

## Objective

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Positive returns over the longer term with relatively low volatility.  
Capital preservation.

Maximised risk-adjusted returns over the longer term (more than five years).

Relatively high capital growth over the long term.

glacier  
Manager  
by Sanlam  
flexibility

# Navigate Optimised Model Portfolios

Navigate is a list of investment choices offered via the Global Life Plan. Navigate optimised model portfolios are categorised according to the mix of assets they invest in and their risk exposure, for easy-to-understand investing. The Navigate guided list of funds is a selected range of funds from local and international companies with strong histories and performance records.

[View the brochure for more details](#)

Minimum contribution

US\$ / £ / ¥ / AUD / CHF 25 000 lump sum

PLUS additional transfers of US\$ / £ / ¥ / AUD / CHF 5 000

How long you invest for

The initial term is five years, after which it becomes open-ended. The value of the policy will form part of your estate plan when you die.

Freedom to change your choice

You have total freedom to change your underlying investments and there are no charges for the first four changes in a year. The minimum amount that can be switched is US\$ / £ / ¥ / AUD / CHF 1 000.

Your investment choices

There are three fund categories with different levels risk exposure:

Optimised Cautious Growth

Optimised Moderate Growth

Optimised Aggressive Growth

Actively managed, but with different strategic approaches that determine where the manager may invest.	Actively managed, and the managers have large degree of flexibility about where to invest.	Actively managed, and the managers have the greatest degree of flexibility about where to invest.
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## Benefits

- The portfolios are organised in a simple and easy-to-understand manner.
- Our questionnaire can help you determine how much risk exposure you feel comfortable with.
- The flat administration fee means it is a cost-efficient way to invest.
- You don't need a tax clearance certificate for investments less than R1 million.

## How it works

- You make a lump sum investment.
- We invest the money in the underlying investments that you choose in collaboration with your financial advisor. The underlying funds within the model portfolios are also available as individual investment choices
- Your money can grow over time based on your underlying investments.

## Access to your money

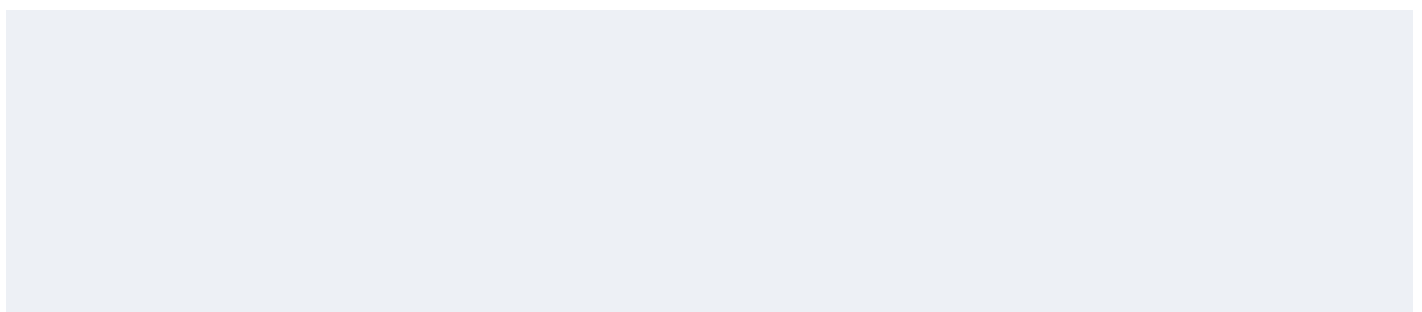
Ad hoc withdrawals are allowed.

## Fees

Please speak to your financial advisor to make sure you pay the correct fees and that you understand which fees you pay and why.

[View our practical guide to offshore investing](#)

[Download the definitive guide to Glacier International](#)



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