

# Gym benefit





## What is the **Sanlam Reality** gym benefit?

Sanlam Reality members can enjoy a healthy lifestyle thanks to discounted gym fees at approved Planet Fitness and JustGym branches.



## How much will the Sanlam Reality gym benefit cost?

On a monthly basis, you will pay a Sanlam Reality membership fee (determined by your membership option) plus a monthly gym fee (as determined by the gym of your choice). Occasionally, the activation fee will be waived to encourage members to use the benefit.

**Please note:** Members who hold a Sanlam policy qualify for a higher discount. Please refer to the T&Cs page for more detail.

Membership option	Monthly Sanlam Reality fee	Monthly gym fee	Once-off activation fee Planet Fitness	Once-off activation fee JustGym
Reality Plus	Single R289 Family R359	Determined by the gym	R975 + R150 tag fee	R250 + R150 tag fee
Reality Core	Single R129 Family R169	Determined by the gym	R975 + R150 tag fee	R250 + R150 tag fee
Reality Club	Single R59	Determined by the gym	R250 + R150 tag fee	R250 + R150 tag fee

**Please note:** Your fee also depends on whether you're an existing Sanlam Reality member with an active gym contract, a new Sanlam Reality member with a Sanlam qualifying product, or a new Sanlam Reality member without a Sanlam qualifying product. Additionally, each independent gym determines its own tag fee.

## Single vs Family membership options

Sanlam Reality members on the Single membership options, only the Principal member may join the gym.

Sanlam Reality members on the Family membership options, all registered family members are able to join the gym in their own right. They do not need to join the same branch as the Principal member. Each registered family member who joins will pay a once-off activation fee and a tag fee, as well as a monthly gym fee.

**i** Reality Club does not offer a Family membership option.

## Qualifying products

If you have any of the below Sanlam qualifying products, you may get the gym benefit:

- Sanlam Individual Insurance, Retirement, Preservation and Savings Products
- Glacier by Sanlam Products
- Sanlam Unit Trusts
- Sanlam Wills & Sanlam Legacy Plans
- Santam Car & Home Insurance
- Sanlam Funeral Insurance
- Sanlam Personal Loans (SPL)
- Members of Sanlam Group Risk Schemes & Sanlam Umbrella Solutions
- Fedhealth Medical Aid



## How do I earn discounts at Planet Fitness?

The discount calculation is based on how many times you visit the gym each month (as determined by information received from the gym), on your specific gym fee value (ie the amount you pay directly to the gym) and whether you have a Sanlam qualifying product. Your percentage discount is calculated using a rolling three-month average, based on the number of times you visit the gym, as per the usage categories indicated below. The discount is capped at R750 per month and taken directly off your monthly gym fee.

Children under the age of 18 on the Family option train for free. For more info, contact your Planet Fitness of choice.

### Discount percentage for your membership option

This discount structure is applicable only to existing Sanlam Reality members\* with active gym contracts, and new Sanlam Reality members with a Sanlam qualifying product.

\*Existing Sanlam Reality members with no Sanlam qualifying product: this gym discount structure will continue only until the end of the existing active contract [12 and 24 months].

Visits	Reality Plus	Reality Core	Reality Club
0-5 monthly gym visits	25%	20%	20%
6-11 monthly gym visits	50%	40%	20%
12+ gym visits	80%	60%	20%



### For new Sanlam Reality members without a Sanlam qualifying product:

You will enjoy discounts according to the below structure:

	Month 1 to 3	Month 4 to end of contract
Reality Plus	40%	20%
Reality Core	40%	20%
Reality Club	20%	20%

**Note:** Sanlam Reality members without a Sanlam qualifying product can qualify at any time for the higher gym discounts available on the purchase of a Sanlam qualifying product.

## How do I earn discounts at JustGym?

The discount calculation is based on how many times you visit the gym each month (as determined by information received from the gym), on your specific gym fee value (ie the amount you pay directly to the gym) and whether you have a Sanlam qualifying product. Your percentage discount is calculated using a rolling three-month average, based on the number of times you visit the gym, as per the usage categories indicated below. The discount is capped at R750 per month and taken directly off your monthly gym fee.

