



 **Sanlam**

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HOW GLACIER  
CONTRIBUTES TO  
YOUR VALUE  
PROPOSITION

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Business Development Manager



# INSIGHTS INTO THE SECTOR

# THE PUBLIC SECTOR

Health  
Education  
SANDF  
SAPS  
Correctional Services

**Government  
Departments**

Transnet  
Eskom  
SAA  
PRASA  
Telkom  
SABC

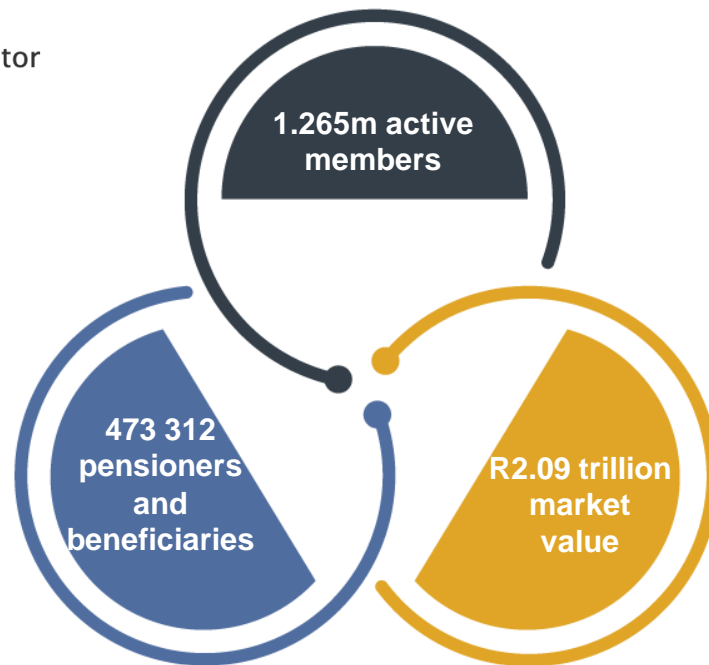
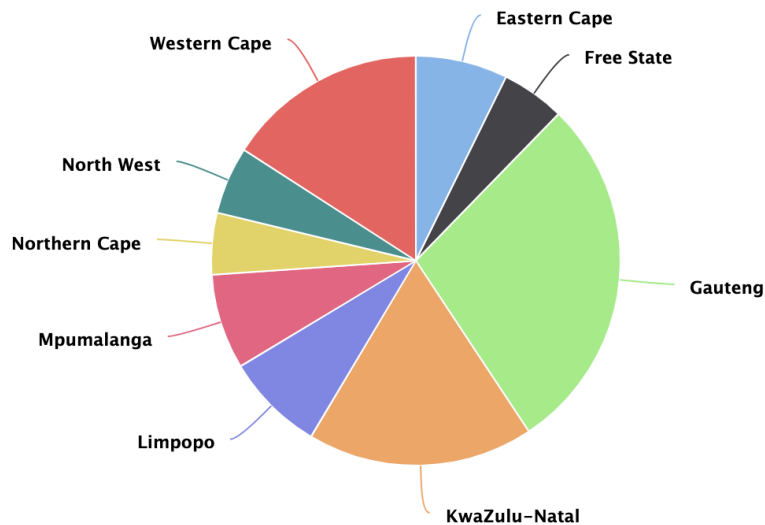
**SOEs**

