

# Glacier Top Brands Return Enhancer

[View the brochure for more information](#)



Allianz SE | Amazon.com | Apple Inc | Coca-Cola Co. | Inditex | LVMH | McDonalds Corp | Mercedes-Benz | Nestlé SA | Nike Inc | SAP | Walt Disney Co.

Minimum contribution

R100 000 lump sum

How long to invest for

A minimum of five years, as it is set up in a sinking fund policy underwritten by Sanlam Life Insurance Ltd, called the Vantage Plan, of which the first five years are known as a 'restricted period'.

Benefits

- Five-year investment linked to a portfolio of some of the largest, most well-known and well-perceived brands in the Europe and US, without currency risk
- You will receive a defined minimum return of 30% on your initial investment amount if the portfolio provides a negative return, or a positive return up to 30%, at the end of the investment term
- You will receive an enhanced return if the portfolio provides a positive return above 30% over the five years
- There is an opportunity for high returns, even in a low return environment
- Structure with no tax administration burden

How it works

- You make a lump sum investment of at least R100 000
- The investment is linked to the performance of a portfolio of top global brands without currency risk
- The capital protection and investment return are provided by leading global banks

Access to your money

During the five-year term, no withdrawals, switches or loans are allowed.

Tax

All returns earned will be taxed as income at the end of the investment term, using the prevailing rates.

Fees

All fees are priced into the investment. No additional fees will be deducted separately and your full investment amount will therefore be invested.

Fees vary per product and your underlying investment. Please speak to your financial planner to

make sure you pay the correct fees and that you understand which fees you pay and why.

## Additional resources

[Bloomberg Transatlantic Top Brands Fixed Selection Decrement 5% Index](#)

[Comparison between Glacier structured investment options](#)

[Understanding the performance of the Glacier Top Brands Return Enhancer](#)

Glacier Top Brands Return Enhancer - January 2024 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

Glacier Top Brands Return Enhancer – October 2023 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

Glacier Top Brands Return Enhancer – August 2023 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

Glacier Top Brands Return Enhancer – June 2023 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

[Bloomberg Transatlantic Top Brands Fixed Selection Decrement 5% Index](#)

[Comparison between Glacier structured investment options](#)

[Understanding the performance of the Glacier Top Brands Return Enhancer](#)

**This document is intended for use by clients, alongside their financial intermediaries.** The information in this document is provided for information purposes only and should not be construed as the rendering of advice to clients. Although we have taken reasonable steps to ensure the accuracy of the information, neither Sanlam nor any of its subsidiaries accept any liability whatsoever for any direct, indirect or consequential loss arising from the use of, or reliance in any manner on the information provided in this document. For professional advice, please speak to your financial intermediary.

Glacier Financial Solutions (Pty) Ltd.

A member of the Sanlam Group

Private Bag X5 | Tyger Valley 7536 | Email [client.services@glacier.co.za](mailto:client.services@glacier.co.za) | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web [www.glacier.co.za](http://www.glacier.co.za) | Reg No 1999/025360/07

Licensed Financial Services Provider | Glacier Financial Solutions (Pty) Ltd. is also a Licensed Discretionary Financial Services Provider FSP 770, trading as Glacier Invest | Sanlam Multi-Manager International (Pty) Ltd. | A member of the Sanlam Group

Private Bag X8 | Tyger Valley 7536 | Tel +27 21 950 2600 | Fax +27 21 950 2126 | Web [www.smmi.com](http://www.smmi.com) | \*Reg No 2002/030939/07  
Licensed Discretionary Financial Services Provider, acting as Juristic Representative under the Glacier Financial Solutions FSP 770  
Glacier International is a division of Sanlam Life Insurance Limited  
Sanlam Life Insurance Ltd. | Email [life@sanlam.co.za](mailto:life@sanlam.co.za) | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440  
Reg No 1998/021121/06 | Licensed Financial Services Provider