



Ship to shore:
Bite-sized knowledge
with big impact

glacier
by Sanlam



DID YOU KNOW?

What to know about
Glacier's advance
guarantee on life
annuities.

FACT

Locked rates for up to three months!

FACT

Avoid the unwanted surprise of a fall in
rate

FACT

Applicable to compulsory and voluntary
annuities



DID YOU KNOW?

What to know about
Glacier's voluntary
solutions.

FACT

Provide lifelong guaranteed income

FACT

Create tax efficiency at retirement via
Section 10A

FACT

Offer a way to diversify income streams
in retirement



DID YOU KNOW?

The ICE tool can
assist with income
stream management.

FACT

Combining retirement solutions gives
your client the best of both worlds

FACT

The income product comparison
functionality helps you illustrate the
client's income journey



DID YOU KNOW?

What to know about Glacier's GEPF Retirement
Illustrator Tool.

FACT

**Provides an illustration
based on your client's
GEPF statement**

FACT

**Side-by-side
comparisons of all four
post-reform retirement
options**

FACT

**Automated report based
on the client's option**



DID YOU KNOW?

Income from a life annuity can be commuted at death within the term of guarantee.

FACT

Life annuities provide higher income than prudential drawdowns on an ILLA

FACT

The Sanlam life annuity is the only annuity to offer a 30-year guarantee



DID YOU KNOW?

The Sanlam Income with
Capital Preservation Plan
(Plan 29) offers income
and returns up to the full
investment capital at
death.

FACT

The lump sum payment on death of the annuitant is received by the beneficiary free of tax

FACT

Executors' fees are reduced to zero when beneficiaries are added to the Plan 29



DID YOU KNOW?

Our living annuity caters for all retirement needs.

FACT

We have 100% asset swap capacity

FACT

We have open architecture

FACT

We have Real Income Solutions



Thank you



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