A close-up photograph of a woman and a young girl looking down at a notebook. The woman is on the right, wearing a yellow top and large hoop earrings. The girl is on the left, wearing a black and white striped shirt. They are both focused on the notebook. The lighting is warm and soft, highlighting their faces. A large, faint, stylized logo is overlaid on the right side of the image.

INTRODUCING GLACIER

For more than 26 years, Glacier by Sanlam has brought together leading experts and respected financial services companies to meet your investment needs.

Unlock a world of limitless possibilities for offshore and local investing, at any stage of your life.

We provide access to the best local and global funds from various managers, all in one place, and our open architecture framework allows you to combine different solutions for a truly diversified investment portfolio.

THINK WORLD CLASS

glacier
by Sanlam



WORLD-CLASS INVESTMENT SOLUTIONS AT ANY STAGE OF YOUR LIFE

Our solution set encompasses local investments, including fixed-term investments and investments with guarantees, international investments, retirement savings solutions and retirement income solutions.

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

At Glacier, through superior investment solutions, and with the help of your intermediary, we enable financial confidence now and for generations to come.



Backed by Sanlam, Glacier is a **leading player** in the South African investment industry, providing a range of investment solutions to discerning clients



Clients have entrusted us with more than **R334 billion of their assets** in platform investments and more than **R84 billion** in Life investments (as at 31 March 2023)



We embrace world-class client servicing which includes **state-of-the-art digitisation** combined with the **warm human touch**



Our **world-class investment solutions** span the needs of a client's lifetime



Glacier is an **innovator and leader** in the retirement solutions arena



We have built a **solid reputation** through our business model of focused and personalised client service



Glacier prides itself on having some of the industry's most **highly respected and knowledgeable** business development, relationship management and client-servicing teams



We have **world-class compliance, risk management** and reporting procedures



Glacier has a **cutting-edge in-house investment, research and consulting team**



We are passionate about income stream management, at any stage of life, **whether before or after retirement.**

GLACIER'S RANGE OF INVESTMENTS CAN HELP YOU BUILD A SECURE FUTURE FOR YOU AND YOUR FAMILY

You can invest in the financial markets to grow your assets - whether it is to pay off debt, save for your children's education, contribute to your retirement savings, or simply to ensure your future financial security.

Our offering includes local and international investments, as well as specific retirement saving and retirement income solutions.

Within our investment solutions, you can:



YOUR WORLD-CLASS FINANCIAL SERVICES PROVIDER

One of our core beliefs is that we exist because of, and for the benefit of our clients. We benchmark ourselves against international standards and continually seek ways to improve our offering. Our continuous performance and growth, even in global financial crises, attest to the success of our client-centric approach. We are flexible, consistent and committed to being the best. And we never forget that we're dealing with people's hard-earned savings. We regard service as one of our key differentiators, and individuals who directly serve our financial intermediaries constitute the biggest part of our staff complement.

Investments and savings

Glacier provides access to investment solutions that are tailored to suit your needs and appetite for risk – from solutions that offer guarantees to those that provide unrestricted access to the widest range of collective investment funds.

Glacier helps you save for retirement, to ensure that you have sufficient capital to purchase a retirement income solution to meet your needs. You can start laying the foundation for a comfortable retirement with a retirement annuity or preservation fund.

We also provide various means for you to structure your retirement benefits, such as an investment-linked living annuity, our unique Investment-Linked Lifetime Income Plan, a selection of life annuities with or without life cover, and the option to combine these in a personalised solution.

International investments

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

Investments can also be structured to provide estate-planning advantages and tax-efficiencies. Investors have access to capital and consolidated reporting is provided.



ABOUT SANLAM, OUR PARENT COMPANY

Sanlam's purpose is to create sustainable value for all our stakeholders. We take our role and contribution to a stable financial system seriously and we are committed to supporting financial resilience, wellbeing, prosperity and inclusion.

We continue to inspire millions of people across the globe to live with confidence.

Through our wealth creation efforts, since 1918, Sanlam has evolved from a traditional insurer to a diversified financial services provider with both local and international footprints.

For over a century, Sanlam has grown from strength to strength as a consequence of our clients' and intermediaries' confidence in us.



We believe it is our obligation to provide the best possible service based on honesty, integrity and respect.

