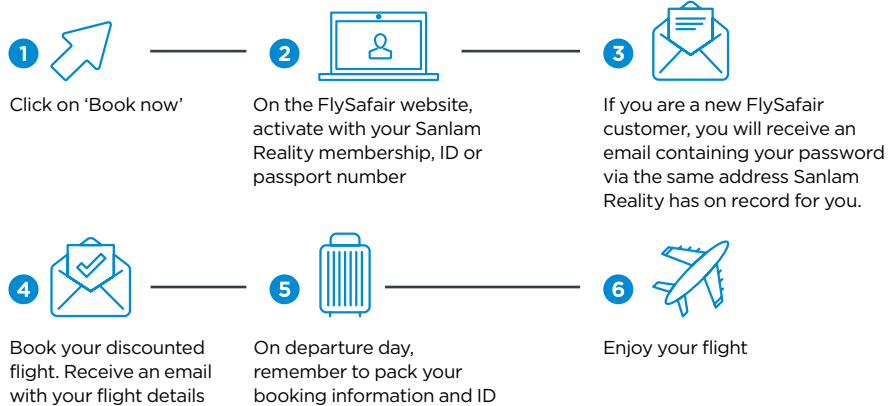
FlySafair

Get 10% discount (4 tickets per year; standard & business class only).

Go to www.sanlamreality.co.za/benefits/flysafair-flights to book flights. You will be directed to the FlySafair website, where you can book your discounted flight. When booking your flights on the FlySafair website, you will be required to complete your details. To secure your flight booking, payment must be made.

Please note: you will not be able to make changes to first names, last names, ID numbers, passport numbers and your Sanlam Reality membership number at the time of booking. Changes may only be made to email addresses and mobile numbers.

Here's how it works



For T&Cs and more information, go to www.sanlamreality.co.za/benefit/flysafair-flights.

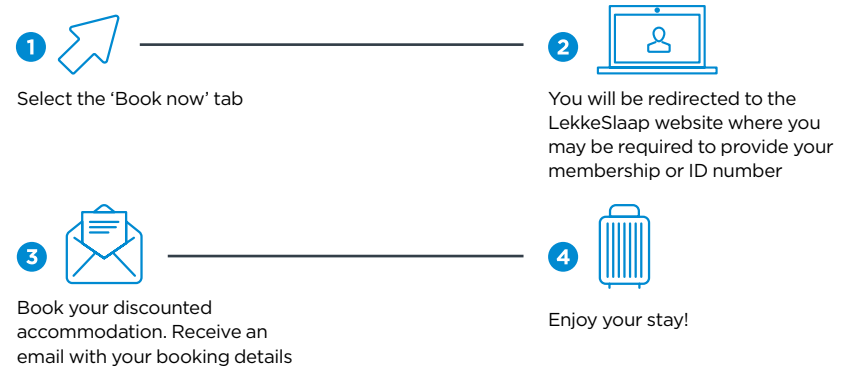


LekkeSlaap

Save 5% on over 25 000 LekkeSlaap accommodation options across South Africa and Namibia.

Enhance your travel experience with 5% off over 25 000 LekkeSlaap accommodation options across South Africa and Namibia – from guesthouses, lodges, B&Bs and hotels to self-catering units, resorts and camping.

Here's how it works



For T&Cs and more information, go to www.sanlamreality.co.za/benefit/lekkeslaap.

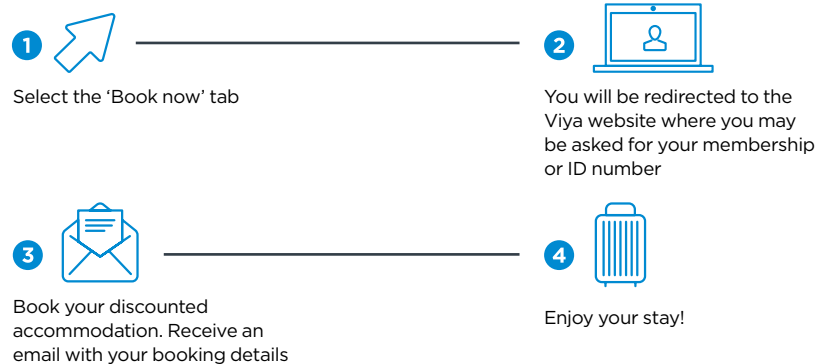


Viya

Enjoy 5% off accommodation.

Enhance your travel experience with Viya! Enjoy 5% off Mzansi's one-of-a-kind accommodation booking app, made to share your travel experiences with the world.

