



 **Sanlam**

glacier  
by Sanlam



# VOLUNTARY INVESTMENTS

**Neal Sinclair**

Business Development Manager



# POSSIBLE SOURCES

**1/3 from  
Preservation  
Fund**

**Bank  
Account  
Savings**

**Other  
Investments**

**Gratuity from  
the GEPF at  
retirement**

**Life  
Insurance  
Claims**

**Inheritance**





# RANGE OF VOLUNTARY SOLUTIONS

## INCOME

Voluntary Life Annuity

Term Annuity  
Stratus Guaranteed Income

Fixed Return with Income

## GROWTH

Endowments  
Wealth Edge & Global Life Plan

Glacier Sustainable World  
Enhancer (GSWE)

Fixed Return

Unit trusts  
Glacier Investment Plan

# IMPORTANT CONSIDERATIONS WHEN SELECTING THE RIGHT INVESTMENT

Does my client need an income?

Does my client require long-term growth?

Does my client need access to a lump sum soon?

Tax-efficient solutions that fulfil needs

Should the income be guaranteed?

What is my client's risk profile and investment knowledge?

Does my client have dependants that need to be provided for?



	Voluntary Life Annuity	Term Annuity	Fixed Return with Income	Wealth Edge Endowment	Global Life Plan (offshore)	Fixed Return	Investment Plan
INCOME	yes	yes	yes	no	no	no	yes
GUARANTEES	yes	yes	yes	yes	no	yes	no
LONG-TERM GROWTH	no	no	no	yes	yes	yes	yes
DEPENDANTS	yes	yes	yes	yes	yes	yes	yes



ONE SOLUTION  
MIGHT NOT MEET  
ALL THE  
REQUIREMENTS



glacier  
by Sanlam





# EXAMPLE – LET'S MEET MRS NDLOVU

- Single
- Aged 65
- Requires a guaranteed income to supplement her pension
- Needs to create an emergency fund
- Personal tax rate currently 25%
- Capital available R 1 500 000 (savings and inheritance)