Tshwane  
City of Jo'burg  
City of Cape Town  
eThekweni  
Mangaung

**Municipalities**

# SIZE OF THE PUBLIC SECTOR

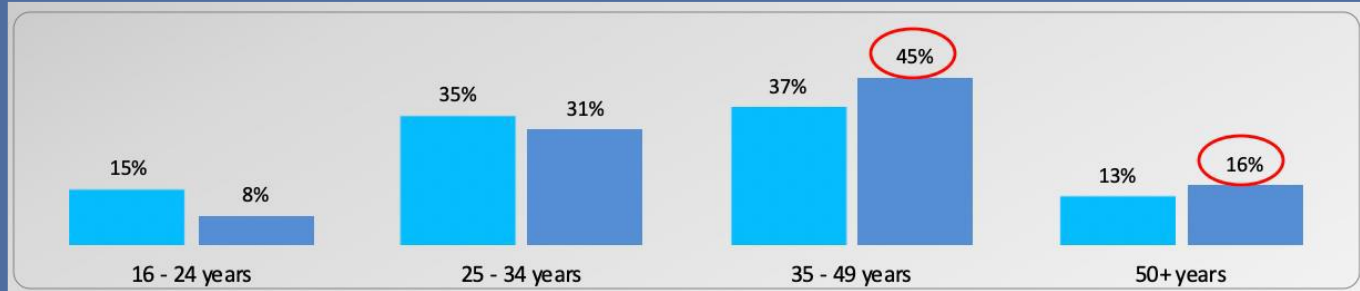
Sector of Work (public/semi-private/private) and Province: Public sector



