# GLACIER INTERNATIONAL NAVIGATE OPTIMISED MODEL PORTFOLIOS

## INTRODUCING GLACIER

Glacier by Sanlam brings together leading experts and respected financial services companies to meet clients' investment needs. We deliver focused financial services through specialist teams, and pride ourselves on being a chosen partner of acclaimed financial intermediaries through our superior solutions and our quality service.

Our collection of financial solutions has been designed to span a lifetime, and to fulfil the needs each life stage may bring – whether you are focusing on the creation or the preservation of your wealth. Our offering encompasses local investments, including fixed-term investments and investments with guarantees, international investments, retirement saving solutions and retirement income solutions.

While each solution has its own distinct purpose, they all share the world-class quality and commitment that have come to distinguish Glacier.

## GLACIER INTERNATIONAL

Glacier International provides South African investors with direct international investment opportunities. Our products and solutions have been specifically designed with the South African investor in mind, and our range of investment choices spans a number of foreign currencies.

## WHY GLACIER INTERNATIONAL?

We offer a wide range of investment choices across a number of foreign currencies, and investments can also be structured to provide estate-planning advantages and tax efficiencies. You have access to capital, and consolidated reporting is provided. As a specialist business, we cater for a range of investors, including individuals, companies and trusts. Our dedicated team takes care of tax administration on your behalf and facilitates the acquisition of tax clearance. They also assist with the progress of currency transfers and asset swaps.

Our investment specialists are dedicated to ensuring that your intermediary understands the investment options available to you and how to optimise the structure of your international investments, whether you're investing in your personal capacity, through a local company or trust, or through an international trust.



## WHAT DO MY INTERMEDIARY AND I CONSIDER BEFORE INVESTING?

Your investment objectives

Your time horizon

Protection from inflation

Investments that best suit your needs

## NAVIGATE BY GLACIER INTERNATIONAL IS A HIGHLY GUIDED LIST OF INVESTMENT CHOICES TO HELP SIMPLIFY INTERNATIONAL INVESTMENTS.

The portfolios have been constructed to appeal not only to investors who are new to offshore investing and require guidance, but also seasoned investors who merely require a simple offshore investment solution. The portfolios are also aimed at investors and intermediaries who do not want the risk of portfolio management.

#### **MODEL PORTFOLIOS**

Portfolios are constructed in accordance with specific risk profiles and investment objectives, and each consists of a range of funds with optimised weightings in the portfolio.

#### **Optimised Cautious Growth**

This portfolio aims to produce positive returns over the longer term with relatively low volatility. Preserving capital is a key objective of funds in this category. When markets fall, the funds in this portfolio should not fall as much as those with higher equity weightings.

#### Optimised Moderate Growth

This portfolio provides diversified exposure to global assets with the aim to maximise risk-adjusted returns over the longer term. The portfolio will typically invest in actively managed funds where the fund managers have a high degree of flexibility to allocate investments across asset classes and underlying investments as they consider appropriate.

#### Optimised Aggressive Growth

This portfolio aims to provide high exposure to global equities, and to produce a relatively high level of capital growth over the long term. Investors in this portfolio should be prepared to tolerate sharp fluctuations in the value of their investment over the short term. The portfolio will typically hold global equity funds that are actively managed, with the managers having a high degree of flexibility in terms of which stocks to hold.

The Navigate Optimised Model Portfolios are available in USD and GBP.

#### WHY CHOOSE NAVIGATE OPTIMISED MODEL PORTFOLIOS?

You will enjoy the guidance and simplicity these optimised portfolios provide.

- Once your risk profile and currency choice have been established, you and your financial intermediary can choose an optimised portfolio.
- These portfolios are optimised using a multifactor model that takes your riskreturn objectives and time horizons into account.
- Glacier International then administers and monitors the portfolio.
- Rebalances and fund changes are applied.
- You have 24-hour online access to monitor your investment.
- Intermediaries have access to monthly portfolio performance reports, as well as other technical and in-depth analyses.

#### HOW DO WE SELECT OUR FUNDS AND CONSTRUCT THE OPTIMISED PORTFOLIOS?

We are meticulous in our research and monitoring process. Due diligence is conducted on the investment capabilities of each asset management company – initially, and on an ongoing basis. The selected funds are managed by fund management companies with strong performance track records. Differences in their philosophies and approaches to investing add diversification to the portfolios. As such, investors receive portfolios which contain a variety of investment views from some of the world's most esteemed fund managers.

Of key importance are the relationships we establish and maintain with the asset managers we choose. These ensure that we receive timely information regarding the funds, and that we work with fund managers who are committed to providing high-quality feedback to our investors in the form of ongoing reporting, responses to questions, as well as participation in the annual investment seminars held in South Africa, where intermediaries get the opportunity to meet and interact with the fund managers themselves.

Once we have selected our funds, we construct the portfolios using a multifactor model that takes clients' risk-return objectives and time horizons into account. We consider the risk tolerance of each portfolio, incorporating factors such as value at risk, acceptable drawdowns and correlations (to mention a few), to ensure there is an optimal blend of investment philosophies, styles, geographical and regional exposures, as well as economic sectors.

We also look at the synergies within each portfolio and how the underlying funds contribute to performance and risk over various time horizons. The optimised portfolios are monitored and rebalanced as market conditions or managers change with the aim to meet clients' financial needs and expectations.



#### ADDITIONAL BENEFITS OF THE NAVIGATE MODEL PORTFOLIOS

The Navigate Optimised Model Portfolios are available via the Glacier International Global Life Plan, which has a number of advantages, including consolidated reporting, access to other investment opportunities that can be held within the same plan, tax efficiency, simplicity, estate-planning efficiencies, and protection from creditors.

#### **ACCESSING THE NAVIGATE MODEL PORTFOLIOS**

The Navigate Optimised Model Portfolios are available via the Glacier International Global Life Plan (an endowment policy), the Glacier International Global Investment Plan (a sinking fund policy) and the Glacier Offshore Investment Plan (a discretionary savings plan).

#### **COMPETITIVE FEES**

The Navigate Optimised Model Portfolios are offered at a portfolio management fee of 0.25%.

#### LET US EXCEED YOUR EXPECTATIONS

We value our clients and want to provide you with the best service. That is why we welcome your feedback. If you are dissatisfied with any aspect of our service or products, please tell us. Our team will investigate and aim to resolve the matter in a fair and efficient manner. This document is intended for use by clients, alongside their financial intermediaries.

The information in this document is provided for informative purposes only and should not be construed as the rendering of advice. 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.

For professional advice, please speak to your financial intermediary.

Glacier International is a division of Sanlam Life Insurance Ltd, a Licensed Life Insurer, Financial Services and Registered Credit Provider in

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

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