Here's how it works



For T&Cs and more information, go to www.sanlamreality.co.za/benefit/viya.

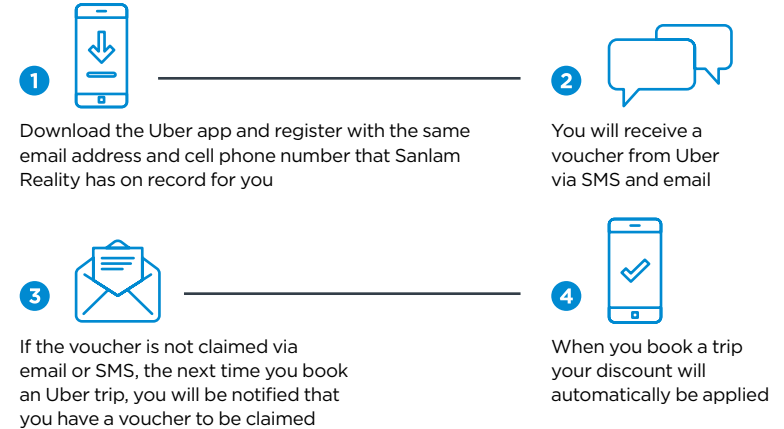


Uber trips

Save 20% on after-hours trips.

Save 20% on UberGo and UberX trips between 10pm and 4am every day, anywhere, capped at R150 per trip. Our Uber after-hours benefit is available between 10pm and 4am. Please check the discount voucher in your Uber Wallet for the current after-hours period.

Here's how it works



For T&Cs and more information, go to www.sanlamreality.co.za/benefit/uber.



Online Education by Boston

Access a free supplementary education platform, based on the CAPS curriculum, for Grades 8-12. Plus, access a complete online schooling platform at discounted tutor rates, supported by qualified teachers, for Grades 10-12. Children and adults also receive the Social and Emotional Learning benefit.

High school learners have free access to Online Education by Boston, an online homeschooling and education-support platform. Use it to access free e-books, recorded videos, podcasts and quizzes. The platform also offers parental support through a study programme, with lesson plans that indicate what work needs to be performed on a weekly basis.

The platform's 'virtual laboratory' includes interactive simulations and animated learning environments that enable exploration of the selected topics. Each simulation includes a detailed description and provides the learner with feedback.

You can also sign up to Online Education by Boston, a distance-education provider, and pay discounted rates. Suited to Grades 10-12, qualified teachers assist learners in achieving their NSC (National Senior Certificate) through structured timetables, live lessons, proactive monitoring, videos, e-books, podcasts and an Academic Hotline.

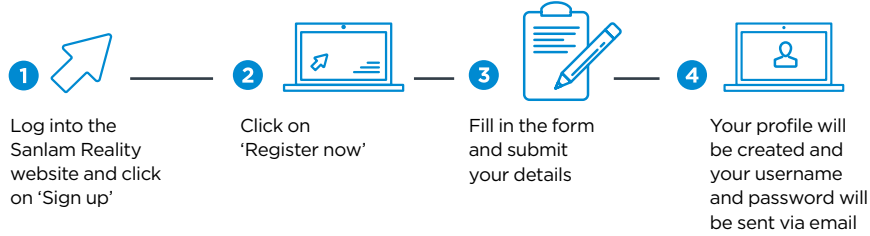
Materials and content are optimised for low bandwidth and data usage.

Subjects available on the platform:

- English
- Afrikaans
- Zulu
- Mathematical literacy
- Life Sciences
- Life Orientation
- Science
- History
- Geography
- Accounting
- Business Studies
- Technology
- Tourism
- Music
- Drama

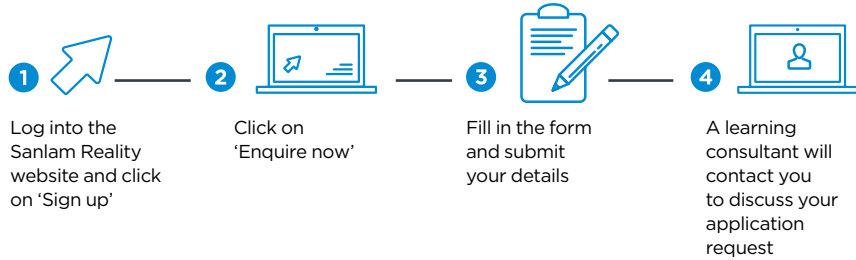
How it works

Supplementary education platform OR SEL platform



OR

Homeschooling platform



To sign up for Online Education by Boston, visit www.sanlamreality.co.za/how-sanlam-reality-works.