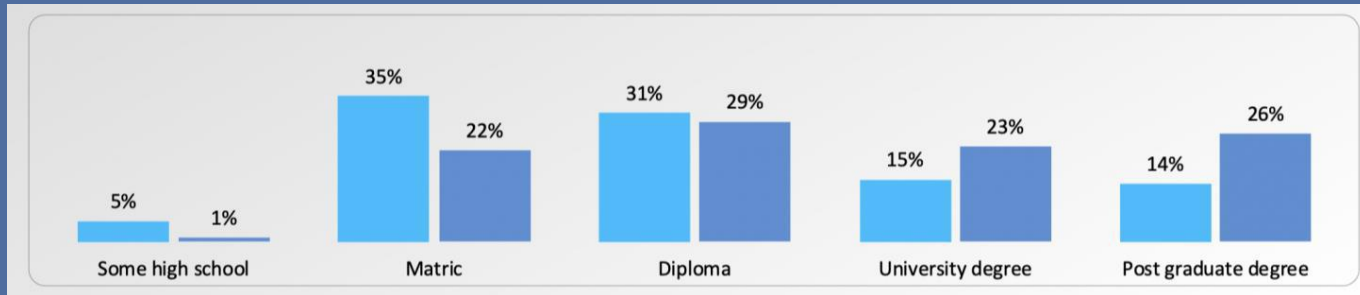


# LABOUR MARKET DEMOGRAPHICS

## Age



## Highest Level of Education



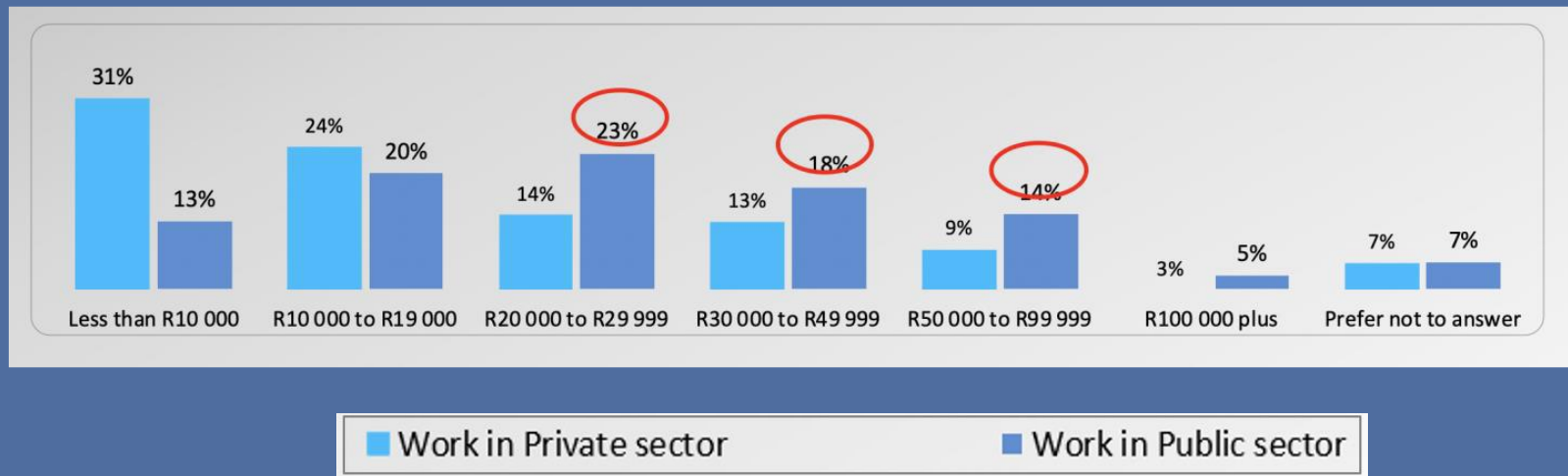
■ Work in Private sector

■ Work in Public sector



