



glacier
by Sanlam

THE KEY TO UNLOCKING OFFSHORE INVESTMENT SUCCESS



Maurice Hilleman



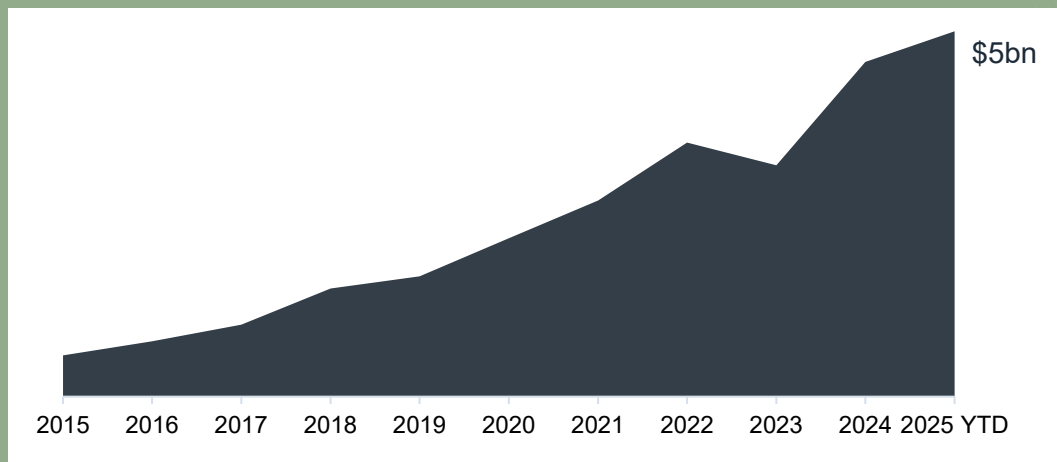
A portrait of Rick Rescorla, a middle-aged man with short brown hair, wearing a dark suit, white shirt, and a red tie with a white pattern. He is looking directly at the camera with a neutral expression. The portrait is set against a blue circular background. Behind this circle, there are several concentric white circles that expand outwards, creating a ripple effect. The entire graphic is superimposed on a background image of a city street at dusk or dawn. The street is lined with multi-story brick buildings with many windows, some of which are lit up. The street is reflected in a body of water in the foreground. The sky is a mix of blue and orange.