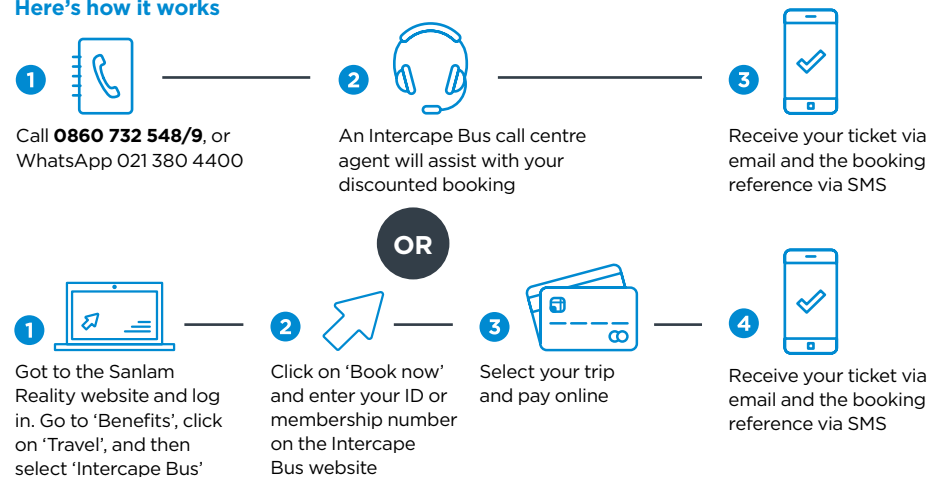
Intercape Bus

Get 20% off an Intercape bus ticket.

Buy a ticket to any destination in South Africa and International routes and save 20% per ticket up to the value of R150! You can buy two return tickets per year on this deal and can book your ticket 24 hours a day. You need to book your trip two days in advance. This offer can be used once a year.

Please note: tickets are subject to Intercape Bus's terms and conditions, unless otherwise stated. Tickets booked through the Intercape call centre are non-refundable.

Here's how it works



For T&Cs and more information, go to www.sanlamreality.co.za/terms-and-conditions.



Grocery Coupons

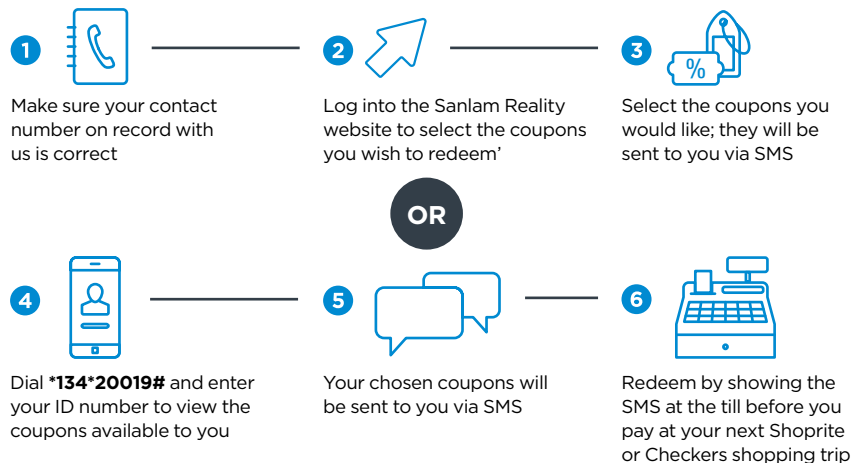
Receive monthly coupons to help you save money on your groceries.

What does the benefit cover?

You have access to a large variety of grocery coupon savings. These coupons can be redeemed at any Shoprite and Checkers stores nationwide.

Receive monthly coupons which allow you to save money on products such as maize meal, grain products, frozen food, baby products, toiletries and cleaning products.

How to access your grocery coupons



To find out more, go to www.sanlamreality.co.za/benefit/grocery-coupons.



