

Glacier International Global Investment Plan

The Global Investment Plan enables you to expand your investment universe by diversifying your portfolio across countries and currencies.

[View the brochure for more details](#)

Minimum contribution

US\$ 25 000 lump sum or the currency equivalent in euros, British pounds, Swiss francs and Australian dollars.

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

How long to invest for

The initial term is five years, after which it becomes open-ended.

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

You can choose from:

Funds:

- Navigate: A carefully selected range of investment choices to help simplify international investments, aimed at investors who require guidance or a simple offshore investment solution.
 - The [Navigate optimised model portfolios](#) are actively managed model portfolios, categorised according to which asset classes they invest in, which also determines their risk profile. The funds are monitored on an ongoing basis and rebalances and

fund changes are automatically applied to your portfolio

- The Navigate guided list of funds, a selected range of funds which can be selected and managed by you and your advisor directly.
- Self-directed fund range and model portfolios: Select your own collection of funds from a comprehensive range which spans across global asset classes and regions.

Stockbroking:

- Discretionary portfolios: Share portfolios managed by professional investment managers, according to a specific mandate agreed with you
- Execution-only services: You purchase a selection of your own listed securities, using the trading capabilities of our selected partners.

Benefits

- You have the flexibility to choose from guided or self-directed solutions.
- Tax administration is taken care of by Glacier International
- You can make multiple withdrawals during the initial five-year period.
- You can nominate someone for ownership to ensure your investment can continue after your death
- If the policy continues in the name of a new owner, the policy benefit will not form part of the estate, helping you save on executor fees. The policy is also not subject to the charges and delays related to the legal administration of an estate.
- Processes are simple and transparent, because all instructions are processed through one central point in South Africa.

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.
- Your money can grow over time based on your underlying investments.

Access to your money

- Ad hoc withdrawals are allowed but depend on the liquidity of the underlying investments.
- You cannot make regular or scheduled withdrawals.

Tax

Sanlam Life pays tax on the proceeds from the plan, which means all proceeds you receive are tax free.

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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