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Life Investments Summit 2023

Certainty in an uncertain world



The Endowment with an Edge

Siba Mgijima | Business Development Manager



The Wealth Edge Endowment Plan

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Upfront and ongoing fees



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Wealth Edge Endowment Plan

offers commission flexibility!

Upfront commission	Ongoing commission
3%	0.3%
2%	0.5%
1.5%	0.6%
1%	0.6%
0%	0.6%



Fund choice



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The Wealth Edge Fund Range



Best-of-breed researched 'Shopping List' funds

CONSERVATIVE

Glacier Conservative Solution

Glacier Money Market

CAUTIOUS

Glacier Cautious Solution

SIM Inflation Plus

Allan Gray Stable

SIM Active Income

M&G Inflation Plus

Coronation Bal Def

Satrix Low Equity Balanced

MODERATE

Glacier Moderate Solution

Coronation Capital Plus

NedInv Opportunity

OM Albaraka

MODERATE AGGRESSIVE

Glacier Moderate Aggressive Solution

SIM Balanced

Satrix Balanced Index

Allan Gray Balanced

Coronation Bal Plus

NedInv Balanced

Camissa Islamic Bal

NedInv Rainmaker

AGGRESSIVE

Glacier AI Flexible FOF

PSG Flexible

Glacier Global Stock Feeder

NedInv Global Equity

AG Orbis Global Equity Feeder

SATRIX MSCI World Equity



The Glacier Solution Funds for Life Investments

- Glacier **Conservative** Solution
- Glacier **Cautious** Solution
- Glacier **Moderate** Solution
- Glacier **Moderate Aggressive** Solution
- Glacier **Cautious Diversified** Growth Solution



Diversified across styles and asset managers

CORONATION
FUND MANAGERS

 **PSG Wealth**

 **MATRIX**
FUND MANAGERS

 **Sanlam** Investments

BOUTIQUE
+ COLLECTIVE
INVESTMENTS

 **LAURIUM**CAPITAL

 **OBSIDIAN**CAPITAL

 **GINSGLOBAL**
INDEX FUNDS

Prescient


thyme
CAPITAL

Truffle
Asset Management

 **Ninety**
One

 **TEREBINTH**
CAPITAL

 **GRANATE**
ASSET MANAGEMENT

 **CENTAUR**
ASSET MANAGEMENT

ABAX
investments

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Point-to-point unit guarantee





Six funds offering guarantees

Guaranteed funds	Risk profile	Initial unit price	Highest unit price
SIM Inflation Plus	Cautious	100%	95%
Allan Gray Stable	Cautious	100%	95%
Coronation Capital +	Moderate	100%	90%
Nedgroup Opportunity	Moderate	100%	90%
SIM Balanced	M/Agg	-	80%
Allan Gray Balanced	M/Agg	-	80%

0.99% per annum

Wealth Bonus





Wealth Bonus

Rebates on the variable marketing and administration charge (VAC) are added to the fund value in the form of a loyalty bonus on the plan anniversaries indicated below. The amount of the loyalty bonus is calculated as a percentage of the charges (VAC) deducted from the plan since the date on which the previous loyalty bonus was added or since the start date for the first loyalty bonus.

Plan anniversary from start date	Rebate for charges %
5	0
10	40
15	50
20	60
25, and every 5 years thereafter	70

A loyalty bonus will also be added if the plan is terminated after more than five years from the start date:

- due to a death claim, or
- on request on or after the option date.



Lifestyle benefits

Lifestyle Benefits	Description
Showmax	Get two months' free entertainment streaming per year.
Ivy Online education platform	Access a free supplementary education platform, based on the CAPS curriculum, for Grades 8-12, plus access to a complete online schooling platform at discounted tutor rates, supported by qualified teachers for Grades 10-12.
Uber	Get 20% off UberX with after-hours trips (up to R150), 22h00 – 04h00
AlwaysOn wifi	Get 1GB free wifi monthly
Intercape bus tickets	Get 20% (up to R150) off your trips for up to two trips per year.



IVY ACADEMY



We are taking Wealth Bonus...



to the next level!



New Wealth Bonus structure



Wealth Edge vs Cumulus Investments



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Upfront and ongoing fees



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offers commission flexibility!

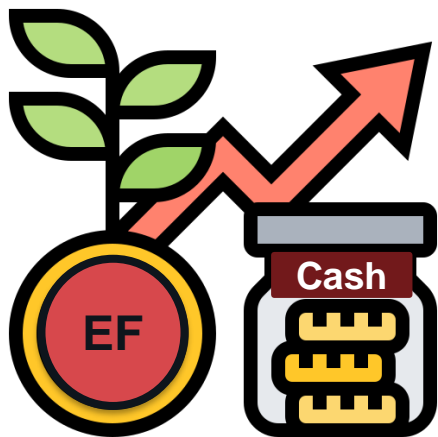
Upfront commission	Cumulus Inv ongoing	Wealth Edge ongoing
3%	0%	0.3%
2%	0.2%	0.5%
1.5%	0.3%	0.6%
1%	0.4%	0.6%
0%	0.6%	0.6%

