



glacier
by Sanlam



OFFSHORE DEEP DIVE

ANDREW BROTCHE | MANAGING DIRECTOR
GLACIER INTERNATIONAL

AGENDA

○ GLACIER INTERNATIONAL BUSINESS UPDATE

Andrew Brotchie

○ TAX CONSIDERATIONS WHEN INVESTING OFFSHORE

Diane Seccombe

○ CHANGES IN THE REGULATORY & REPORTING ENVIRONMENT

A Practical Guide

Nico le Roux

○ GLACIER INTERNATIONAL INVESTMENT OFFERING

Navigate Enhancements

Dean de Nysschen

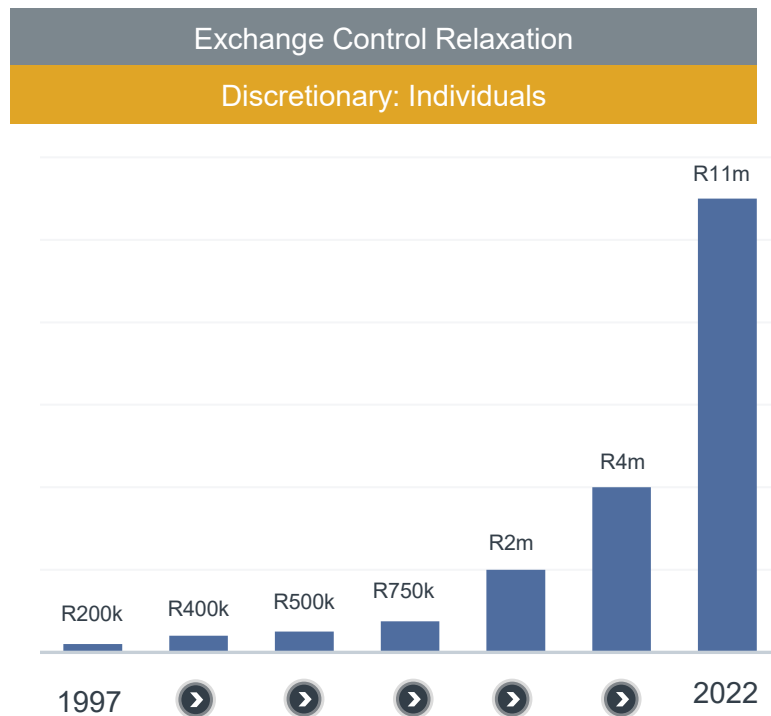
Baillie Gifford

INVESTING OFFSHORE FROM SOUTH AFRICA

A (significantly) changing landscape

Offshore allocations driven by
sound arguments

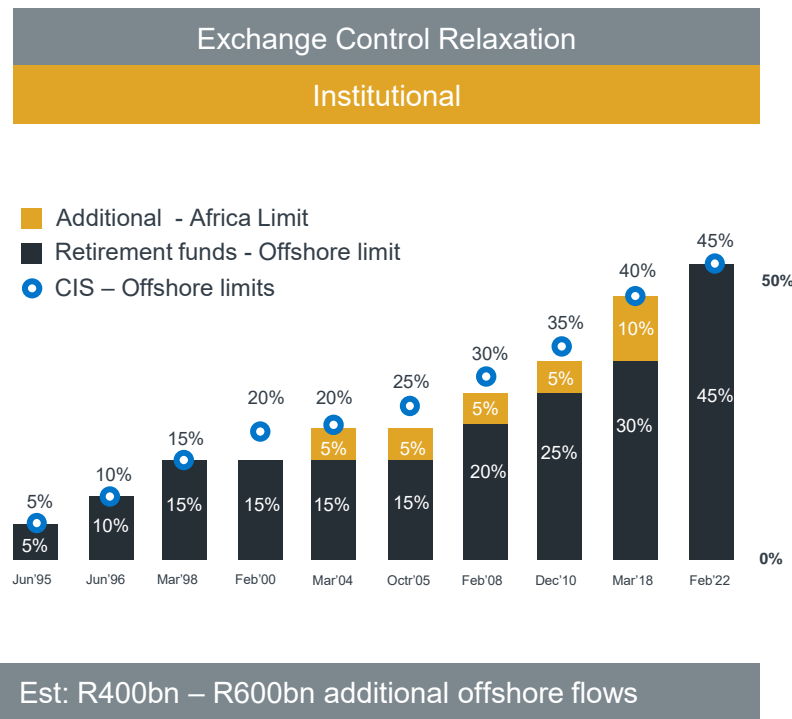
- › Diversification
- › Opportunity
- › Hedging
- › Facilitated by changes in discretionary allowances



INVESTING OFFSHORE FROM SOUTH AFRICA

A (significantly) changing landscape

Regulatory relaxation is going
drive the next wave of offshore
inclusion in South African
investor portfolios



INVESTMENT PROPOSITION

Glacier (Local)

Local Portfolio



Glacier International

International Portfolio



CLIENT INVESTMENT PORTFOLIO

Glacier (Local)

Local Portfolio



Glacier International

International Portfolio



CLIENT INVESTMENT PORTFOLIO

Glacier (Local)

Local Portfolio



Glacier International

International Portfolio



CLIENT INVESTMENT PORTFOLIO

Investment Manager

Glacier (Local)

