



glacier  
by Sanlam

# Advantages of the Glacier Offshore Investment Plan

If you're an investor who saw offshore as off limits, there's never been a better time to change your view. The Glacier Offshore Investment Plan is an investment solution which offers you the opportunity to invest offshore, accessing different markets and currencies with more simplicity, more flexibility and more affordable investment minimums than traditional offshore investments.

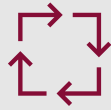
## Simple investing beyond our borders

Glacier's Offshore Investment Plan allows you to diversify your investments across markets and currencies – simply and affordably.



### Affordable investment minimums

Access to global opportunities with lower minimums than traditional offshore options.



### Simplicity

A streamlined investment process with fewer take-on requirements than traditional offshore options



### Guided investment choices

Guidance in investment choices through risk-profiled funds and model portfolios



### Liquidity

Flexibility to add to your investment monthly by debit order or on an ad hoc basis, and to withdraw from your investment at any time.

## Uncomplicated investment requirements

01



### Minimum investment amount:

The Offshore Investment Plan allows you to invest a minimum lump sum of R100 000 or monthly recurring investments of R5 000. Any additional investments are subject to a minimum of R15 000.



02



### Simple take-on requirements:

Investing in the Offshore Investment Plan requires only the usual FICA document: a copy of the investor's ID.



03



### Tax clearance and currency conversion:

You can invest foreign currency that is already offshore or choose to externalise your rands with your preferred foreign exchange service provider, or our selected provider.



04



### Tax:

Personal tax rates apply. Capital gains or losses are calculated in foreign currency, and converted to rands (ZAR) for tax submission and payment purposes.



05



### Estate planning:

At death, the investment will be subject to South African estate duty, and not international estate duty.



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The Offshore Investment Plan is administered by Glacier Financial Solutions (Pty) Ltd. | A member of the Sanlam Group | Private Bag X5 | Tyger Valley 7536 | Email [clientservices@glacierinternational.co.za](mailto:clientservices@glacierinternational.co.za) | Tel +27 21 917 9333 | Fax +27 21 947 9210 | Web [www.glacier.co.za](http://www.glacier.co.za) | Reg No 1999/025360/07 | Licensed Administrative Financial Services Provider

Model portfolios are managed by Glacier Financial Solutions (Pty) Ltd., discretionary FSP 770, trading as Glacier Invest.