

Sanlam Guaranteed Escalation Annuity

The **Sanlam** Guaranteed Escalation Annuity is Sanlam's most simple annuity product, which protects pensioners against longevity and investment risk, provides certainty, and offers the option of a high starting pension.

Pensions are guaranteed to be paid for the life of the member and selected spouse, and **can't decrease even if inflation is negative**.

Starting Pension

The starting pension will be determined based on a quotation which depends on pensioner-specific details and economic indicators at the time of quotation.

For a quotation to determine the starting income you will receive on your preferred option, please [contact us](#).

Future Pension Increases

Future pension increases are predetermined, and fixed at the rate selected by the pensioner during their quotation. Increases do not depend on inflation or investment returns. Pensioners may select for their pensions to increase by up to 8% per annum. For the highest starting pension, a 0% increase, known as a 'level annuity' may be selected.

Why choose Sanlam?

- More than 100 years industry experience
- Largest insurer in South Africa
- We administer over 360 000 annuities
- Annuity book size: R235 billion
- Solvency cover ratio of 168%
- Level 1 BBBEE certified

Why Sanlam Guaranteed Escalation Annuity?

- The Sanlam Guaranteed Escalation Annuity is a life annuity with a **fixed increase rate**, providing certainty predictability for future planning, and a choice of chosen pattern of pension growth.
- The Sanlam Guaranteed Escalation Annuity has a **20 year track record**
- Pensions are guaranteed to be paid for life and **increase at any predetermined rate**
- Pensions are **not exposed to investment volatility so any economic instability does not impact your pension**

Future Pension Projection

Example of the starting and future monthly pension payment for a 65 year old male.