VALUES YOU CAN BELIEVE IN

We value Ubuntu

At Glacier, Ubuntu is one of the six values to which we subscribe as a business and that underpins our relationships with our employees, our clients and the broader community.

We have expanded our interpretation of Ubuntu to include not only our connectedness as humans, but also our relationship with the environment.

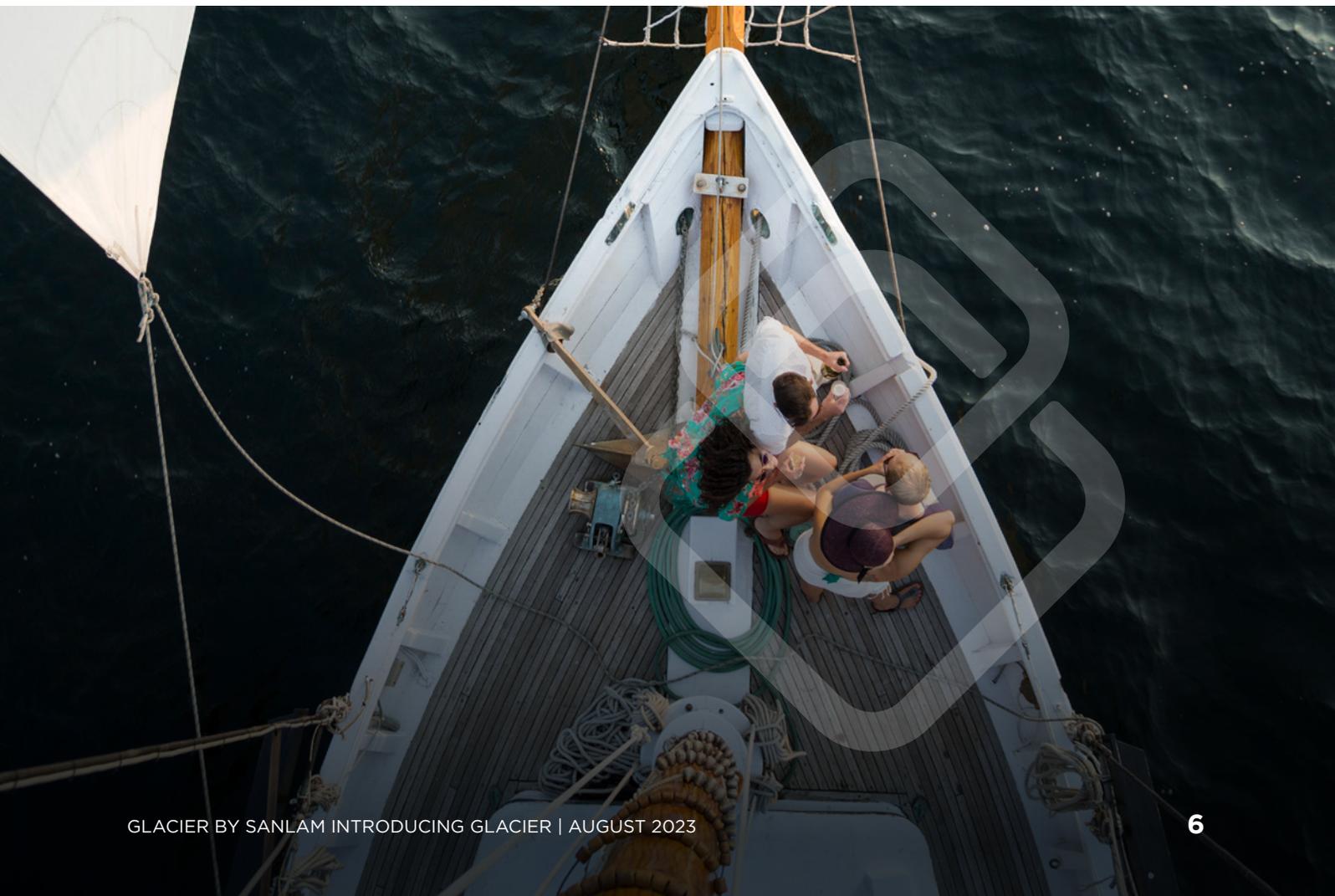
Glacier's community support is broadened annually with a range of initiatives supporting various organisations. These include those that care for and protect people in need, those who assist in poverty alleviation, and those that relieve the

suffering of animals.

