

# PENSION INCOME CHOICE IN A NUTSHELL



Sentinel offers a Pension Income Choice model to best suit your post-retirement income needs.  
The following illustration briefly explains this product offering (after a lump sum commutation option has been exercised).

TIER 1 Also, the Default Option	TIER 2 OPTION	TIER 3 OPTION
COMPULSORY COMPONENT, WITH BUY-UP OPTIONS	MULTIPLE PENSION OPTIONS	
	AVAILABLE ONLY ONCE A TIER 1 PENSION OF R12,500 pm HAS BEEN PROVIDED FOR	
<b>GUARANTEED PENSION Includes</b> <ul style="list-style-type: none"> <li>Lifelong guarantee for pensioner and spouse(s)</li> <li>75% or 100% Spouse pension option</li> <li>5-, 10-, 15-, 20- or 25-year term certain options</li> <li>With-profit increases</li> </ul>	<b>2nd GUARANTEED PENSION Includes:</b> <ul style="list-style-type: none"> <li>Lifelong guarantee for pensioner and spouse(s)</li> <li>0%, 25%, 50%, 75% or 100% Spouse pension option</li> <li>With-profit increases</li> <li>5-, 10-, 15-, 20- or 25-year term certain options</li> </ul>	<b>FLEXIBLE PENSION</b> Includes: <ul style="list-style-type: none"> <li>Self-Managed</li> <li>Investment choice</li> <li>Option to convert to guaranteed pension</li> <li>Monthly income drawdown</li> </ul>