

GLACIER CASH OPTION

Provide your clients with an opportunity to actively put their cash to work in a cost-effective investment option geared to achieve inflation-beating returns.



A cost-effective parking place for funds waiting to be invested elsewhere, or for investors looking for a low-risk, cash-type investment or simply an alternative to investing their cash in a bank.



R100 000 minimum investment amount. Top-ups welcome.



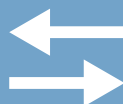
Flexibility to withdraw or transfer to any Glacier product at any time.

FEATURES OF THE GLACIER CASH OPTION



Intermediary fees, both initial and annual, can be negotiated with the client.

0% annual Glacier administration fee while the investment value is >R100 000.



Simplicity:

- A switch to a Glacier Investment Plan or Endowment can be done effortlessly when clients need exposure to growth assets.
- Proceeds can be used to top up a client's Glacier Retirement Annuity at any time, to maximise tax benefits and increase their retirement savings.



Discretionary money:

Growth is taxed in a client's personal capacity and annual interest exemptions apply.

UNDERLYING INVESTMENT OPTIONS

A select range of top cash and income funds are available, providing the potential to achieve inflation-beating returns.

THE GLACIER INVEST FLEXIBLE INCOME WRAP FUND

SA - Multi Asset - Income

An enhanced cash option with a high return expectation. This actively managed wrap fund skillfully blends top income funds, diversifying sources of return to generate a high level of income over the short term while preserving capital. It has limited offshore and equity exposure. Investment should be for one year and longer.

Benchmark: CPI + 1% over a rolling one-year period

Managers: Glacier Invest, with underlying CIS managers including Coronation, Prescient, Terebinth, SIM, and BCI

TIC: 0.76% (including an annual wrap management fee of 0.23%) as at 28 February 2021. Fees include VAT.

OR

GLACIER MONEY MARKET FUND

SA - Interest Bearing - Money Market

A competitive money market fund, seeking to maximise interest income. Offers maximum security of capital and liquidity.

Benchmark: STeFI composite index

Manager: Donovan van den Heever, Sanlam Investments

TIC: 0.59% as at 28 February 2021

Fees include VAT

SIM ENHANCED YIELD FUND

SA - Interest Bearing - Short Term

A money market alternative, consistently adding extra yield relative to cash while providing very low levels of volatility and drawdowns. Does not include offshore or equity assets.

Benchmark: STeFI + 0.5% per annum

Manager: Mellville du Plessis

TIC: 0.50% as at 28 February 2021

Fees include VAT

SANLAM DIVERSIFIED INCOME FUND OF FUNDS

SA - Multi Asset - Income

Generates income predominantly in the form of dividends, aiming to exceed the after-tax yield of a money market investment.

Benchmark: After-tax return of SIM Money Market

Managers: TBI Investment Managers and Sanlam Structured Solutions

TIC: 1.11% (including a 0.2% rebate to Glacier) as at 28 February 2021

Fees include VAT

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Glacier Management Company (RF) (Pty) Ltd is a registered and approved Manager in Collective Investment Schemes