



## New Learnings and Opportunities in the Public Sector

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Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit



# INTERMEDIARY VALUE PROPOSITION

Opportunities exist for you to provide valuable advice to employees in the public sector



# BACK TO THE OFFICE



Opportunity to visit  
worksites and share  
your value proposition



Pro-Active and  
strategic  
engagements



Find more  
opportunities at  
worksite visits



Reconnect with  
existing clients and  
meet new clients



# PUBLIC SECTOR PRIORITIES CREATE OPPORTUNITIES TO ASSIST





# PUBLIC SECTOR CONCERNS ILLUSTRATE THE NEED FOR ADVICE



Statistics show that 50% of inherited funds are either spent or lost



Finances are not discussed



Uncertainty regarding whether they are doing well financially



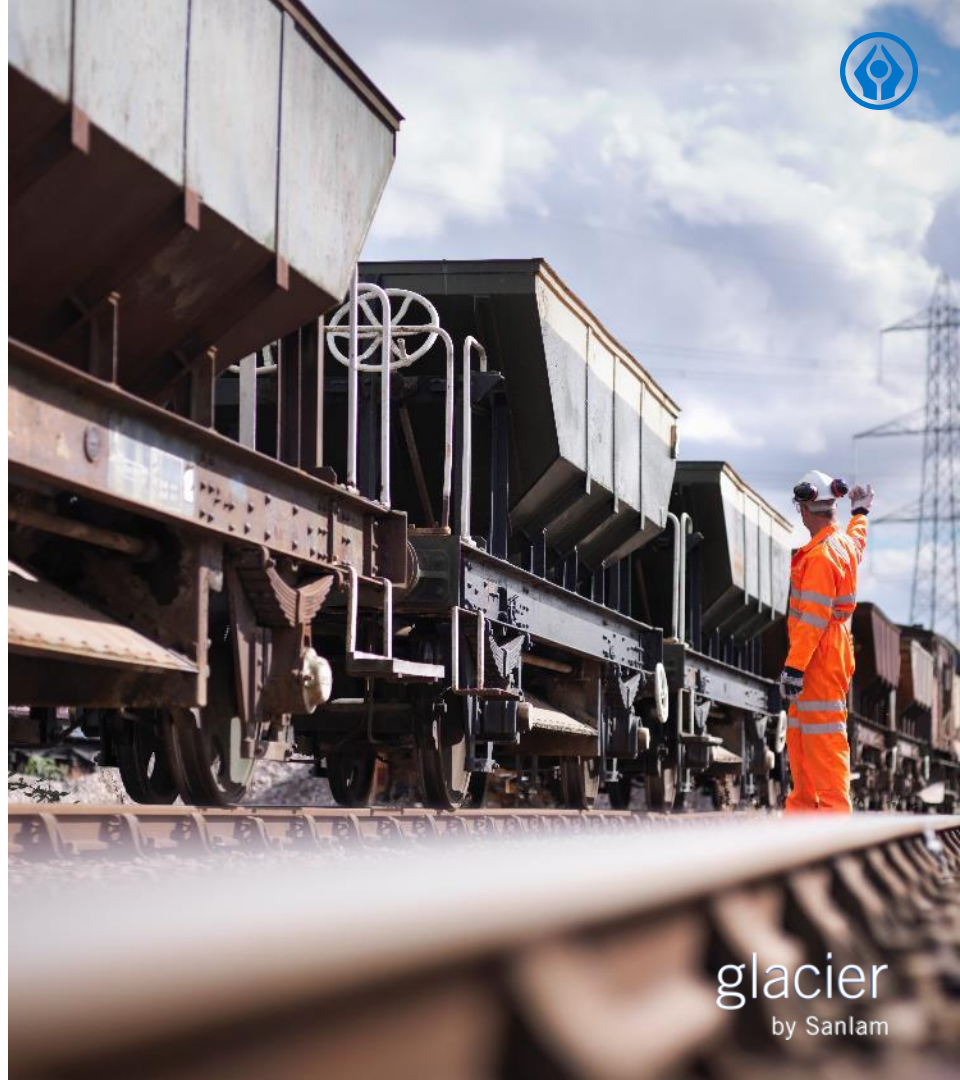
Not receiving appropriate financial advice



Dependants are unsure how to deal with their inheritance

# FINANCIAL EDUCATION IN THE PUBLIC SECTOR

- Highly educated members
- Desire to increase financial literacy and receive guidance
- Open to accessible financial education
- Need for holistic financial planning
  - Household budgeting
  - Investments and savings
  - Debt management
  - Income protection
  - Retirement planning