The [Glacier We Care](#) website was created in 2020 as a response to people in need and abused, neglected or abandoned animals.

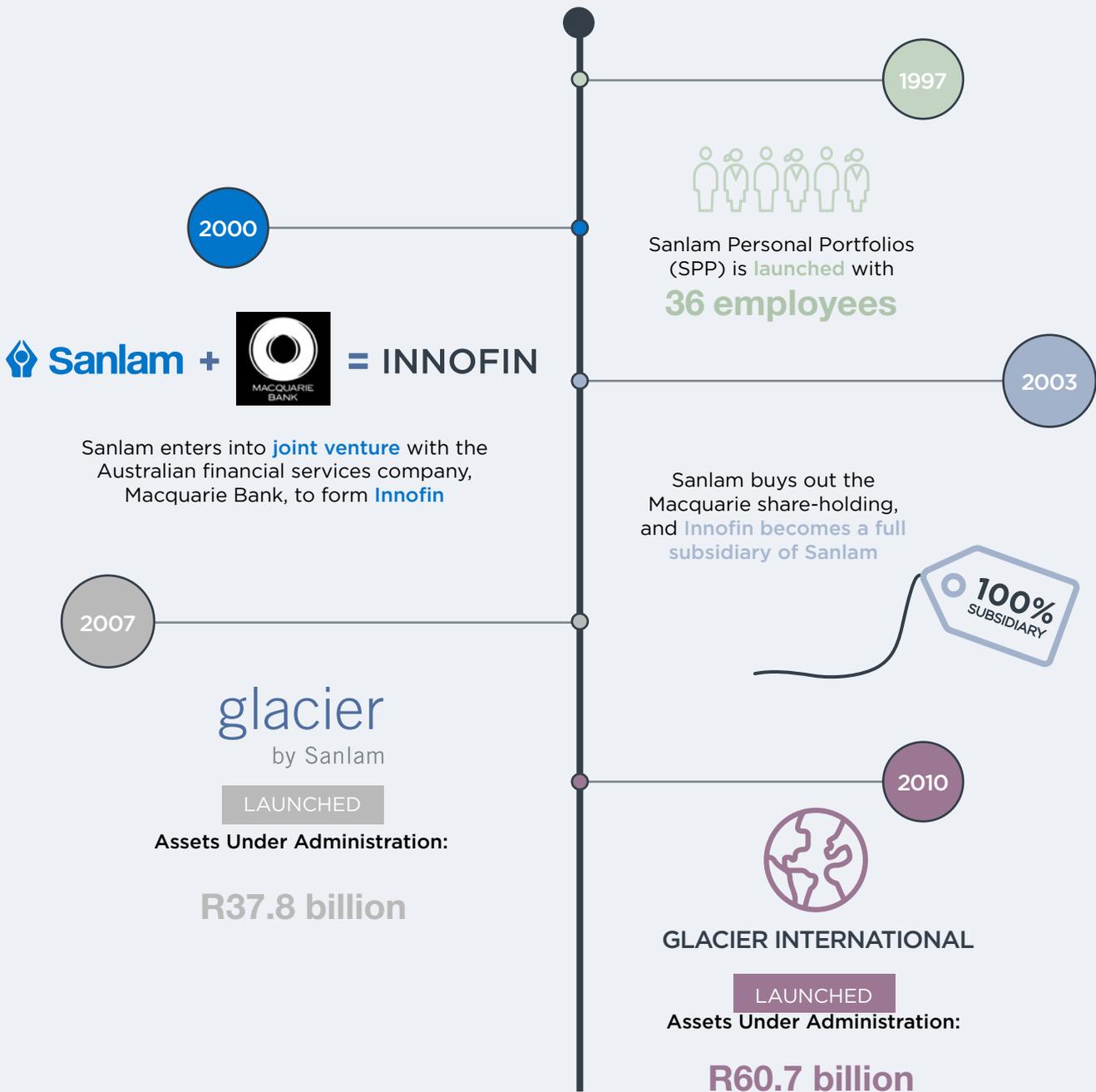
[Glacier We Care](#) offers our partners and clients the opportunity to support our initiatives and contribute as often as they wish. We have partnered with PayFast, so that the funds donated are channelled directly to the organisation, safely and securely. We feature new organisations periodically, so that as many as possible can benefit from [Glacier We Care](#).