**Rick
Rescorla**

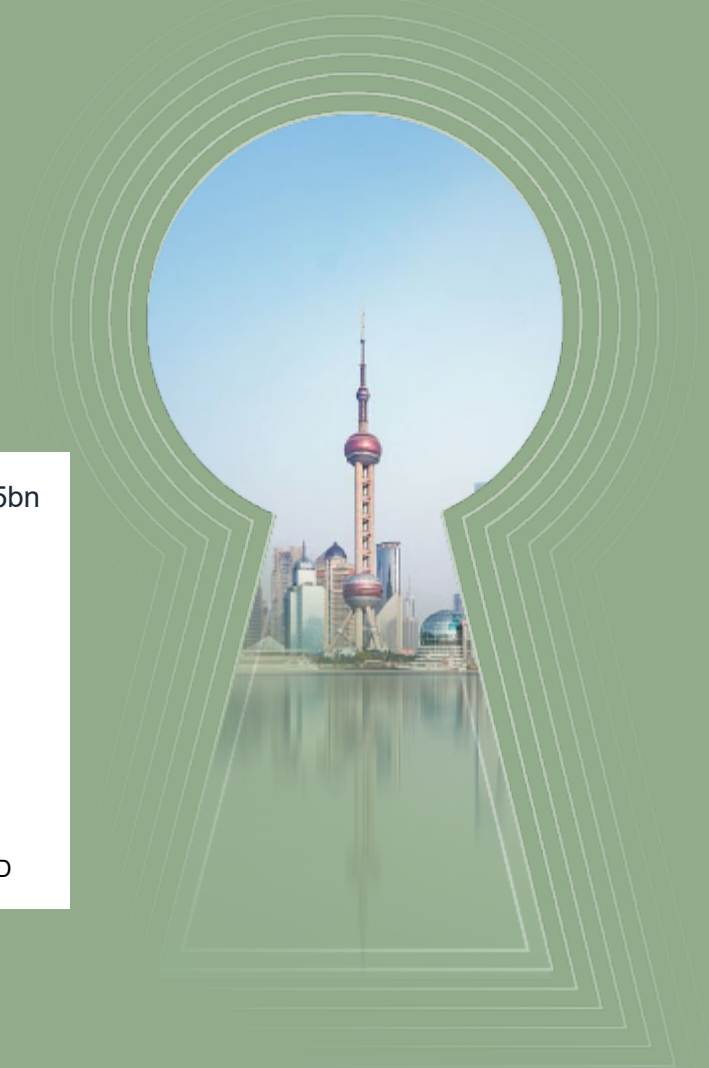


Yekaterina
Mikhailova-
Demina

Resulting in extraordinary trust



On average, AUA Growth over
25% per year since 2015



Glacier International solutions

Options to suit your personal circumstances

OFFSHORE WRAPPERS		LISP
Glacier International Global Life Plan Endowment	Glacier International Global Investment Plan Sinking Fund	Glacier Offshore Investment Plan Discretionary Savings Plan
Individuals	Individuals / Entities	Individuals / Entities
\$25 000 lump sum (R412 000)	\$25 000 lump sum (R412 000)	R5000 per month/R100 000 lump sum
Tax-efficient (life policy rates) Estate planning benefits Wide investment choice and share portfolios Limited liquidity Insolvency protection	Tax-efficient (life policy rates) Estate planning benefits Wide investment choice and share portfolios Limited liquidity	Personal tax rates Guided investment choices Simplified investment requirements Liquidity



Key themes

Concentrated markets

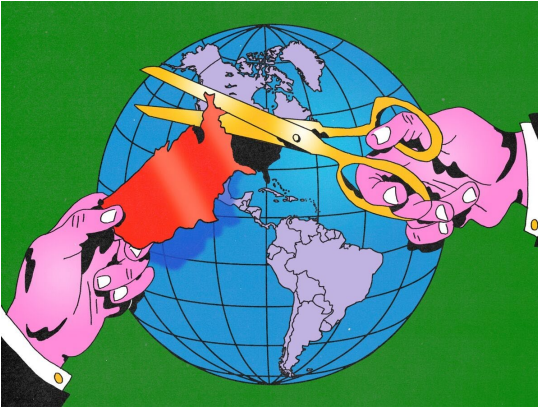


MSCI ACWI:
US over 2/3rds
of total

S&P500 top 10
almost 40% total
index

**Top 10 higher
than 50%:**
FTSE100
Nikkei
ALSI

Deglobalisation is creating new opportunities



New investment opportunities

Creating higher volatility

Divergent asset manager returns

Private Market Investment Opportunities Increasing

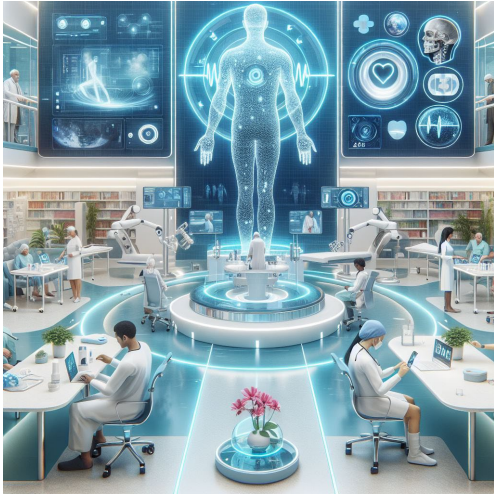


Historically not
available to
retail investors

Time-weighted
liquidity

Minimums still
high for average
retail investor

Healthcare and Longevity



Weight-lose drugs.
People living
longer.