Unit price
guarantee



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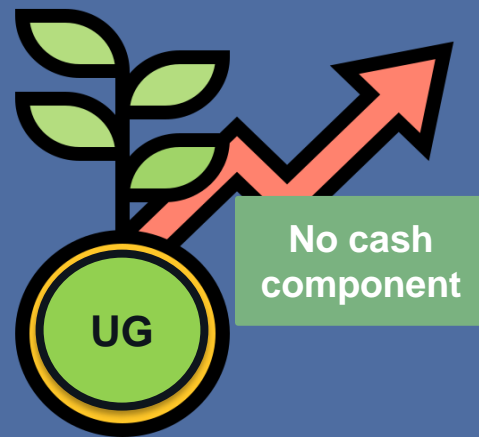
Escalating guarantee



80% of highest unit price guarantee since inception of that fund



Unit guarantee



Guarantee applies to your specific five-year period

EAC comparison



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Comparison



Investment amount

R1 million



Investment funds

70% Glacier Moderate Solution Fund
30% Satrix Balanced Index Fund



Intermediary fees

100% upfront only



Growth assumed

6% per annum





EAC compared

	Wealth Edge (Current)		Wealth Edge (New)		Cumulus Investments	
Year	Fund Value	EAC	Fund Value	EAC	Fund Value	EAC
1	981 197	7.9%	992 532	6.7%	988 144	7.2%
3	1 071 871	3.7%	1 082 276	3.3%	1 079 708	3.4%
5	1 169 333	2.8%	1 178 693	2.7%	1 178 150	2.7%
10	1 363 258	2.9%	1 430 907	2.4%	1 322 912	3.2%



Bonus amounts declared – new Wealth Edge





EAC compared

	Wealth Edge (Glacier Diversified Cautious Growth Solution Fund)		Wealth Edge (New)		Cumulus Investments	
Year	<u>Fund Value</u>	<u>EAC</u>	<u>Fund Value</u>	<u>EAC</u>	<u>Fund Value</u>	<u>EAC</u>
1	995 814	6.4%	992 532	6.7%	988 144	7.2%
3	1 093 066	3.0%	1 082 276	3.3%	1 079 708	3.4%
5	1 198 365	2.3%	1 178 693	2.7%	1 178 150	2.7%
10	1 479 198	2.0%	1 430 907	2.4%	1 322 912	3.2%



Wealth Edge Endowment Plan

1

New Wealth Bonus structure rewarding your client to stay invested for longer

2

Upfront and ongoing commission flexibility

3

Best-of-breed Glacier Research funds

4

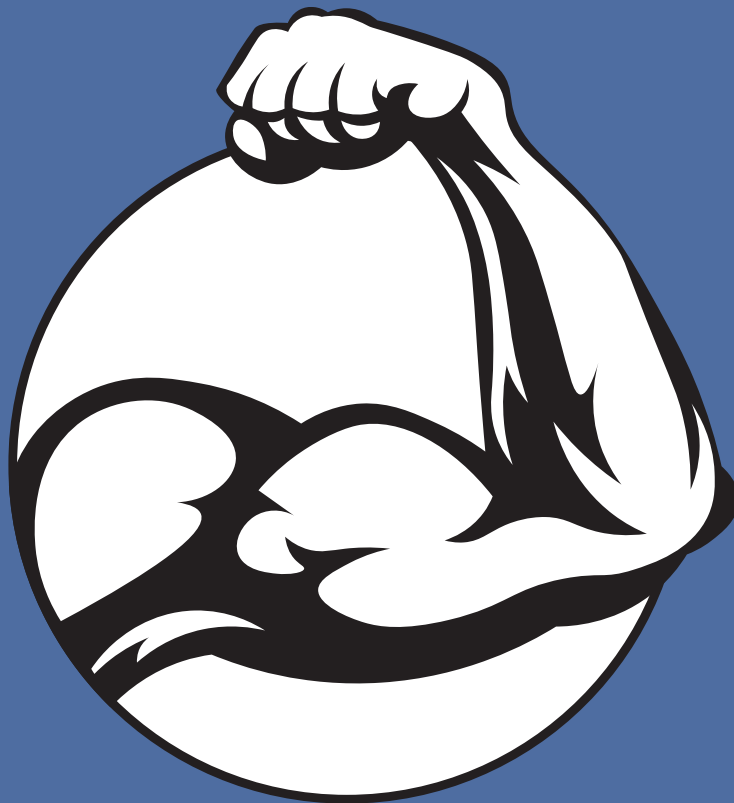
Glacier Solution Funds actively managed according to risk profile

5

Unique unit-guarantee funds



A solution with muscle!



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Thank You



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

Sanlam Life Insurance Ltd. | Email life@sanlam.co.za | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440 | Reg No 1998/021121/06 | Licensed Life Insurer, authorised Financial Services Provider and registered Credit Provider (NCRCP43)

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