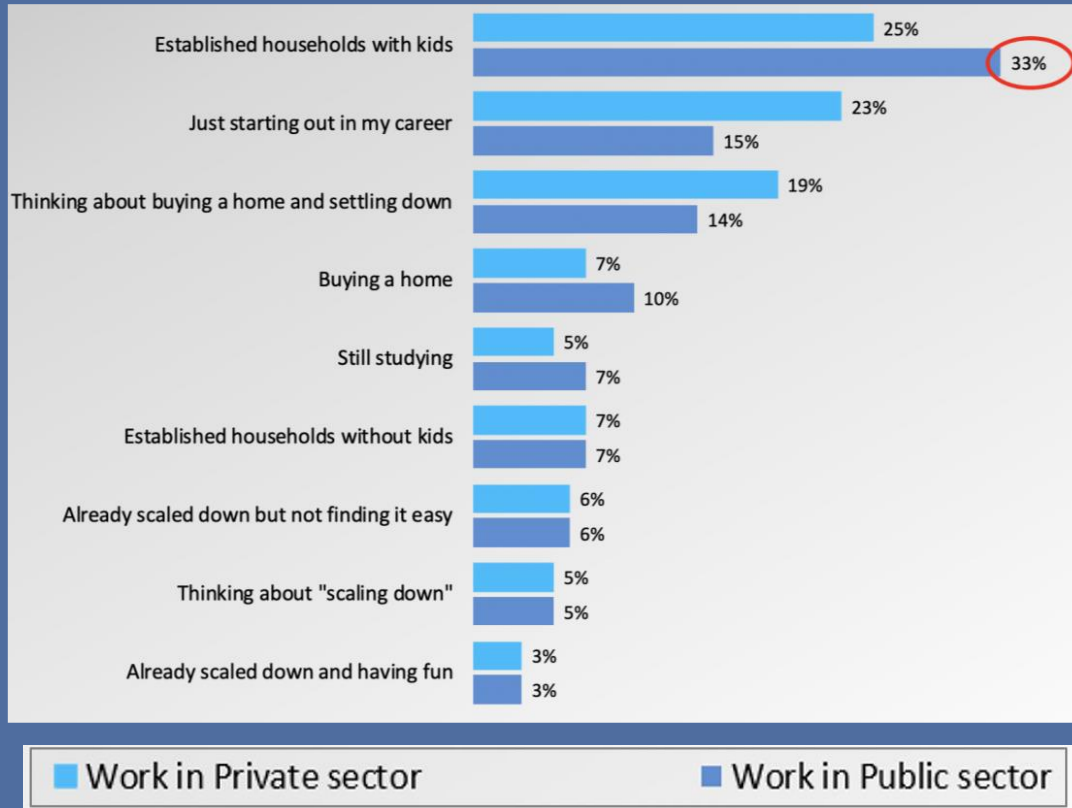
# LABOUR MARKET DEMOGRAPHICS

## Personal Monthly Income before Tax





# LABOUR MARKET LIFESTAGE

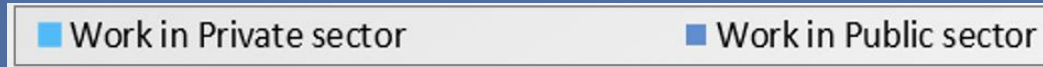
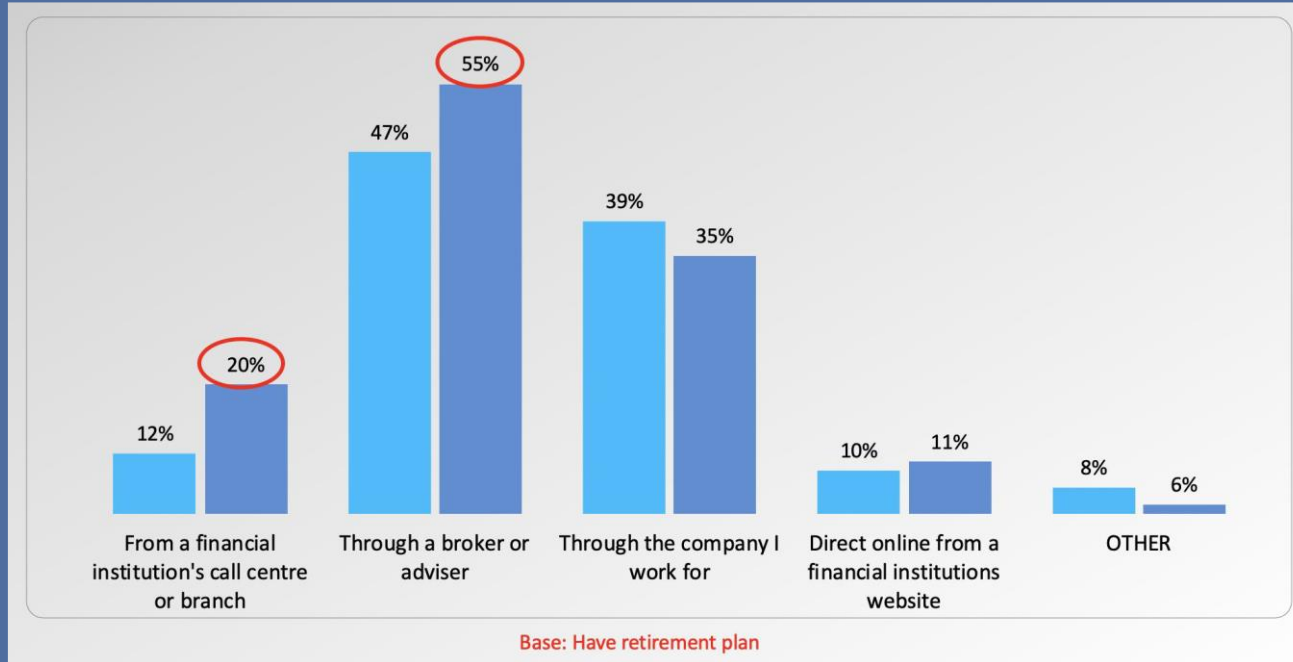