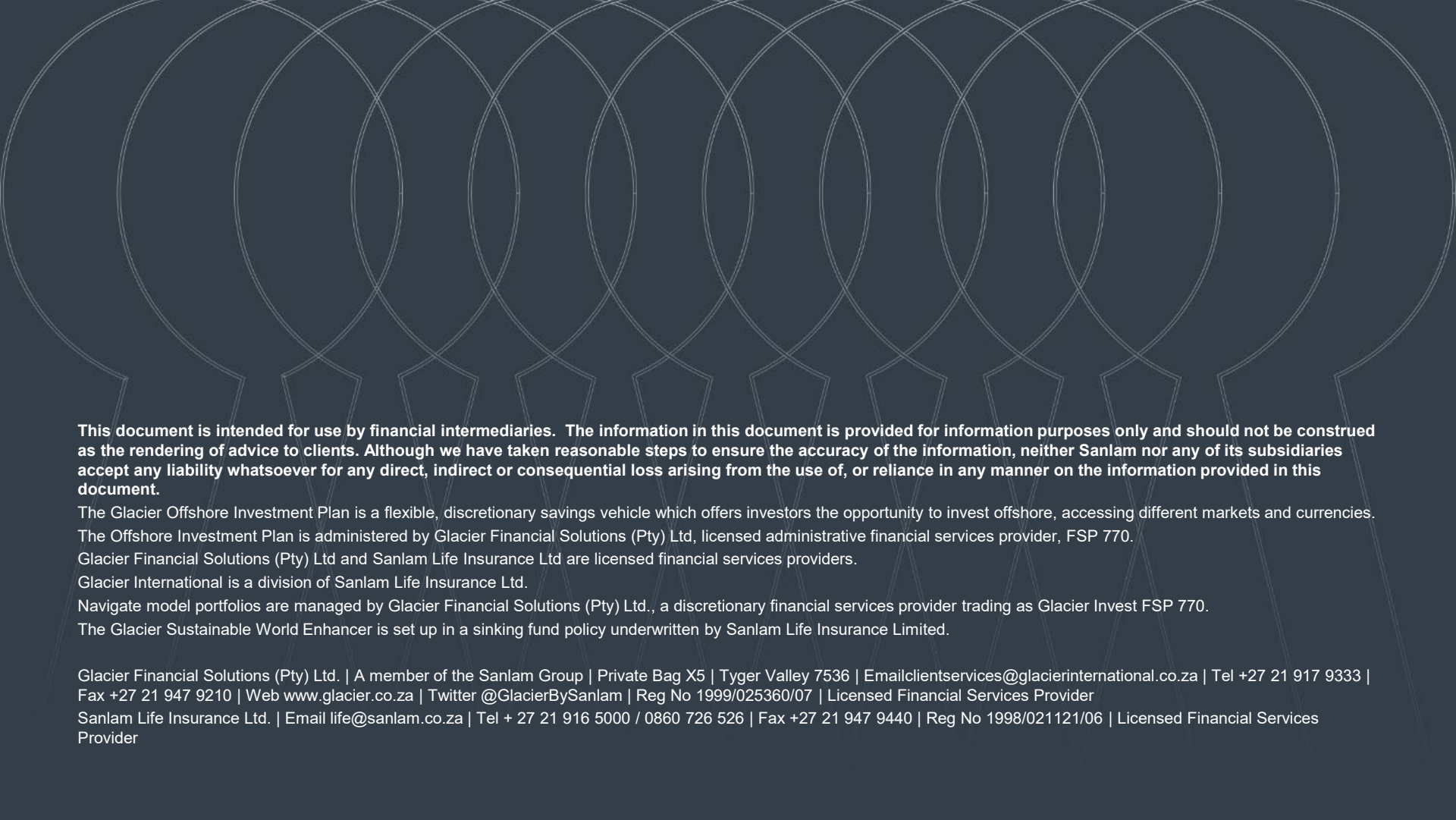
People living
healthy lives.

Investment
opportunities.
Financial
planning.

Asset management

Client engagement

Risk management and cyber security



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The Glacier Offshore Investment Plan is a flexible, discretionary savings vehicle which offers investors the opportunity to invest offshore, accessing different markets and currencies.

The Offshore Investment Plan is administered by Glacier Financial Solutions (Pty) Ltd, licensed administrative financial services provider, FSP 770.

Glacier Financial Solutions (Pty) Ltd and Sanlam Life Insurance Ltd are licensed financial services providers.

Glacier International is a division of Sanlam Life Insurance Ltd.

Navigate model portfolios are managed by Glacier Financial Solutions (Pty) Ltd., a discretionary financial services provider trading as Glacier Invest FSP 770.

The Glacier Sustainable World Enhancer is set up in a sinking fund policy underwritten by Sanlam Life Insurance Limited.

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