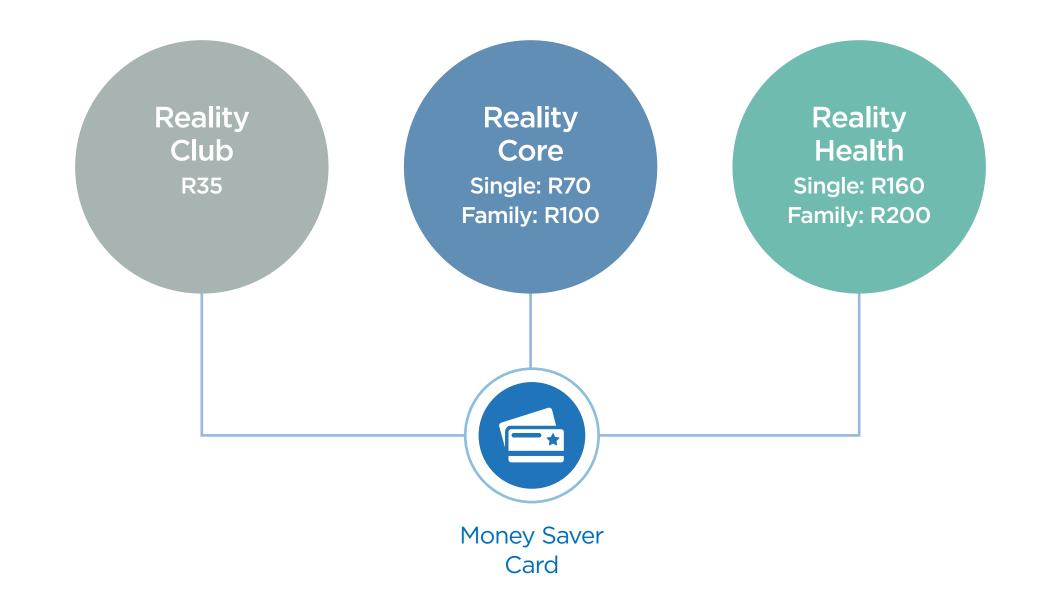


Enjoy great savings with Sanlam Reality!

Sanlam Reality is a lifestyle, wellness, rewards and financial education programme available to all Bonitas members from 1 January 2016. Taking care of your money is rewarding, therefore the Sanlam Reality membership options have been specifically tailored to help Bonitas members save money on travel and entertainment, improve their health and day-to-day expenses, and learn more about achieving financial fitness.







What does Sanlam Reality offer members?

- More than 20 amazing benefits to help you save time and money. These benefits are divided into the following categories: Day-to-Day Savings, Wealth, Travel, Health and Entertainment.
- Three different membership options available (Reality Health, Reality Core and Reality Club), with Reality Health specifically tailored to medical aid members.
- Family membership options, which allows dependants to join the programme and utilise the benefits independently of the principal member.
- A Bronze, Silver and Gold tiering structure that allows members to earn more discounts.
- A day-to-day transactional shopping card called Money Saver, which pays out an annual or quarterly cash-back bonus. You can earn back up to 10% of your monthly spend when you shop at our list of national retailers. Plus, there are no admin fees on the Money Saver card for three months - that's a saving of R150 upfront!
- An online financial platform called Wealth Sense, with free access to money calculators, tools, tips, digital magazines and more...

Compare Sanlam Reality's three **membership options**:

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Reality Club Single

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n/a Up to R750 off a return ticket

> 20% off Up to 60% off n/a

10 tickets (2D) Buy one, get one free (up to R80) n/a n/a n/a

> ✓ ✓ ✓

What is the Money Saver card?

The Money Saver card is a world-class day-to-day transactional shopping card. Every time you use your Money Saver card at our list of national partners including Pick n Pay, participating Engens, Dis-Chem, Clicks, Edgars and Jet you will earn towards a cash-back bonus.

Fixed rebate percentage (irrespective of spend): petrol and pharmacy

	Bronze ★	Silver ★ ★	Gold ★★★
Fuel	5.0%	7.5%	10.0%
Pharmacy	5.0%	7.5%	10.0%

Variable rebate percentage (dependent on spend): groceries and goods

	Bronze ★	Silver ★ ★	Gold ★★★
≤ R5000	1.5%	2.0%	2.5%
R5001 - R10000	3.0%	4.0%	5.0%
≥ R10001	6.0%	8.0%	10.0%



How do I join Sanlam Reality?

Contact your Bonitas broker and complete a Sanlam Reality application form.

The Sanlam Reality membership options will be available to Bonitas members from 1 January 2016.

To find out more about Sanlam Reality, browse the website **www.sanlamreality.co.za**.

