

# Ultimate Retirement Income 4Life

**ASSUPOL**

SERVING THOSE WHO SERVE SINCE 1913

Funeral cover • Life cover  
Savings products • Retirement products

## Your retirement capital should sustain you for the rest of your life

*Our Ultimate Retirement Income 4Life guarantees you a monthly income for life and beyond.*

### When retiring with us, don't be concerned about

- Investment market performance – Assupol takes the investment risk
- Living too long and using up all your retirement savings – stay healthy and earn a monthly income for life
- Your retirement income not increasing yearly to keep up with inflation
- Dying too soon and leaving your spouse and dependants in financial trouble. We offer
  - a term during which your dependants will continue to get a monthly income after your death – this is the *guarantee term*
  - an option so that your spouse can receive up to 100% of your monthly retirement income – this is the *spouse income option*
- Dying without leaving a legacy, we offer
  - a capital guarantee of up to 100% – this is the *capital protection*.

If you are one of the many people with insufficient retirement savings, you will have to adjust your spending in retirement. We can help with that too...

**GET REWIRED  
FOR RETIREMENT™**



## Life after retirement requires adjustment – both psychologically and financially.

Assupol's *Rewirement* feature can help. This unique market-first feature gives you a period of time over which to gradually adjust your lifestyle and spending to match your retirement income, rather than a sudden adjustment at your date of retirement.

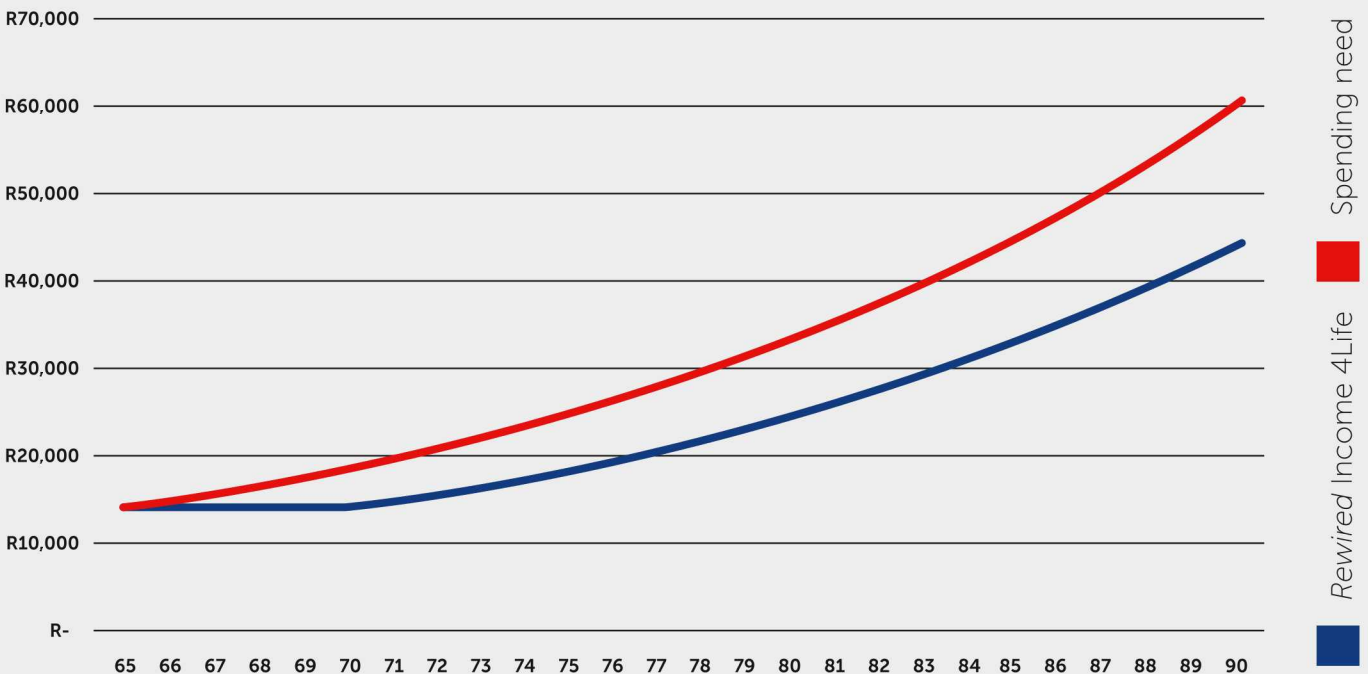
Currently in the market clients can choose either a level income or an increasing income:

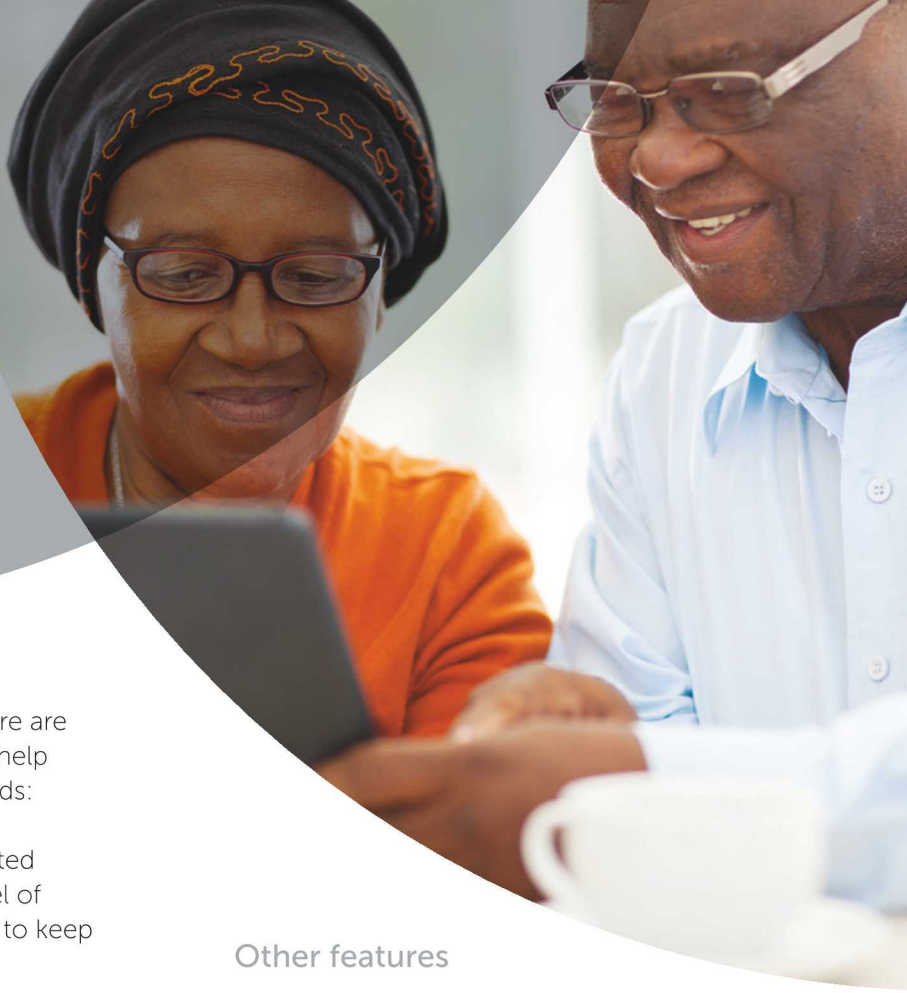
- The level income starts relatively higher but fails to keep up with inflation; and

- The increasing income starts relatively lower, so you may have to make a sudden adjustment immediately after retiring, although it increases yearly to keep up with inflation.

The Assupol *Rewirement* feature allows you to combine the benefits of the fixed and increasing income options – this allows you to start off with a higher, level income, which will start to increase after a few years to better keep up with inflation. This allows you time in which to adjust your spending in retirement to a level that your guaranteed retirement income can afford.

### Rewired Income 4Life





In addition to the *Rewirement* feature, there are a number of optional features which can help address your post-retirement income needs:

- An **increase percentage** can be selected to make sure that the guaranteed level of monthly income increases every year to keep up with inflation
- A **guarantee term** ensures that your spouse and dependants continue to receive an income if you die before the end of the guarantee term
- A **spouse income option** ensures that a percentage of the guaranteed monthly income continues for the surviving spouse after your death
- **Capital protection** – a full or a percentage of the investment premium can be protected so that on your death, your dependants can receive a percentage of the initial investment premium, helping you to leave a legacy.

### Other features

- Guaranteed income for life
- Minimum entry age of 55, no maximum entry age
- Minimum investment premium of R50 000
- No cash value, therefore the policy may not be ceded or used as security for loans
- Once the policy has started, it cannot be cancelled or changed.

For guaranteed income during retirement.

*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.*



## Life cover

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



## Funeral cover

- Excellence Family Funeral Plan



## Savings products

- Assupol One Savings Policy
- Assupol One Tax-free Savings Policy
- Guaranteed-return Single-premium Policy
- Guaranteed-income Single-premium Plan



## Retirement products

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



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ASISA

Representative/broker

Contract provisions apply  
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Authorised financial services provider

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Savings & Investment SA