Visit www.glacierwecare.co.za.
Together, we can make a positive difference in the lives of those in need.

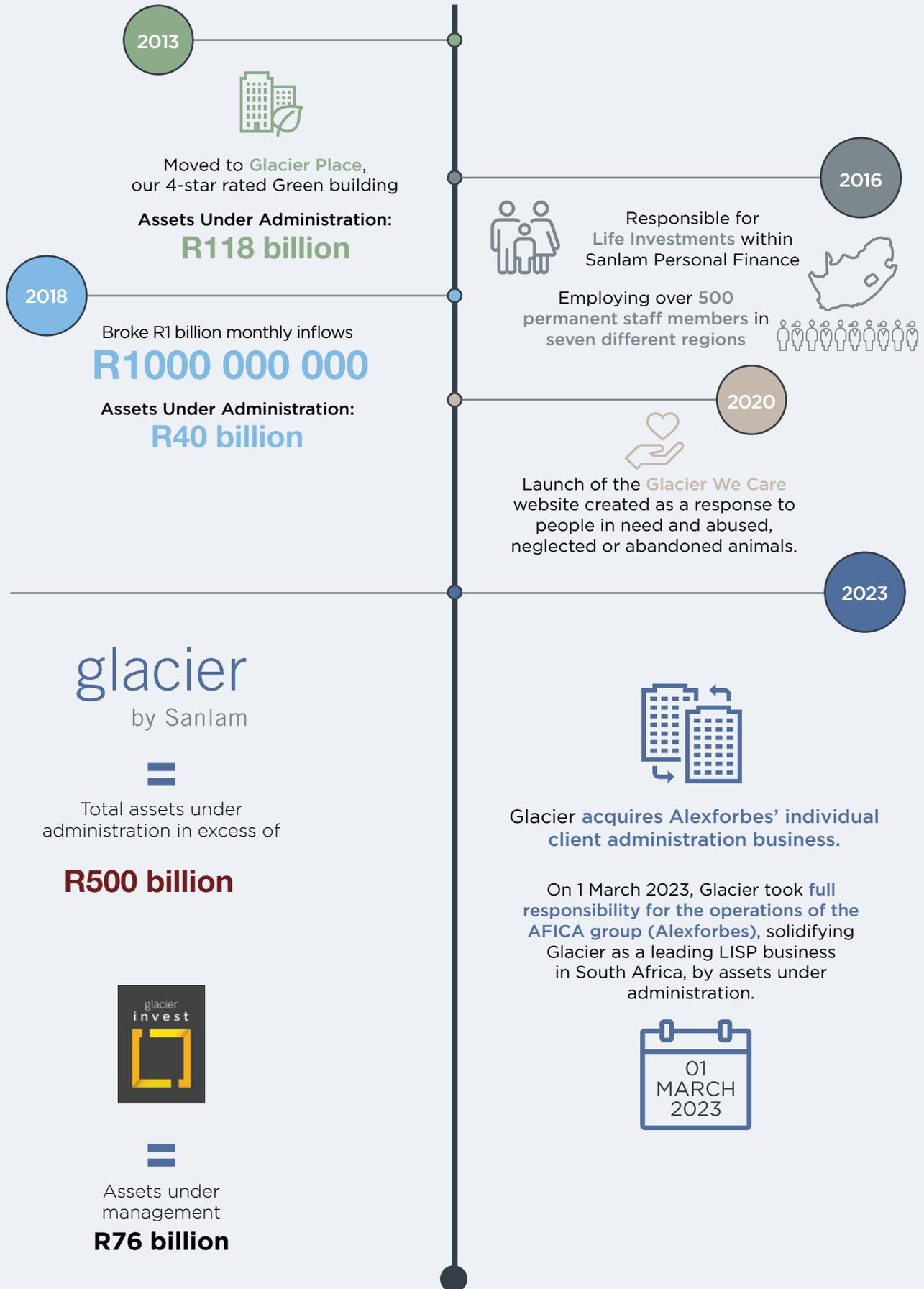


GLACIER'S HISTORY

More than 26 years of commitment to excellence



GLACIER'S HISTORY *continued*



This document is intended for use by clients, alongside their financial intermediaries.

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As Juristic Representative of Glacier Invest, Sanlam Multi Manager International (Pty) Ltd manages the retail investment solutions offered by Glacier Invest

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