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| Glacier by Sanlam

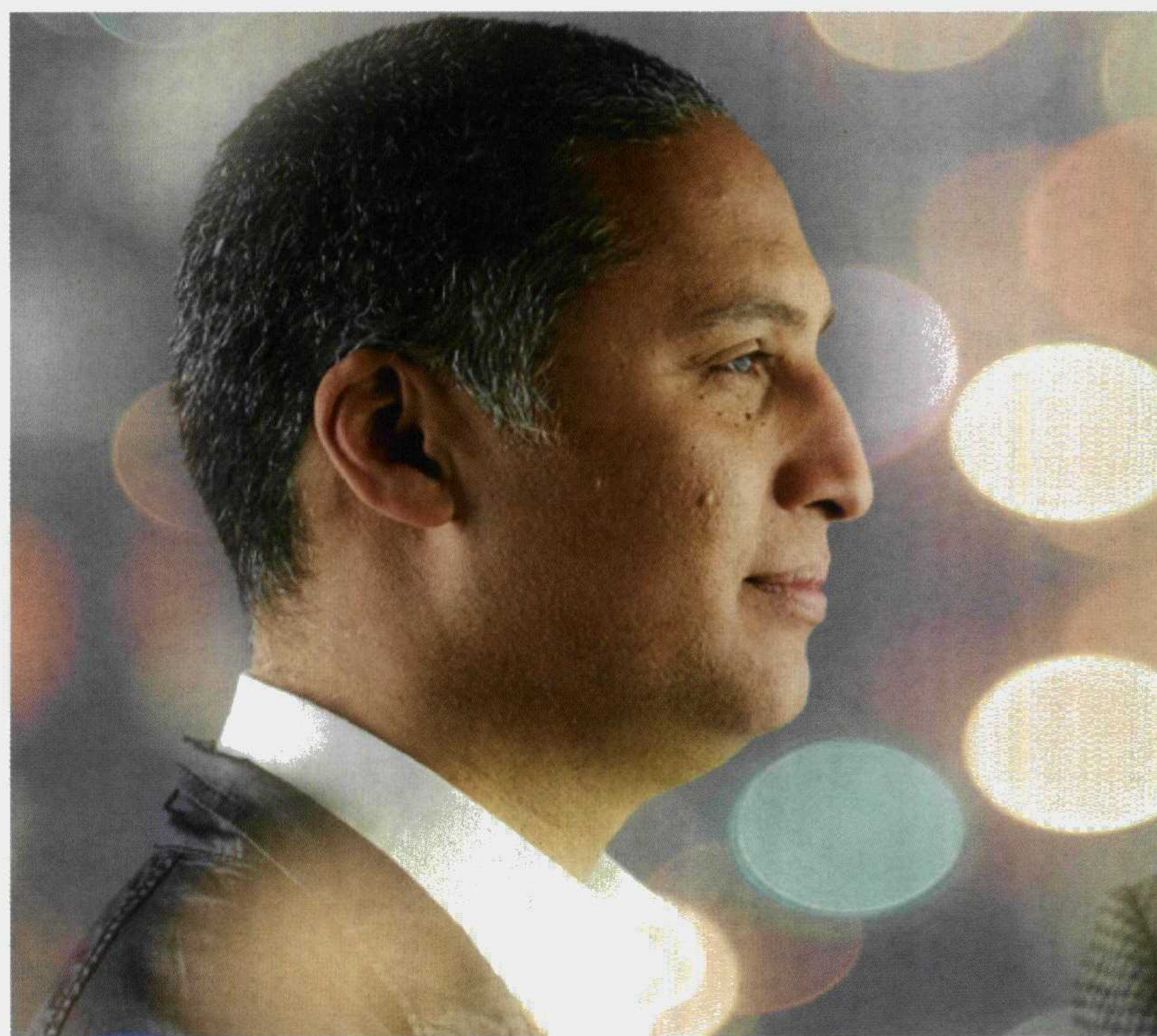
## FOR MAKING RETIREMENT REAL FOR YOUNG PEOPLE



Glacier by Sanlam's #FutureFWD retirement campaign brought young South Africans up close and personal with the realities of retirement—and the importance of saving early. For the three young influencers who participated in the campaign, it was an eye-opening experience. And their journey uncovered many important lessons for young South Africans across the country to take away and apply in their own lives.

"As a financial services company, we see it as our responsibility to educate South Africa's youth about the importance of planning for a healthy retirement. A big part of that is starting early, and utilising the benefits of compound interest and time to enhance savings. #FutureFWD allowed South Africans to experience retirement first-hand and in a positive light. It showed young people that if they live a little simpler now, they will have enriched possibilities later," explained Zaida Essop, head of marketing at Glacier by Sanlam.

Prior to October, the three young campaign influencers—like many other young South Africans—hadn't given much thought to saving for retirement, and had no





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idea exactly what it was they should be saving for. This all changed when they were paired up with like-minded retirees and embarked on the #FutureFWD journey. Together they explored what life is actually like in retirement; they did everyday activities and had serious discussions about the price of food, maintaining their lifestyles as well as challenges such as health and financial well-being.

Radio personality and lifestyle blogger Bailey Schneider (32) was paired with retired

tourism entrepreneur Sarah Ravenhill (56). Thoban Jappie (42), a social media entrepreneur, was paired with Tommy Blake (65), a retired physician. And 29-year-old public relations executive and food blogger Candice Bresler was paired with 69-year-old former restaurateur and wine aficionado, Michael Olivier.