# RETIREMENT PLANNING

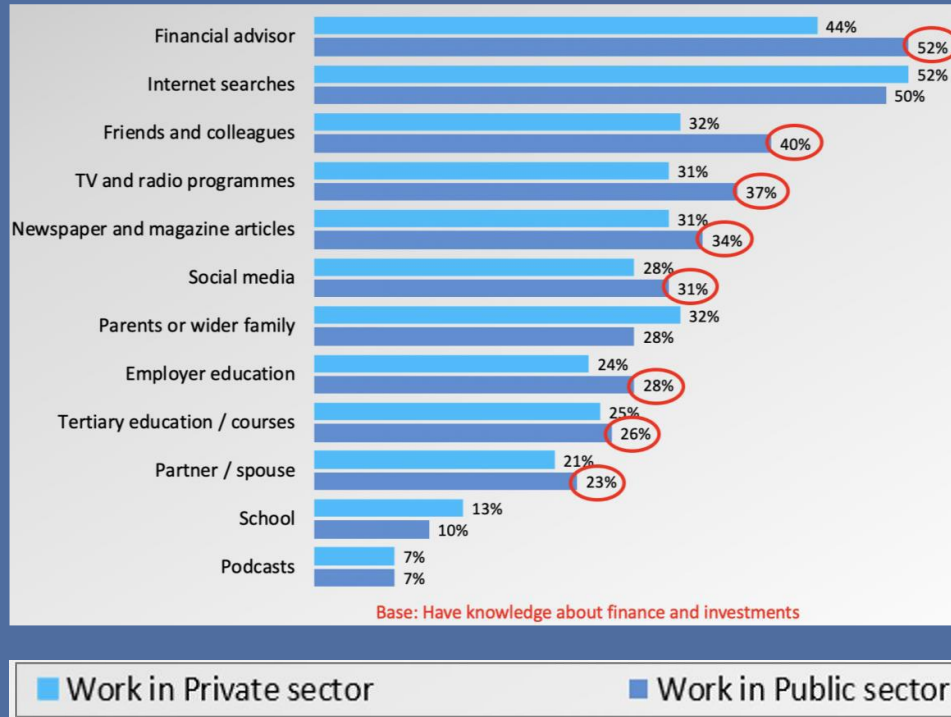
## Method of buying a retirement annuity





# SOURCES OF KNOWLEDGE

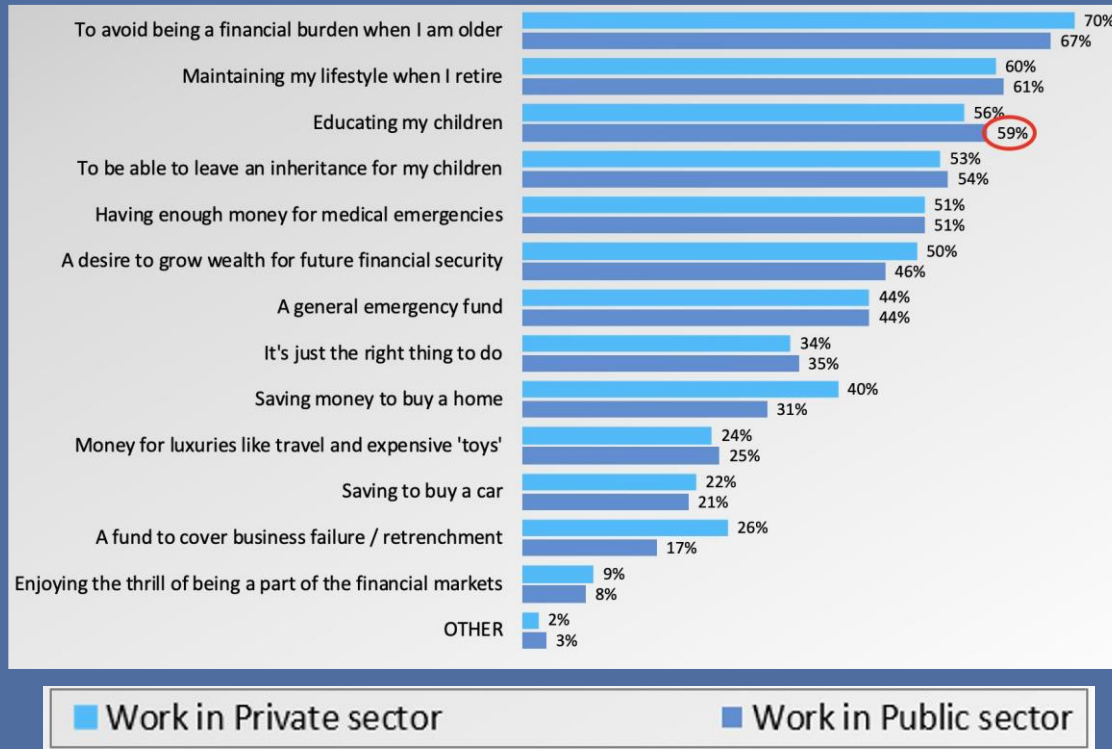
## Main sources of knowledge for financial services and investments