### Discount percentage for your membership option

This discount structure is applicable only to existing Sanlam Reality members\* with active gym contracts, and new Sanlam Reality members with a Sanlam qualifying product.

\*Existing Sanlam Reality members with no Sanlam qualifying product: this gym discount structure will continue only until the end of the existing active contract [12 and 24 months].



Visits	Reality Plus	Reality Core	Reality Club
0-5 monthly gym visits	25%	20%	20%
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	Month 1 to 3	Month 4 to end of contract
Reality Plus	40%	20%
Reality Core	40%	20%
Reality Club	20%	20%

**Note:** Sanlam Reality members without a Sanlam qualifying product can qualify at any time for the higher gym discounts available on the purchase of a Sanlam qualifying product.



## How do I apply?

You can apply for the various Sanlam Reality membership options by calling Sanlam Reality on **0860 732 548/9** and speaking to a call centre agent, or by visiting [www.sanlamreality.co.za/join](http://www.sanlamreality.co.za/join). Once your Sanlam Reality membership is activated and you have your membership number, you can join the gym of your choice.

You will sign agreements with both Sanlam Reality and your gym. When you join, you'll be required to give the gym your Sanlam Reality membership number, personal details, including your bank details for debit-order purposes. A once-off gym activation fee and a tag fee will apply.

The gym will have specific terms and conditions, which will be included in your contract. Sanlam Reality's gyms rules may change from time to time – visit [www.sanlamreality.co.za](http://www.sanlamreality.co.za) to ensure you have the latest version.

## How do I earn tier points to change my tier status?

Sanlam Reality rewards members for the right wellness behaviour. Every time you visit the gym, you earn 150 points, which allows you to move up tiers. The higher your tier, the higher discounts you will earn on your Sanlam Reality benefits. Only Sanlam Reality members with a Sanlam life cover or health cover product can earn gym tier points. For Single membership options you may earn up to 15 000 points per year, and on Family membership options you may earn up to 30 000 points per year. Tier points are not available for Sanlam Reality Club members.

## How do I cancel my membership?

If you wish to cancel your gym membership, you must do so at both the gym and at Sanlam Reality. The gym determines its own cancellation rules and fees. A calendar month notice period applies to members wishing to change or cancel their Sanlam Reality membership option. Fees are still payable in the notice month. Discounts will still apply if members qualify for payment according to the Sanlam Reality rules for the health benefit.

## Terms and conditions

- Sanlam Reality members qualify for monthly discounts or cash rewards provided that their Sanlam Reality and gym memberships are active, and they are not in arrears with their fees.
- Discount amounts will vary according to whether members have any Sanlam qualifying products or not. Members without any Sanlam qualifying products will receive a lower discount.
- The monthly discount for Reality members with a qualifying Sanlam product is calculated using a three-month average of your monthly gym visits. The maximum discount payable every month is R750 per active paying member or spouse and/or dependants.
- The monthly discount for Reality members without any qualifying Sanlam product is 40% off your first 3 months then 20% thereafter.
- The maximum monthly discount amount is R750 per gym per member.
- It's the member's responsibility to ensure that their gym visits are recorded accurately. Only one visit per day will count for discount purposes.
- Members are required to visit the gym 36 times in a rolling 12-month period at Planet Fitness.
- Spouse and dependants must be over 18 years.
- Dependants on the Family membership options may join the gym as members in their own right provided they are at least 18 years old. Dependants under the age of 18 may enjoy health benefits according to the gym's terms and conditions. Gym rewards are only payable to qualifying Sanlam Reality members and dependants.
- If your Sanlam Reality membership is cancelled, you and your dependants will no longer qualify for the Sanlam Reality rate.



**0860 732 548/9**



**[www.sanlamreality.co.za](http://www.sanlamreality.co.za)**



Email membership queries:  
**[info@sanlamreality.co.za](mailto:info@sanlamreality.co.za)**



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