**R 1 500 000**



**R 1 000 000**  
Life Annuity

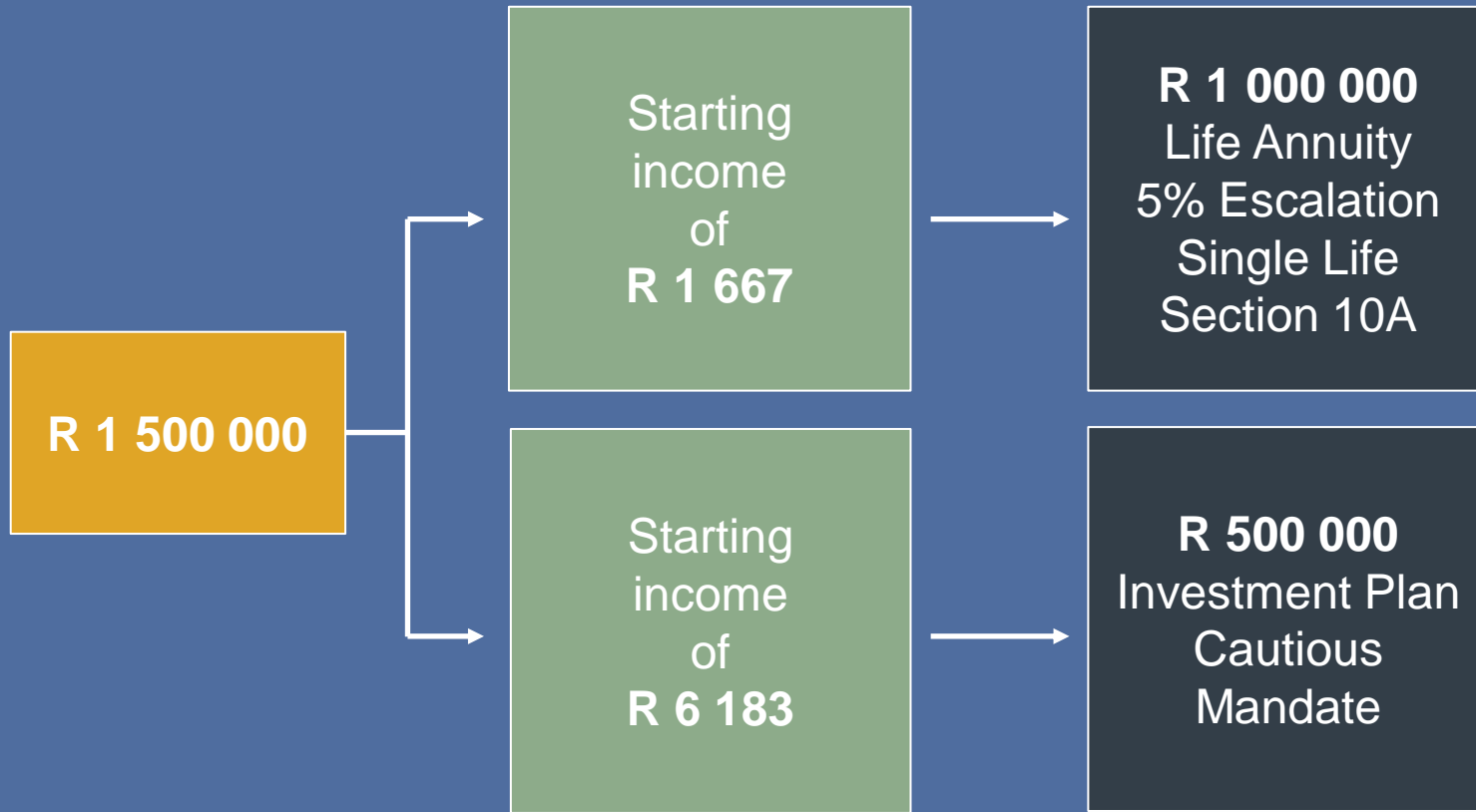
5%

\$

Starting  
income  
of  
**R 1 667**

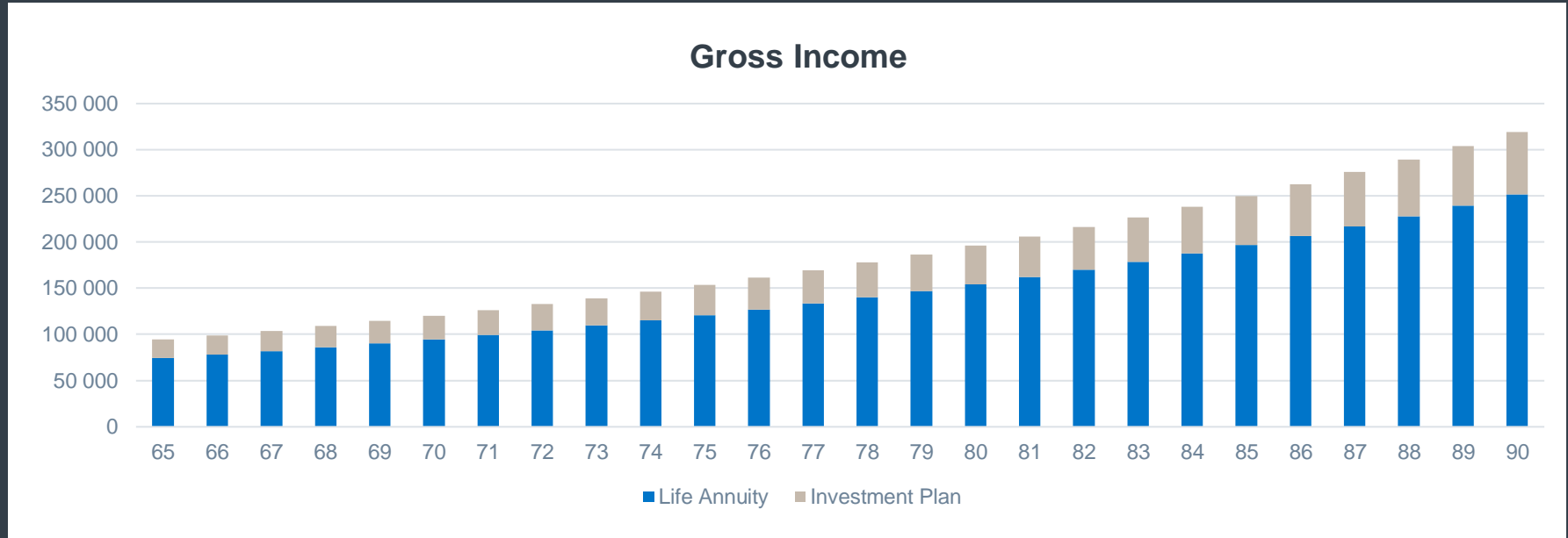
**R 500 000**  
Investment Plan

Starting  
income  
of  
**R 6 183**



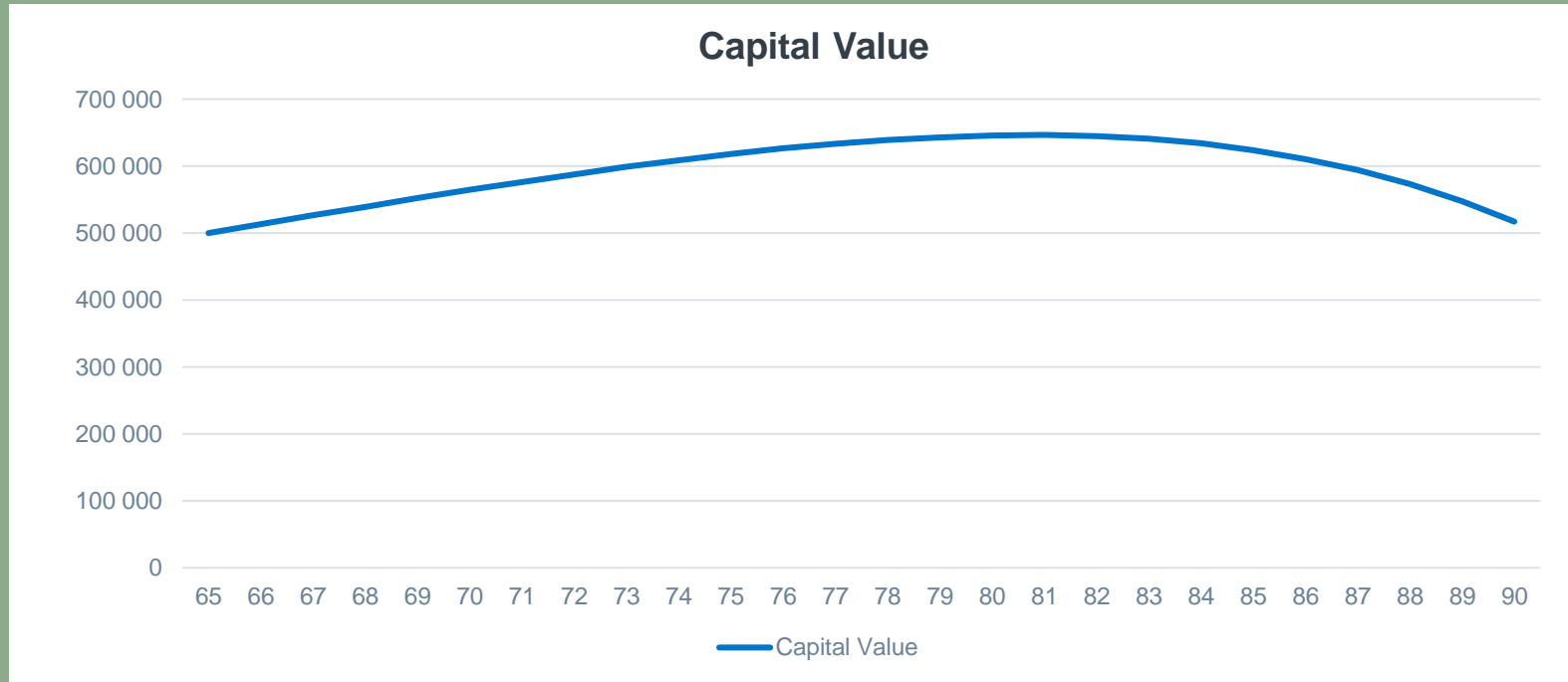


# INCOME OVER TIME





# EMERGENCY FUND CAPITAL VALUES





# GLACIER FINANCIAL SOLUTIONS (PTY) LTD IS A LICENSED FINANCIAL SERVICES PROVIDER.

Any information contained in this presentation as well as any opinions expressed and information provided by any employee, officer or director of Sanlam Life Insurance Limited ("Sanlam") and any of its subsidiaries during and pursuant to this presentation, shall not be construed as advice as contemplated in the Financial Advisory and Intermediary Services Act 37 of 2002. Neither Sanlam nor any of its subsidiaries accordingly accepts any liability whatsoever for any direct, indirect or consequential loss arising from the use of this document or its contents.

Glacier Financial Solutions (Pty) Ltd. | A member of the Sanlam Group | Private Bag X5 | Tyger Valley 7536 | Email [client.services@glacier.co.za](mailto:client.services@glacier.co.za) | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web [www.glacier.co.za](http://www.glacier.co.za) | Twitter @GlacierBySanlam | Reg No 1999/025360/07 | Licensed Financial Services Provider

Sanlam Life Insurance Ltd. | Email [life@sanlam.co.za](mailto:life@sanlam.co.za) | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440 | Reg No 1998/021121/06 | Licensed Financial Services Provider

glacier  
by Sanlam



# GLACIER FINANCIAL SOLUTIONS (PTY) LTD IS A LICENSED FINANCIAL SERVICES PROVIDER.

**Sanlam Life Annuity** This policy is underwritten by Sanlam Life Insurance Ltd, a Licensed Financial Services Provider

**Fixed Return Plan** This sinking fund policy is underwritten by Sanlam Developing Markets Ltd, a Licensed Financial Services Provider

**The Sanlam Wealth Edge Endowment Plan** The Sanlam Wealth Edge Endowment Plan is underwritten by Sanlam Developing Markets Ltd and administered by Sanlam Life Insurance Ltd. Sanlam Life Insurance Limited and Sanlam Developing Markets Limited are licensed financial services providers.

**The Glacier International Global Life Plan** The Glacier International Global Life Plan is an offshore endowment policy issued via Sanlam Life Bermuda branch

glacier  
by Sanlam