

The Sanlam Portal

For clients with standard or less complex investment requirements, or to help build a portfolio within tax efficient wrappers, take a look at the Sanlam Portal products.

The Sanlam Portal service enables you to access a comprehensive range of investment vehicles designed to meet your clients' personal circumstances and requirements. Some have the potential to enhance the tax efficiency of their investment portfolios.

We designed the Portal for you and your clients with four principles in mind:

- Simple
- Focused
- Efficient
- Helpful

The following products are available through the Sanlam Portal:

- **General Investment Account** - A flexible account that allows your clients to hold a variety of savings and investments.
- **Individual Savings Account (ISA)** - Helping your clients make the most of their annual tax-free savings allowance.
- **Onshore Bond** - A tax-efficient way to make lump sum investments over the long term.
- **Personal Pension Plan** - Helping your clients build and enjoy their retirement wealth using a tax-efficient method.

Investment choice:

Your clients have two choices of where to invest when using our Portal Products:

- **Risk-rated model portfolio solutions** - Clients can choose from 3 ranges of portfolios depending on their risk rating – actively managed, index-linked and socially responsible model ranges available.
- **Other funds** - We also offer access a wide range of external funds and, if you are applying online, you may also be able to transfer funds into your Sanlam ISA or General Investment Account from existing, similar sources held with other companies without having to cash them in. This process is called re-registration.

Flexible access to investments

At some point your clients will want to realise some or all of their investments and we aim to make it as easy as possible for them.

Your clients can make withdrawals in any one of three ways from their Sanlam Portal ISA, General Investment Account or Onshore Bond:

- On an ad-hoc basis.
- By choosing a fixed, regular withdrawal.
- By using our "Income Sweep" facility, which allows them to enjoy the natural income that may be generated by their investments.

When it comes to taking money from their Personal Pension plan in retirement, we've created a "flexi access" facility, which allows your clients to:

- Keep money invested.

- Make lump sum withdrawals.
- Take a regular income.
- Or any combination of the above

It's up to you and your clients, and there's no charge for withdrawing funds.