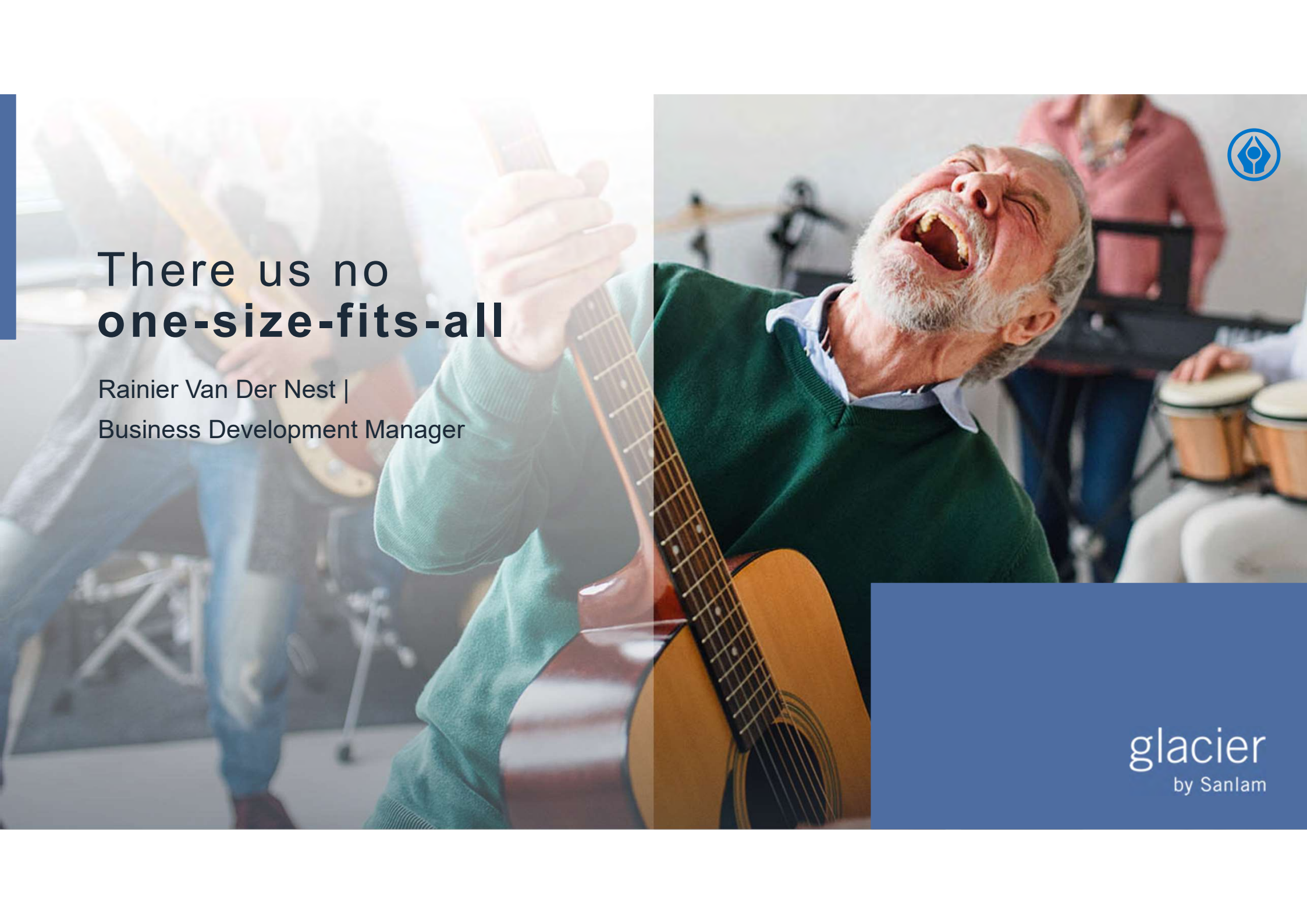
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Glacier Investment Summit Free State 2023

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There us no **one-size-fits-all**

Rainier Van Der Nest |
Business Development Manager



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Recapping: Five years ago



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Therefore, we have solidified the concept of post-retirement combinations to address the

Four Pillars of Retirement Planning



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So what? Why was this so important?

- We are moving from a product-push environment to a **service-and advice-offering world**.
- Clients don't need intermediaries to access solutions anymore. However, they still need intermediaries for proper advice and guidance i.e. **the role of gamma has become key**.
- Hence, the buzzword – **value proposition**.



It's time to move on and add to the advice value proposition

The value of being able to add the advice value proposition in the discretionary space and to the broader advice process brings intermediaries to a point where they can offer **a client a truly individualised solution.**

Bringing it all together



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What will this bring to your value proposition?

- 1 Allows you to work smartly with drawdowns across discretionary and contractual solutions for **better tax and liquidity management**.
- 2 Allows the intermediary to **create solutions on an individual basis** per client, to address both growth and income needs by utilising the broad selection of Glacier solutions.
- 3 Empowers the willing intermediary to really show their value (gamma) and reason to be involved in the investor's financial affairs, ultimately proving **advice outweighs product** by a long shot.



Russell Investments
Estimated that advisers can
add over

4.4% per annum

in net returns for their clients through a combination of financial planning, tax-smart advice, rebalancing and preventing behavioural mistakes.

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Today is about taking the **four pillars of retirement** and moving on to the **six pillars of consideration** for a holistic view



Tax planning and consideration

Is there a way to use Section 10A?

Can you drift tax brackets?

Estate duty reduction?

Can all of this happen at once?