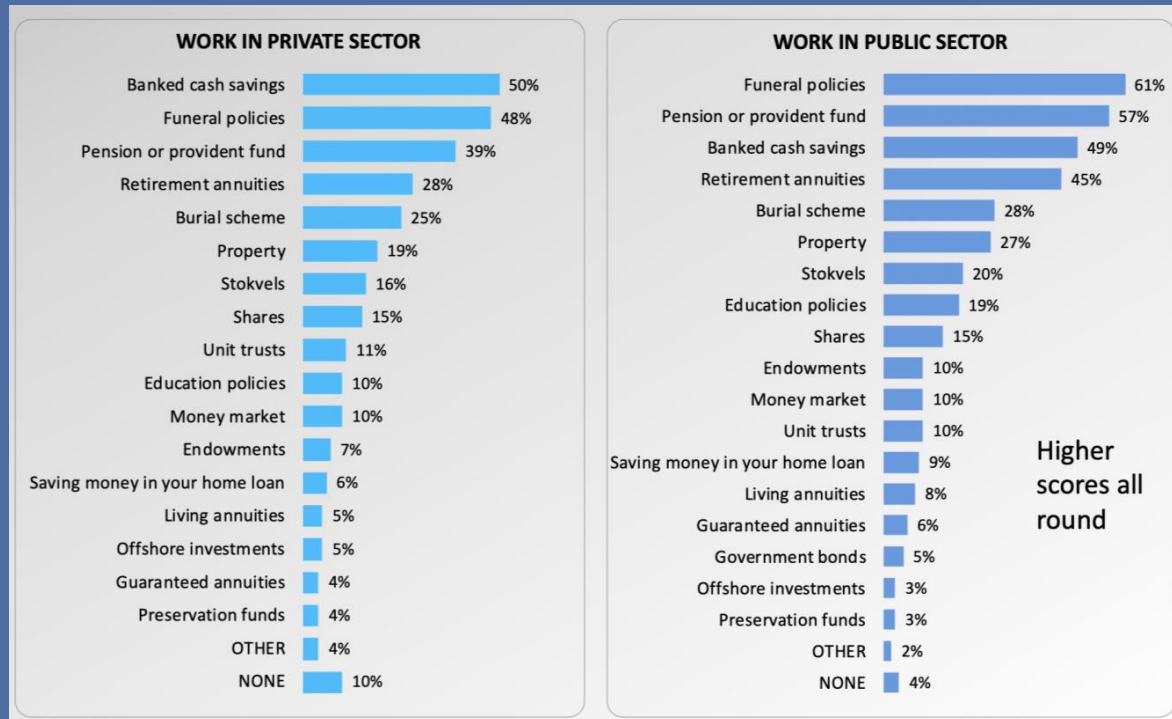
# DECISION FACTORS

What might cause you to decide to invest for the future?



