

Invest in Top Brands with certainty

17 April 2024

Set against a backdrop of global political and economic uncertainties, volatile markets and unstable currencies, investing has become daunting. With the [Glacier Top Brands Return Enhancer](#), you can invest with more certainty, without giving up the opportunity to earn high returns.

The [Glacier Top Brands Return Enhancer](#) is a five-year investment option in a sinking fund policy underwritten by Sanlam Life, that is linked to the performance of a global portfolio of companies with strong brand value. The investment minimum is a lump sum of R100 000.

The Glacier Top Brands Return Enhancer is open for investment until 31 May 2024.

What the [Glacier Top Brands Return Enhancer](#) offers:

- Offshore exposure with rand guarantees.
- A minimum return of 30% (before tax) on your full initial investment amount if you stay invested for the five-year term.
- An enhanced return if you stay invested and if the global portfolio delivers a return of more than 30% over the five years.
- Returns are measured in euros but provided in rand and will not be affected by exchange rate fluctuation.
- Diversification in your investment portfolio.
- No manager risk, as the portfolio is not actively managed.
- Tax efficiency, as returns will be taxed as income, within the policy.
- Estate-planning benefits

Exposure to 12 of the best brands in the world

When looking for steady future performance regardless of market conditions, it is essential to consider companies' intangible value and capabilities. The underlying index, the Bloomberg Transatlantic Top Brands Fixed Selection Decrement 5% Index, provides exposure to a fixed selection of 12 companies among the largest, most well-known and well-perceived global brands in their respective industries in Europe and the US:

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

Speak to your appropriately authorised financial adviser about adding the [Glacier Top Brands Return Enhancer](#) to your portfolio.

Glacier Financial Solutions (Pty) Ltd is a licensed financial services provider.

Sanlam Life Insurance Ltd is a licensed life insurer, financial services and registered credit provider (NCRCP43).

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