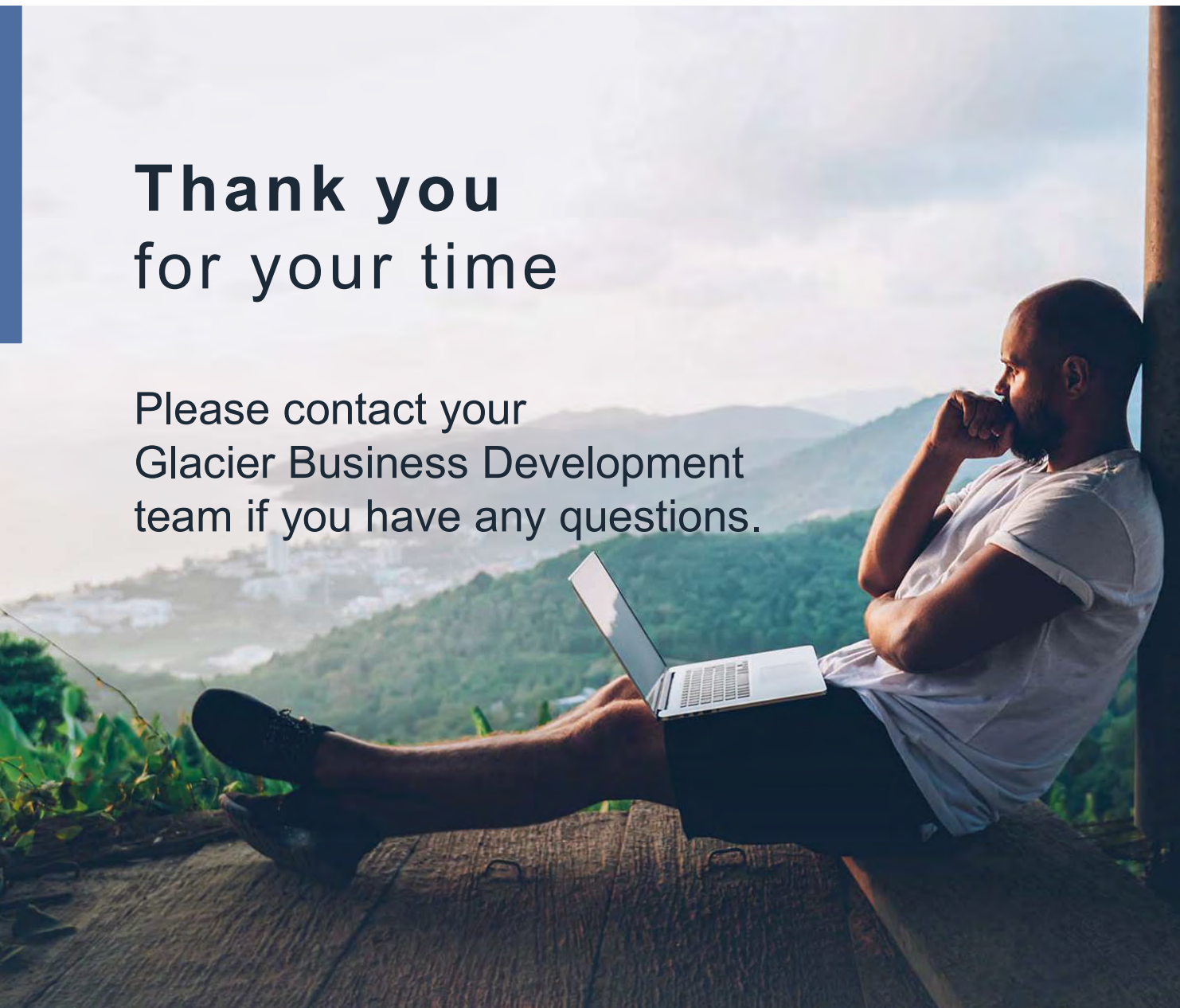
Individualisation

Building solutions at client level that suits the individual, as opposed to trying to meet all needs with one product.

Being able to solidify, ultimately, the need for advice from start to finish on the financial planning journey

Thank you for your time

Please contact your
Glacier Business Development
team if you have any questions.



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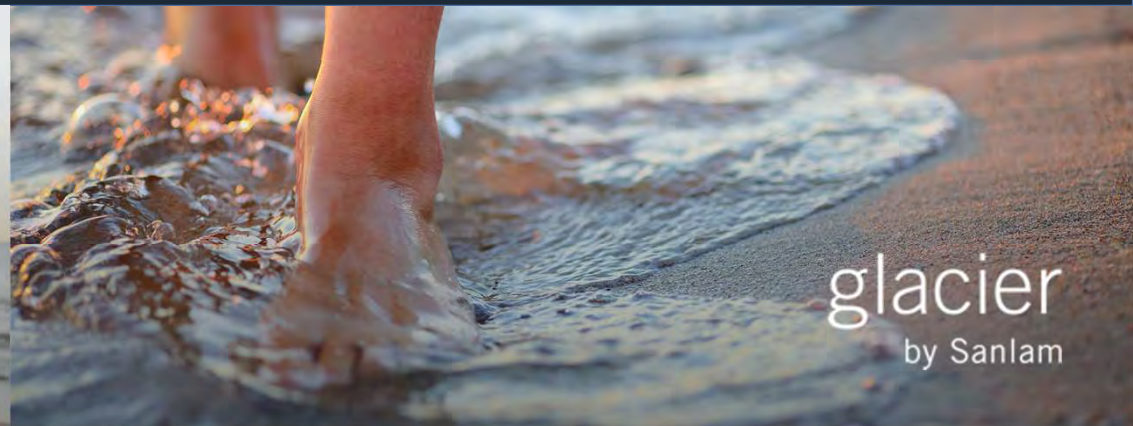


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