

## Glacier Sustainable World Enhancer

### Understanding performance drivers

The Glacier Sustainable World Enhancer is a structured investment solution that provides the opportunity for enhanced participation in the growth of companies that contribute to sustainable development across the globe, with the certainty of capital protection.

The *Solactive Sustainable Development Goals World RC 8 EUR* was carefully selected as the underlying index to give investors efficient access to a global and sustainable investment opportunity. The chart below compares the historic returns of the index for 5-year periods to that of the EuroStoxx50. The volatility management strategy of the index is evident, with a much smoother return profile compared to the EuroStoxx50 which always offers 100% equity exposure.

### Chart – Rolling 5-year returns



Source: Solactive, returns since Dec 2000 simulated, live returns since Sep 2016

## Enhanced positive return

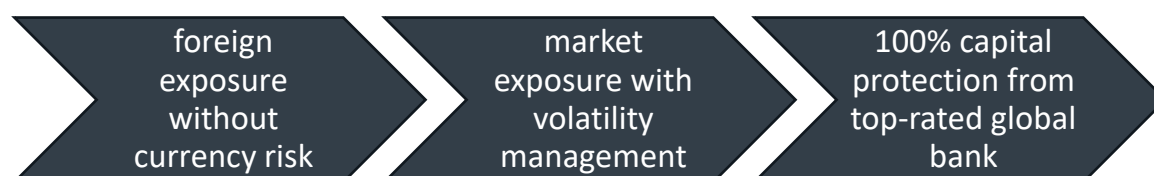
Investors in the Glacier Sustainable World Enhancer benefit from an enhancement to the returns of the index. The recent issue which traded in September 2020 secured an enhancement of 4.73 times the positive return their issue may deliver over the next five years.

Considering two examples, this would mean that:

- the average 5-year return of the index of 34% would be enhanced to 161%.  
A R100 000 investment would grow to R261 000 before tax.
- the most recent 5-year return of 8.3%, which includes the COVID-19 market correction, would be enhanced to 39.3%.  
A R100 000 investment would grow to R139 300 before tax.

## Risks are managed

Compared to a traditional offshore investment option, risks in the Glacier Sustainable World Enhancer are limited:



In addition, all fees have been considered and will not reduce the maturity value of the investment. All gains will be taxed as capital, and recovered within the Glacier Vantage Plan policy, ensuring a simple and tax-efficient solution.

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