



Options for maturing investments

Glacier offers a wide range of investment solutions to consider when the proceeds of your clients' investments become available.

In the table below we highlight some solutions you may consider discussing with those clients whose investments are reaching the end of their term. In addition to the solutions mentioned below, we have a wide range of local and offshore solutions - market-linked as well as guaranteed - which may meet the needs of your clients.

Possible options for clients who can commit to another five-year investment term

(a) [The Sanlam Wealth Edge Endowment Plan](#) could be suitable for clients who:

- have a marginal tax rate of > 30%
- would welcome an additional allocation to their investment amount
- would prefer to invest in managed investment solutions
- would welcome optional protection against market falls

Consider the [Glacier Solution Funds](#) - actively managed risk-profiled portfolios - as an investment option within the Sanlam Wealth Edge Endowment Plan.

Intermediary fees: Initial fee negotiable up to 3% (excl VAT); ongoing commission negotiable up to 0.6% (excl VAT); a maximum total fee of 4.5% (excl VAT) may be negotiated over the initial five-year term.

Process

Redeem the Vantage Plan (surrender form) and complete a new Wealth Edge Endowment Plan quote and application form. Please indicate the destination of the proceeds on the surrender form so the proceeds can be paid directly to the Wealth Edge Endowment Plan.

(b) [The Sanlam Fixed Return Options](#) could be suitable for clients who:

- would welcome the assurance of a specified return to reduce concern about portfolio fluctuations
- would welcome the assurance of a specified regular income over a five-year term

Intermediary fees: Initial fee negotiable up to 3% (excl VAT).

Process

Redeem the Vantage Plan (surrender form) and complete a new Sanlam Fixed Return Plan quote and application form. Please indicate the destination of the proceeds on the surrender form so the proceeds can be paid directly to the Fixed Return Plan.

(c) [The Glacier Top Brands Return Enhancer](#) (next issue: 23 October) could be suitable for clients who:

- want exposure to the performance of a global portfolio of companies with strong brand value
- require a minimum return after five years
- would welcome the possibility of receiving a specified enhanced return after five years

Intermediary fees: Initial fee negotiable up to 3% (excl VAT).

Process

Redeem the Vantage Plan (surrender form) and complete a new Top Brands Return Enhancer quote and application form. Please indicate the destination of the proceeds on the surrender form so the proceeds can be paid directly to the new plan.

Possible options for clients who require access to their money during the next five years

(a) If your client was invested in the [Glacier Vantage Plan](#) (sinking fund), they could remain invested. This option may be suitable for clients who:

- have a marginal tax rate of > 30%
- require the flexibility to access their money whenever required
- would prefer a wide range of investment choices

Consider switching into [Glacier Invest Real Growth Solutions](#) - solutions that aim to provide some protection against market downturns and volatility, and investment returns that will keep up with regular withdrawals, should clients plan to use their investment as a source of income in future.

Intermediary fees: Ongoing advice fee negotiable up to 1% (a signed instruction from the client is required to add this). No initial fee can be negotiated where a client remains in the open-ended sinking fund policy.

Process

Switch form on web

If selected, a wrap mandate is generated for the Glacier Invest Real Growth Solutions

(b) [The Glacier Investment Plan](#) could be suitable for clients who:

- would prefer to be taxed at their own tax rates
- would prefer a wide selection of investments

Consider investing in the [Glacier Invest wrap funds](#) – investment solutions constructed and managed by highly experienced investment professionals using robust research and a rigorously disciplined process.

If a client prefers to park their maturity proceeds and enter the market at a later stage, the **Glacier Cash Option** offers a cost-effective “parking place” as a short-term, low-risk, cash-type investment.

Intermediary fees: Initial fee negotiable up to 3% (excl VAT); ongoing advice fee negotiable up to 1% (excl VAT).

Process

Redeem the Vantage Plan (surrender form) and complete a new Investment Plan application form. Please indicate the destination of the proceeds on the surrender form so the proceeds can be paid directly to the Glacier Investment Plan.

(c) The **Glacier Offshore Investment Plan** could be suitable for clients who:

- require access to different markets and currencies
- desire less paperwork than for traditional offshore investments
- would prefer to be taxed at their own tax rates

The Offshore Investment Plan allows you to invest a minimum lump sum of R100 000 or monthly recurring investments of R5 000.

Intermediary fees: Initial fee negotiable up to 3% (excl VAT); ongoing advice fee negotiable up to 1% (excl VAT).

Process

Redeem the Vantage Plan (surrender form) and complete an Offshore Investment Plan quotation and application form.

In order to externalise assets in their personal capacity, proceeds of the surrender will be paid to the investor first..

This document is intended for use by financial intermediaries. The information in this document 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.