SHOPRITE

Checkers



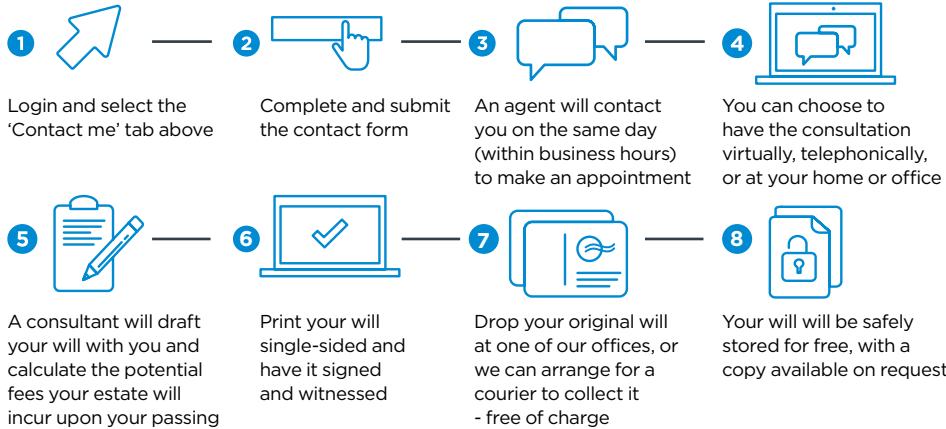
Online Will

You have exclusive access to a free will-drafting service.

As a trusted financial partner to millions of South Africans, you can be confident that you have the right partner to create a legacy that lasts.

Sanlam has partnered with Sanlam Trust, a part of the Capital Legacy Group and a Sanlam associate, to offer you fiduciary services and help you plan for the financial well-being of your loved ones, while you still can. This includes expert advice on wills, trusts, estates and related services.

Here's how it works



For T&Cs and more information, go to www.sanlamreality.co.za/benefit/online-will.

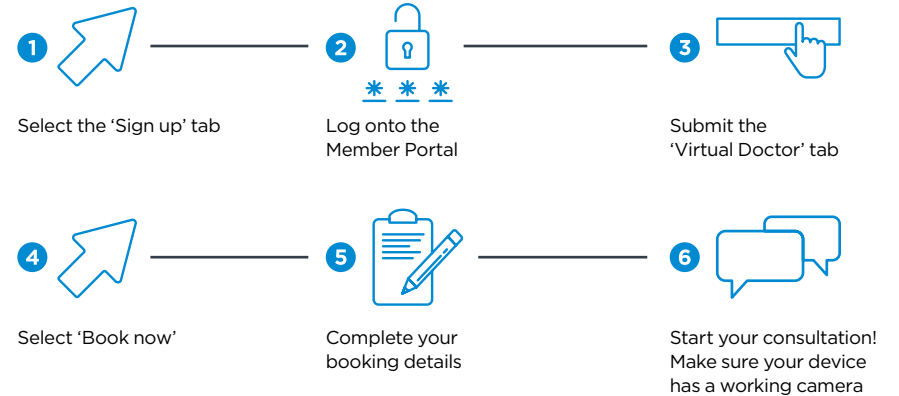


Sanlam Virtual Doctor

You have exclusive access to free virtual GP, psychologists and nurse consultations.

Sanlam Umbrella Solutions (SUS) members have access to a nurse, general practitioner, and psychologist through the Sanlam Member Portal or Sanlam Portfolio app, completely free of charge. You can book a consultation with a nurse, psychologist, or doctor whenever you need one, from anywhere, even if you are not a member of a medical aid scheme.

Note: This benefit is only available to Sanlam Umbrella Solutions members (SUS).



For T&Cs and more information, go to www.sanlamreality.co.za/benefit/sanlam-virtual-doctor.



Credit Report

Understand and manage your credit profile! Conveniently check your credit score, credit history and recommendations all on one dashboard.

We want you to live a life of confidence, which includes setting you up for success in the future. That's why we've given you exclusive access to a free credit report.

Use this benefit to find out your current credit score, access a monthly credit dashboard to understand your credit profile, link your accounts to see a full view of your financials all in one place, track your account activity and interest payments... and much more.

To use this benefit, visit the Sanlam Member Portal or the Sanlam My Retirement App.

Here's how it works



1
Select the
'Sign up' tab

2
Register for free
on the Sanlam
Credit Solutions
website

3
View your
dashboard

4
Talk to a coach for free to
help you improve your
credit score and make
better financial decisions

For T&Cs and more information, go to www.sanlamreality.co.za/benefit/credit-report.



Emergency Medical Response

Telephonic emergency assistance, until a medical team arrives at the scene.

What does the benefit cover?

Receive medical consultations with experts, as outlined below, by calling our 24/7 helpline on **0860 732 548/9**, and follow the voice prompts.

1. Emergency medical advice while you await assistance

In case of an emergency, you, your spouse or children (or a caller on your behalf), will receive advice and information until emergency team arrives at the scene.