# RECENT PUBLIC SECTOR DEVELOPMENTS

Amendment to the GEPF Actuarial Interest Factors



# AMENDMENT TO THE GEPF ACTUARIAL INTEREST FACTORS



Understanding the actuarial value calculation



The GEPF Board of Trustees review the actuarial value every 2 to 3 years



There was a previous decrease in the actuarial interest factors in 2015



Members are reconsidering their options





# GLACIER INVEST – DISCRETIONARY FUND MANAGEMENT



# YOUR TIME IS VALUABLE



Choose your  
investment clients  
carefully



Smaller clients keep  
you the busiest



**Glacier Invest**  
can assist with  
managing your  
growing investment  
book





YOUR PARTNER IN THIS SECTOR



# COMPETITIVE ADVANTAGE

1

Wide  
collaboration

2

True  
partnerships

3

Real product  
and  
interpretation  
advantages

4

Speak to your  
Business  
Development  
Manager



Information  
at your  
fingertips  
e.g.,  
SanPort



Proposal  
tool



Business  
Development  
Managers  
who are  
investment  
experts



Key  
Accounts  
Specialists



Public Sector  
Business  
Development  
Managers who  
are unique in  
their skill set





# GLACIER INSIGHTS

The screenshot shows a web browser window with the URL [glacierinsights.co.za/public-sector](http://glacierinsights.co.za/public-sector). The navigation bar includes links for Insights, Products, Tools, About Us, Contact Us, and Login. The main content area features a grid of images representing various public sector roles: a nurse, a construction worker, a man in a white shirt, a person in a surgical cap, and a police officer. A dropdown menu is open over the 'Public Sector' link, listing: Glacier Insights, Retirement Insights, Investment Insights, Tax and Legal Insights, Industry Insights, Public Sector (highlighted), and Publications. Below the grid, a text block reads: 'Unique financial planning and... to empowering intermediaries who... in the public sector, with information,'. At the bottom, a white banner contains the text: 'Financial education and holistic advice amongst public sector employees is something that we take seriously. This page should support you to service your public sector clients'.

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# GLACIER INSIGHTS

Latest resources available on SanPort:

## Public Sector Newsfeed

- GEPF News May 2022 edition - Helping you to claim your benefits
- Request for approval - Extension of Transnet Retirement Age

## General

- Video: Financial intermediaries serving the public sector
- Public Sector Strategy
- Retrenchment Tax

## GEPF Educational Video Series

- The GEPF in a nutshell
- Retirement in the GEPF vs Resignation
- Possible member scenarios in the GEPF

[Visit SanPort with your secure login details](#)

Ensure you receive the latest public sector information by subscribing via the form below.



# GLACIER INSIGHTS

## Useful Public Sector Insights



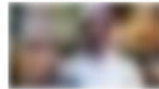
RETIREMENT INSIGHTS | 2 min read

**Unpacking Glacier's discretionary (non-retirement) solutions**



RETIREMENT INSIGHTS | 2 min read

**How Glacier contributes to your value proposition**



RETIREMENT INSIGHTS | 2 min read

**How Glacier supports intermediaries servicing the public sector**



RETIREMENT INSIGHTS | 1 min read

**Government workers as a market for financial planning – an overview**



RETIREMENT INSIGHTS | 4 min read

**Considering options for discretionary capital in the GEPF environment**



RETIREMENT INSIGHTS | 3 min read

**Considering options for 'compulsory money' in the GEPF environment**

## Additional articles to assist in servicing your public sector clients



RETIREMENT INSIGHTS | 2 min read

**What to know about preservation funds and why you may need one**



RETIREMENT INSIGHTS | 8 min read

**The essentials of a sound financial plan**



RETIREMENT INSIGHTS | 7 min read

**Tax implications of retirement annuity contributions on behalf of minors**



RETIREMENT INSIGHTS | 6 min read

**The 10 most important considerations when selecting a retirement income solution**



RETIREMENT INSIGHTS | 4 min read

**Considerations regarding a deceased loved one's retirement savings**



RETIREMENT INSIGHTS | 3 min read

**A closer look at risk**





# GLACIER INSIGHTS



## Public Sector Summit 2022

The Public Sector Summit helped delegates identify some opportunities to service this sector, being the largest employer in South Africa. If you missed the webinar or would like to watch it again, please click on the button below.

[LEARN MORE](#)

## Watch the Public Sector Summit 2022 Recording

Learn how Glacier by Sanlam supports and adds value to financial intermediaries servicing the public sector.



WATCH VIDEO

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Confidence Rule 55:

**YOU DON'T HAVE  
TO BE A FINANCIAL  
EXPERT.**

**YOU JUST HAVE TO  
PARTNER WITH ONE.**

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