



Savings products

ASSUPOL

SERVING THOSE WHO SERVE SINCE 1913

Funeral cover • Life cover
Savings products • Retirement products

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

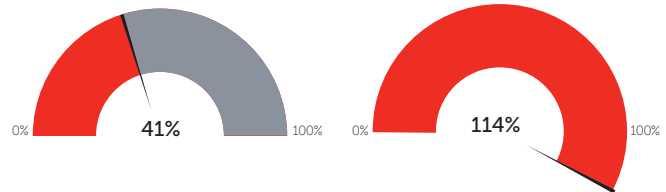
– *save to get what you want*

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** if you didn't make cash withdrawals from your 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
- You can add a benefit so that premiums don't have to be paid after your death or if you become disabled
- **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 four savings plans and one of them could be just what you are looking for. Use this to see the different options available to you.

	Assupol One Savings Policy	Assupol One Tax-free Savings Policy	Guaranteed-return Single-premium Policy	Guaranteed-income Single-premium Plan
What will my minimum monthly and single premium be?	R300 per month Optional single premium: minimum R5 000	R300 per month Optional single premium: minimum R5 000 maximum R36 000	Minimum single premium: R30 000	Minimum single premium: R1 000 000
Minimum term	5 years	5 years	5 years	5 years
Maximum term	none	none	7 years	7 years
Does the policy have a surrender value?	yes	yes	yes	yes
Can the policy be paid-up?	yes	yes	n/a	n/a
Can the policy be used as security for a loan or be ceded?	yes	no	yes	no
Can yearly premium increases be selected?	yes – up to 20%	yes – up to 20%	n/a	n/a
Are cash withdrawals allowed?	yes – yearly after 5 years	yes – from the first year of the policy	no	no – a guaranteed monthly income is paid
Additional benefits and features	Premium Waiver benefits may be added Assupol One Bonus	Tax-free investment returns – no tax on interest, dividends and capital gains Assupol One Bonus	Guaranteed maturity value after 5 years	Guaranteed monthly income Single premium guaranteed after 5 years

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 R36 000 per year (or R3 000 per month) 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.

Guaranteed-income Single-premium Plan

- make your money work for you

We provide you with a guaranteed monthly income so that your hard-earned savings can work for you.

Policy highlights

- Your monthly income is guaranteed for the selected term (5 or 7 years)
- Your single premium is returned to you after the selected term (5 or 7 years)
- A minimum single premium of R500 000.

Guaranteed-return Single-premium Policy

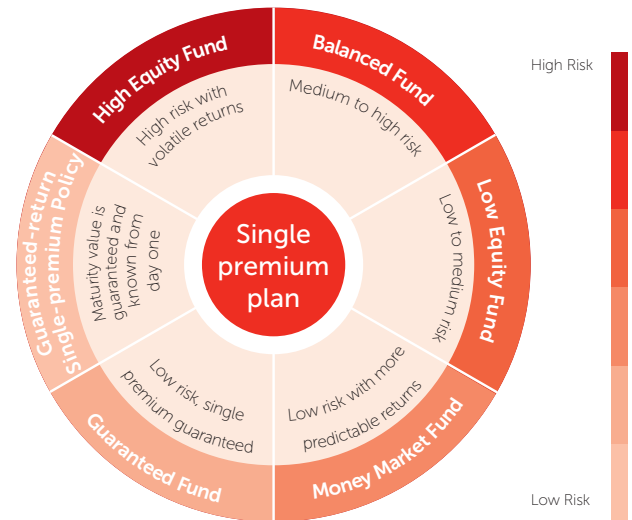
- takes out the uncertainty from the markets

We provide you with a guaranteed maturity value so you can plan ahead for your goals.

Policy highlights

- Your maturity value after the selected term (5 or 7 years) is guaranteed and will be known from day one
- Your maturity value is tax-free
- You can use your policy as security for a loan
- A minimum single premium of R500 000.

Whatever your risk appetite, we have a single premium plan for you.



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

About us

Established in 1913, Assupol Life is a proudly South African company with more than 100 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



Life cover

- Progress 4Sure Plan
- Progress 4Life Plan
- Progress Legacy Plan
- Progress Accident Plan



Retirement products

- Carefree Life Retirement Annuity
- Preservation Funds
- Ultimate Retirement Income 4Life

ASSUPOL Rewards

Assupol Rewards is here, and it's FREE
Visit myassupol.datafree.co.za for more
*Ts and Cs apply



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Representative/broker



Contract provisions apply
www.assupol.co.za

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ASISA

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