



THINK WORLD CLASS

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# INVESTING OFFSHORE WITH GLACIER INTERNATIONAL

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# AGENDA

- 1 Glacier Offshore Investment Plan
- 2 Navigate – Simplified Investing
  - Funds Selection - Glacier Research
  - Optimised Portfolios - Glacier Consulting





# GLACIER INTERNATIONAL

Structuring direct foreign currency  
investments since 2010

Sanlam Life Bermuda Branch

South African tax residents

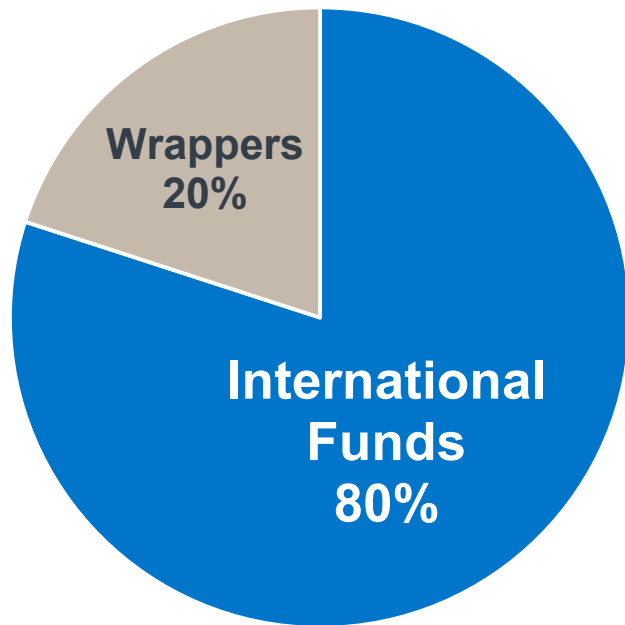
Financial planning benefits

- Estate Duty
- Probate
- Tax



# NOT ALL CLIENTS NEED STRUCTURING

SA financial advisers allocating internationally



**Simplify International:  
Glacier Offshore  
Investment Plan**



## SIMPLE INVESTING BEYOND OUR BORDERS

Glacier's Offshore Investment Plan allows you to diversify your investments across markets and currencies – simply and affordably.



### Affordable investment minimums

Access to global opportunities with lower minimums than traditional offshore options.



### Simplicity

A streamlined investment process with fewer take-on requirements than traditional offshore options



### Guided investment choices

Guidance and simplicity in investment choices through risk-profiled funds and model portfolios



### Liquidity

Flexibility to add to, or withdraw from your investment at any time.



# INVESTMENT MINIMUMS & REQUIREMENTS



- **R100,000 lump sum** investments
  - *vs US\$25,000 to access wrappers*
- **Recurring** additional investment options
  - *Will be rolled out in next phase of development*
- Investment **take-on requirements** (KYC etc.) are the same as for making local investments
- Money is externalised from South Africa and **invested in international funds.**



# HOW TO INVEST


1. Single Discretionary or Foreign Investment Allowance
  - Use own provider, or
  - Glacier has contracted with Incompass Forex to provide assistance to clients
2. Transfer existing offshore investments
3. Asset swap options (primarily for local trusts and companies)


**Quote** – will set out investment options and fees

**Application** – provides information depending on how investing

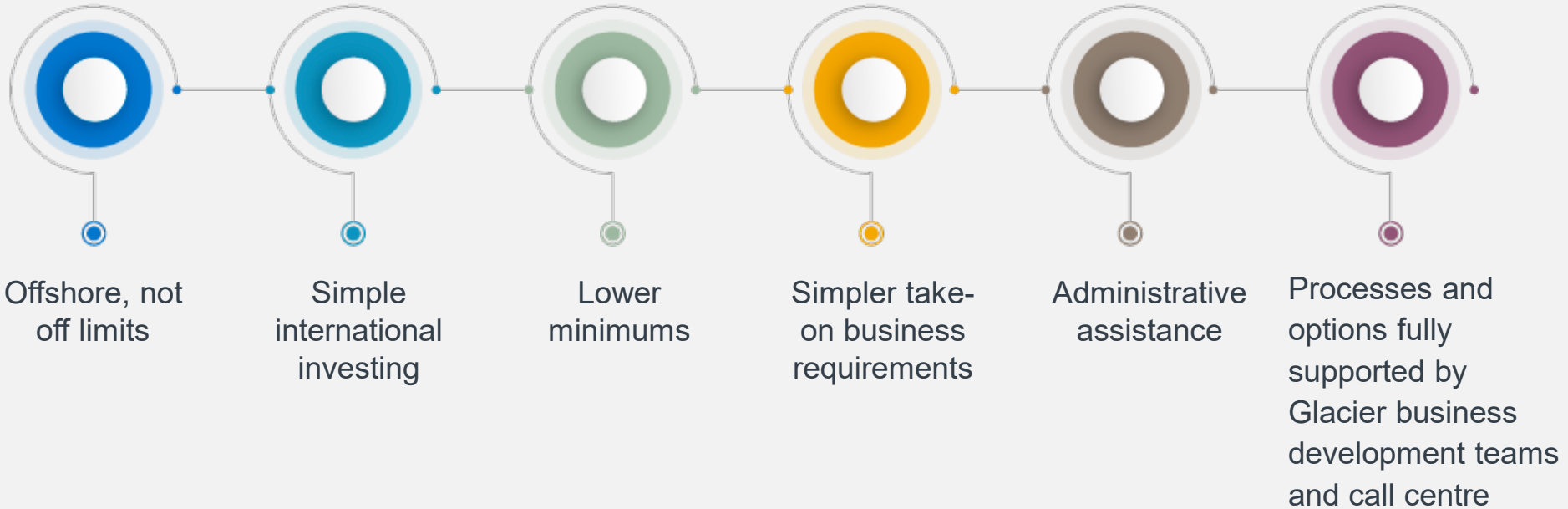


# OTHER FEATURES

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- Full liquidity - no lock-in periods
- 
- Taxed in investors' own hands
    - Foreign currency gains
    - Tax certificates issued for inclusion in SARS returns
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- Online reporting
    - Glacier International
    - Integrated on local investment reports
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# GLACIER OFFSHORE INVESTMENT PLAN





# INVESTMENT CHOICES

## FSCA APPROVED COLLECTIVE INVESTMENT SCHEMES



Global  
Regional  
Specialist  
Multi-asset



USD  
GBP  
EUR



Offshore  
Fund  
Managers  
&  
Offshore funds  
offered by SA  
Fund Managers



100's  
of Funds





THANK YOU

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