Reflecting on some of the key learnings and insights during their six-week journey with their retired counterparts, the common

thread among the three influencers was clear: Saving for retirement is vital and needs to start now.

"I can't afford to put off saving for retirement any longer. Not only will my retirement be more expensive, but it will possibly last for a decade longer than previous generations. I wish I'd known what I know now when I started working at 22. I think my retirement will be focused on providing for the necessities only," said Bresler.

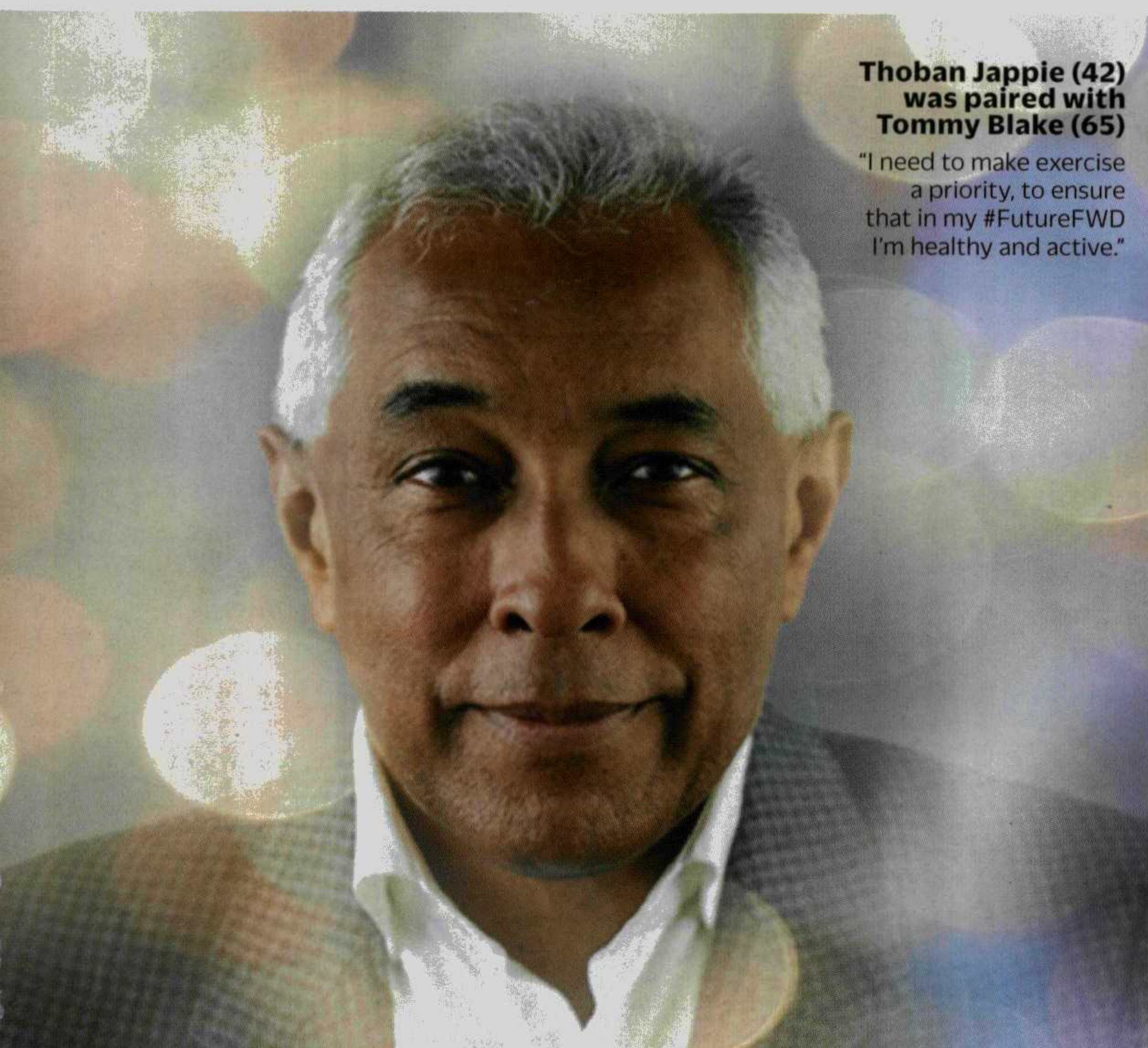
The partnership between Ravenhill and Schneider was fruitful from the start. Aligning with

Schneider's dream of retiring young, Ravenhill retired at the age of 50 after starting her savings from the tender age of 13. "I don't want to have to work forever because I didn't make the right financial decisions," says Schneider. "This project was my first time even thinking about retirement, and I have now set up a proper savings account that earns better interest, and am looking into retirement annuities."

For Jappie, the key outcome of his #FutureFWD journey was health. Being paired with Blake, a retired physician, opened his eyes to the importance of leading a healthy and active lifestyle. "For far too long I have taken my health for granted, and Tommy has opened my eyes to the fact that I need to make exercise a priority, to ensure that in my #FutureFWD I'm healthy and active. Good health is the best investment."

According to Glacier's calculations, the average life expectancy of a 65-year-old South African is 18 years for a man and 22 years for a woman. By 2035, a 65-year old man's life expectancy is predicted to be 24 years—six years longer than it is today.

"The campaign reached more than 2.2 million people on Facebook and Twitter, and more than 85 000 people have engaged with the content by reading, commenting and sharing posts. It has certainly caught people's attention, and the response has been incredibly positive. We know that #FutureFWD has made retirement real for many of the campaign's followers, and certainly the three younger influencers—and that is exactly what we wanted to achieve," said Essop.



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