2. Emergency medical response by road or by air

In the case of life-threatening medical situations, the patient will be stabilised and transported to the closest and most suitable medical facility. Transfer of life saving medications and emergency blood, if required, will also be provided. Guarantee of payment at emergency room to ensure immediate and appropriate medical care, up to a maximum value of R2 000. Companionship and/or care of stranded minors, as well as a compassionate visit by a family member (cost limited to R1 000), will be covered.

3. Access to medical experts over the phone

Medical experts are available 24/7 to assist with medical information including:

- General medical and medicine advice, and medical travel information and advice;
- Chemical substance misuse or abuse;
- Data concerning referrals to hospitals, doctors, dentists, and pharmacies;
- Provider information and/or referral where applicable.

The information will not be regarded as an accurate diagnosis of physical conditions. The benefit is only provided within the borders of the Republic of South Africa.



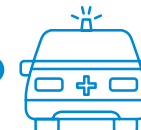
How to use your benefit



1
Call **0860 732 548/9**
(24/7)



2
Advice and
assistance will
be provided
over the phone



3
A medical team
will be dispatched
in order to provide
life-saving assistance,
it required

To find out more, go to www.sanlamreality.co.za/benefit/emergency-medical-response.



Burial Repatriation & Funeral Support

Get assistance transporting the mortal remains of a loved one to their final resting place in South Africa.

What does the benefit cover?

This benefit allows for the transportation of the deceased insured's body back home, to the final funeral home closest to the place of burial in South Africa. The service applies to:

- The principal insured;
- Their qualifying spouse and dependent children insured by Sanlam's Risk insurance policies.

The service includes

1. The transportation of the deceased, via road or air, from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia or Mozambique (south of the 22° latitude).
2. Accompanying the deceased, if the death occurs in South Africa:
 - Transportation arrangements for a single relative to accompany the mortal remains to the final funeral home;
 - Overnight accommodation (for a single relative).

Access to the benefit

The employee or his or her next of kin can access this benefit by calling our specialised call centre on **0860 732 548/9**. Calls can be answered in any one of the official languages of South Africa.

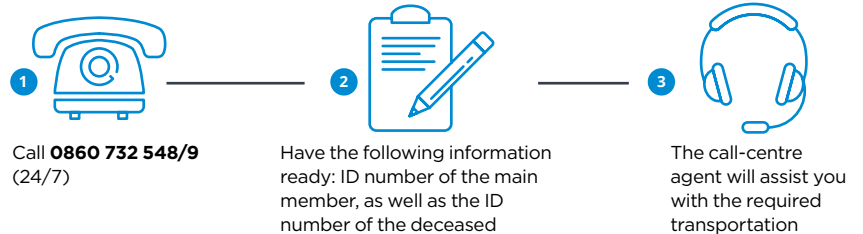
These services are available 24 hours a day, 7 days a week.

Other services

- Other services aimed at simplifying the death/burial for the family include:
- Assistance and advice on claims procedures is provided to the surviving family;
 - If necessary, referral for legal assistance can be arranged to assist with the interpretation of the will and the management of the necessary documentation;
 - Advice and assistance can be provided on matters such as obtaining a death certificate and cross-border documentation;
 - Referral to a pathologist can be made if an autopsy is necessary;
 - Referral to reputable funeral parlours and providers of other funeral services such as catering and transport can be made; and
 - Assistance can be provided when looking for a tombstone supplier.

Please note: the actual cost of services by service providers are for the family's own account, for example, catering and the purchasing of a tombstone.

How to use your benefit



To find out more, go to www.sanlamreality.co.za/benefit/burial-repatriation-funeral-support.



Legal Assist

Unlimited, 24/7 telephonic legal advice line manned by qualified, in-house attorneys.

What does the benefit cover?

Legal Assist gives you access to telephonic legal advice from a team of legal professionals. You can use this benefit by calling our 24/7 helpline on **0860 732 548/9**.

Should you need further assistance, your advisor will set up a free 30-minute consultation at an eligible firm.

This includes providing you with a standard legal document service for routine legal needs, which contain guidance charts that explain documents' application. You can also ask for a letter of demand or a telephone call by a qualified attorney on your behalf as part of this benefit.