Local Portfolio

Glacier International

International Portfolio

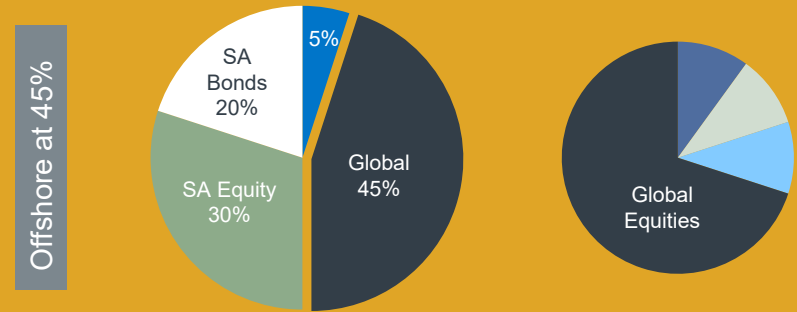
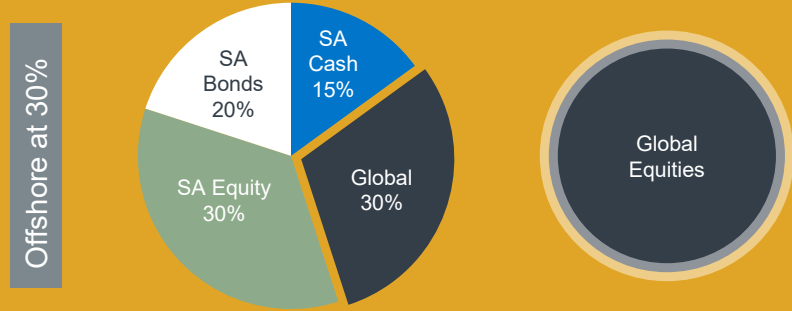


Self Select

SIGNIFICANT IMPACT ON WEALTH ADVICE LANDSCAPE

Impacts

- Adviser, Pension Funds & Clients
- Asset Managers
- Investment Process and Portfolio Construction
- Platforms



Source: Ninety One Proprietary Model – Research Report Findings

An aerial photograph of a two-lane asphalt road winding through a dense, lush green forest. A small red car is visible on the road, moving away from the viewer. The image is overlaid with a large, semi-transparent dark grey circle on the left side, which contains the main text and a downward arrow icon. The background image is a high-resolution aerial shot showing the texture of the forest canopy and the straight line of the road.

BECOMING FUTURE FIT



Glacier International offers the
widest range of products to
access international investment
opportunities

glacier
by Santam

GLACIER INTERNATIONAL SOLUTION SET

OFFSHORE WRAPPERS

LISP

Global Life Plan Endowment



Individuals

Tax-efficient

No foreign inheritance tax

No probate

No executor fees (beneficiaries)

Insolvency protection

Global Investment Plan Sinking fund



Individuals / Entities

Tax-efficient

No foreign inheritance tax

No probate

No executor fees (nominees)

Glacier Offshore Investment Plan



Individuals / Entities

No probate

No foreign inheritance tax
(funds only)

**Recurring Savings Option
Now Available**



BECOMING FUTURE FIT

Impact of
removal of
“looping” still to
be factored in


Leverage the
operational capability
to access offshore
investments in ‘local’
products

Glacier
International offers
the widest range of
products to access
international
investment
opportunities

glacier
by Sanlam

BECOMING FUTURE FIT

Digital Journey

- 
- The diagram illustrates the Digital Journey initiatives, organized into two vertical columns. Each column features three yellow circular markers connected by a vertical line. The left column lists 'Integrated Reporting', 'On-line capabilities' (with sub-points: '- Switching' and '- Quote and Application process'), and 'Elite Wealth Reporting Links'. The right column lists 'Client Review Tools', 'DFM Capability Enhancements' (with sub-points: '- On-line portfolio management' and '- Enhanced multiple portfolio management tools'), and 'Stockbroking Reporting'.
- Integrated Reporting
 - On-line capabilities
 - Switching
 - Quote and Application process
 - Elite Wealth Reporting Links
 - Client Review Tools
 - DFM Capability Enhancements
 - On-line portfolio management
 - Enhanced multiple portfolio management tools
 - Stockbroking Reporting

Product Enhancements

- 
- The diagram illustrates the Product Enhancements initiative, featuring a single yellow circular marker connected to the text 'Contingent Beneficiaries'.
- Contingent Beneficiaries

THANK YOU

glacier
by Sanlam



GLACIER INTERNATIONAL IS A DIVISION OF SANLAM LIFE INSURANCE LIMITED LTD.

The information in this presentation is provided for information purposes only and should not be construed as the rendering of advice to clients. Although we have taken reasonable steps to ensure the accuracy of the information, neither Sanlam nor any of its subsidiaries accept any liability whatsoever for any direct, indirect or consequential loss arising from the use of, or reliance in any manner on the information provided in this document.

A member of the Sanlam Group
Private Bag X5, Tyger Valley 7536
Email: clientservices@glacierinternational.co.za
Tel +27 (0)21 917 9333
www.glacierinternational.com

Reg No 1998/021121/06 Licensed Financial Services Provider

Model portfolios are managed by Glacier Financial Solutions (Pty) Ltd., FSP 770, trading as Glacier Invest, a Licensed Financial Services Provider

glacier
by Sanlam