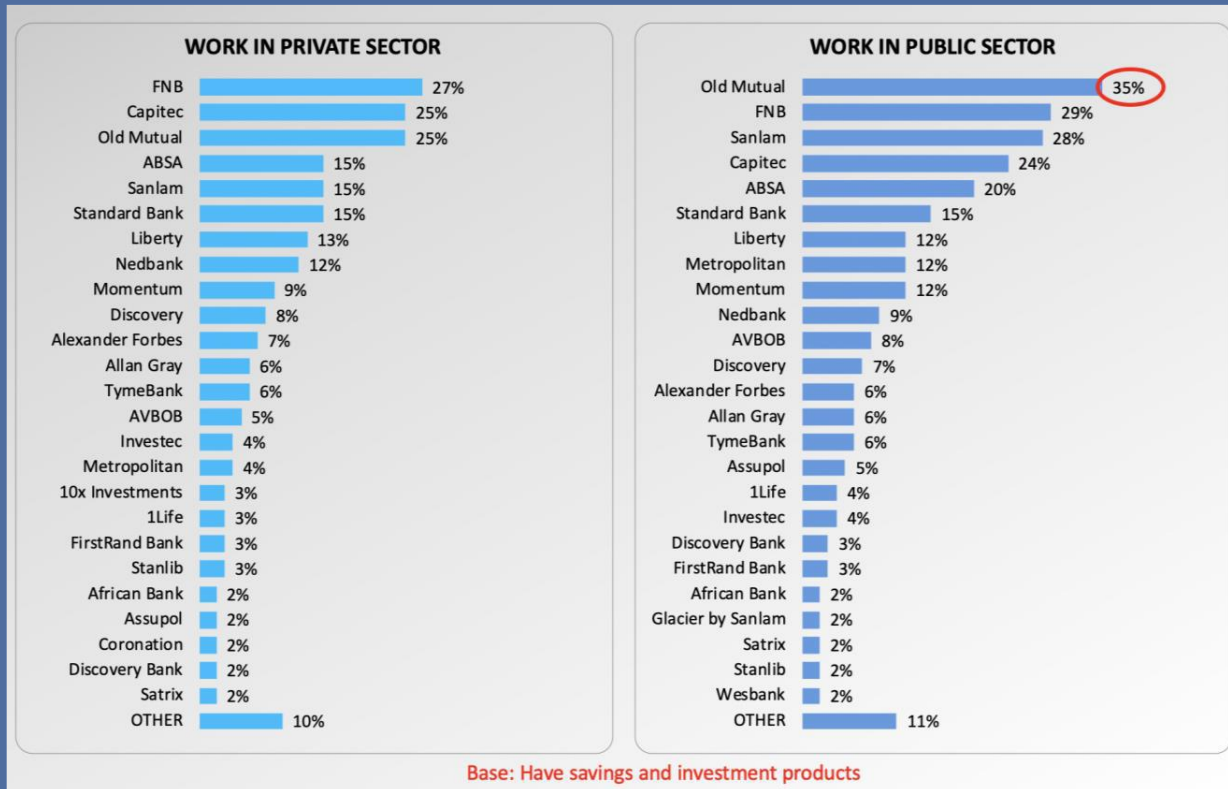


# TYPES OF SAVINGS AND INVESTMENTS OWNED





# INSTITUTIONS USED FOR PRODUCTS



Base: Have savings and investment products



# FREQUENTLY ASKED QUESTIONS

- How long does it take the GEPF to pay out?
- Can I check my GEPF balance online?
- Can I withdraw money from the GEPF while working?
- What is the GEPF increase for 2021?
- Can I check my pension online in South Africa?





SOLUTIONS THAT CATER TO  
INDIVIDUALS

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Introducing the

# GLACIER EXPERIENCE



One-stop  
Solution  
Shop

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# GLACIER TOOLS

- Proposals
- Public Sector Collateral
- Retirement Income Tool
- Free Tax Simulation
- Z1525 Completion
- GEPI Contacts
- ROT & POP Speed





# HOW TO EQUIP YOUR PRACTICE

## In your practice, you need to:

- Upskill yourself
- Engage internal stakeholders
- Engage external stakeholders
- Stay abreast of competitive intelligence
- Upskill your team and admin staff



A close-up photograph of a person wearing military camouflage pants holding the hand of a young child. The person's hand is large and dark-skinned, while the child's hand is smaller and also dark-skinned. The child is wearing a light-colored t-shirt with a colorful graphic. The background is a plain, light-colored wall.

# COMMITMENT TO THOUGHT LEADERSHIP



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