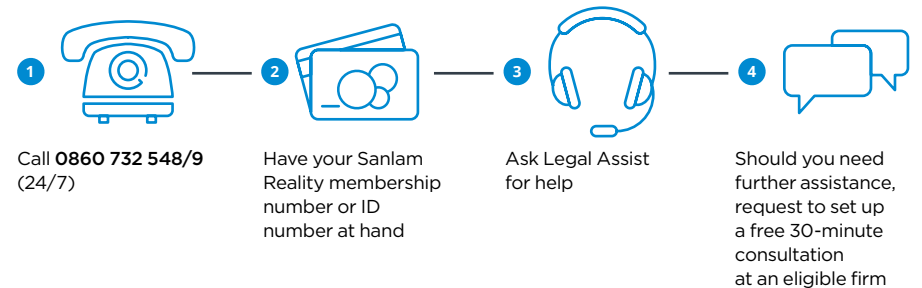
Examples of documents that are available are:

- A Small Claims Court kit (including guidelines as to whether a matter falls within the jurisdiction of the Small Claims Court);
- A domestic worker's agreement;
- A maintenance kit;
- A will.

These services shall be provided for legal matters confined to the territory of the Republic of South Africa and shall relate only to South African law.



How to use your benefit



To find out more, go to www.sanlamreality.co.za/benefit/legal-assist.



Trauma, Assault & HIV Assist

Get 24-hour emergency medical, trauma and psychological assistance telephonically.

The Trauma, Assault & HIV Assist benefit gives you, your spouse and children access to a 24-hour counselling and medical hotline. Receive help in a situation where assault, accidental exposure to HIV or any other trauma has occurred.

What does the benefit cover?

Receive expert support for assault, accidental or violent exposure to HIV or any other trauma, by calling our 24/7 helpline on **0860 732 548/9** and follow the voice prompts. Depending on your needs, you may receive medical treatment, psychological counselling or advice and information.

1. Trauma & assault

If required, you (a member), your spouse or children will receive medical treatment for bodily injury. In the case of trauma (which can arise from incidents that are violent or non-violent), you will receive psychological counselling from a public trauma centre or private institution. You may call the helpline in the event of any traumatic event or assault, including the following happening to you or a close family member:

- Rape or sexual assault
- Hijacking
- Child abuse
- Suicide or death of close family members
- Domestic violence and/or abuse
- Kidnapping/abduction
- Armed robbery and assault

- Miscarriage
- Motor vehicle accident
- Industrial accident
- Diagnosis with a serious illness

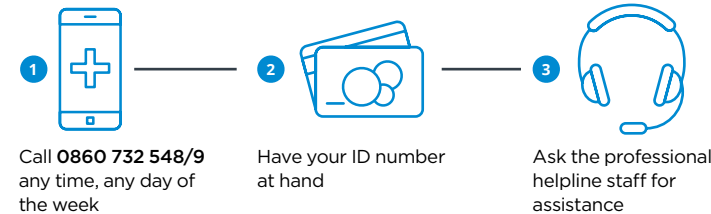
2. HIV counselling

Whether you have been accidentally exposed to HIV, have recently received an HIV positive diagnosis, or have been the victim of violent assault that has exposed you to HIV, this service is here to offer support.

You or your affected family members have access to:

- Emergency transport to nearest and most suitable medical facility;
- Hospital care, treatment and diagnostic regimes for the management of the consequences of accidental or violent exposure to HIV;
- Psychological counselling;
- 24-Hour access to counsellors who will provide telephonic counselling;
- Three psychiatric consultations (per incident) with a specialist;
- Three HIV blood tests (per incident): one immediately after the incident/event; a second and third at six weeks and three months respectively.

How to use your benefit



To find out more, go to www.sanlamreality.co.za/benefit/trauma-assault-hiv-assist.



Wealth Sense

Go online and get financially smart! Sanlam Reality's Wealth Sense platform is all about learning to be money savvy.

With interactive tools and calculators, the Wealth Sense platform will help you to manage and better understand your day-to-day finances in a user-friendly way, plan for your future financial security and show you that taking care of your money can be rewarding.

By using the Wealth Sense platform, you'll be able to:

- Learn more about money topics that matter to you and where you are in your life, by reading our financial articles;
- Use the retirement calculator as a quick guideline for your retirement needs;
- Use the savings calculator as a guideline for your savings needs;
- Use the loan repayment calculator to help you with your credit needs;
- Use the building value, house content and vehicle value calculators to help your short-term insurance requirements.

To find out more, go to www.sanlamreality.co.za/wealth-sense.



0860 732 548/9



www.sanlamreality.co.za



Email membership queries:
info@sanlamreality.co.za

Terms and conditions available on www.sanlamreality.co.za.