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WE CAN'T PREDICT THE FUTURE,
BUT WE CAN SECURE IT.



GLACIER'S DIGITAL STRATEGY

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Glacier by Sanlam



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MAKING IT EASIER TO DO BUSINESS WITH US

Our focus has been on providing fully-integrated state-of-the-art online services to our intermediaries... **to finalise and service investments** of their clients.

COVID-19 forced intermediaries and clients to utilise electronic tools...and platforms not ready for this change will feel the impact on their business in the new normal.

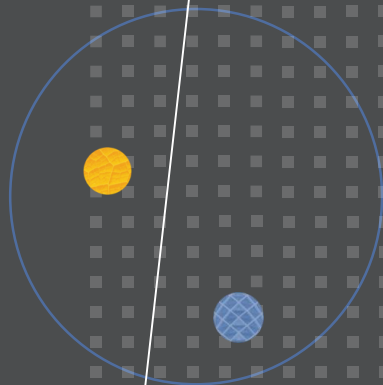
- Aligned objectives
- Integrated systems
- B2B & B2C efficiencies

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BEST OF **BOTH** WORLDS

MEETING CLIENTS'
CHANGING NEEDS

Glacier provides access to investment products that are tailored to suit clients' individual needs and appetites for risk.



INVESTMENT SOLUTIONS AS **DIVERSE** AS CLIENTS' NEEDS

GUARANTEES | COMBINATIONS | ANNUITIES | ILLI | ILLA | PRES FUNDS | RA |
ENDOWMENT | TFSA | INTERNATIONAL | DISCRETIONARY



CONSERVATIVE



**SOLUTIONS ACROSS
RISK SPECTRUM**



AGGRESSIVE



LOCAL INVESTMENTS

INTERNATIONAL INVESTMENTS

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IMPORTANCE OF DATA

During lock-down
Glacier benefited
from having access
to data, to be able to
respond to changing
client needs

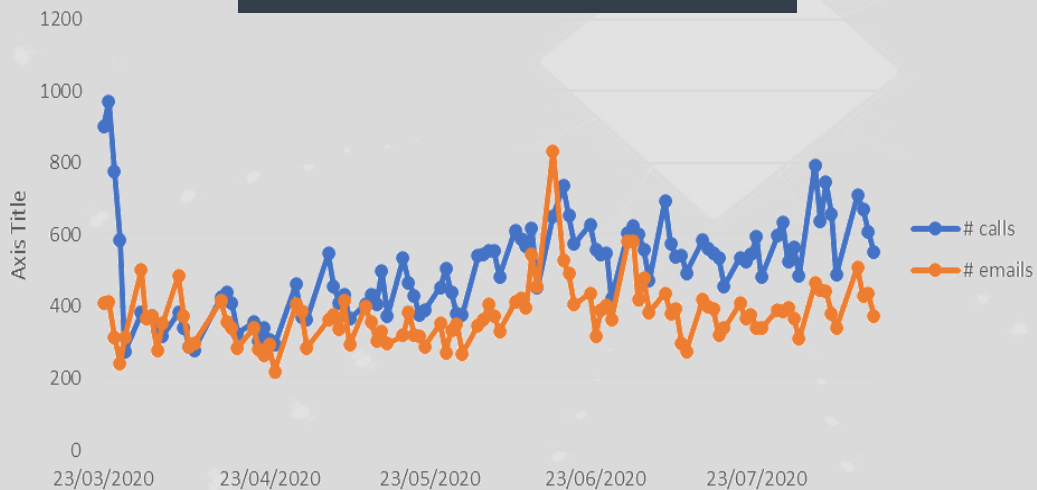
The availability
of data is critical
to respond to
challenges in your
business

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WHAT WE HAVE SEEN DURING LOCKDOWN

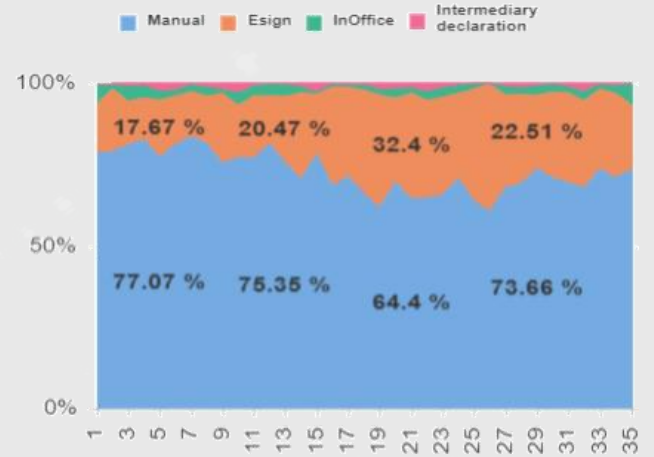
Number of calls and emails received



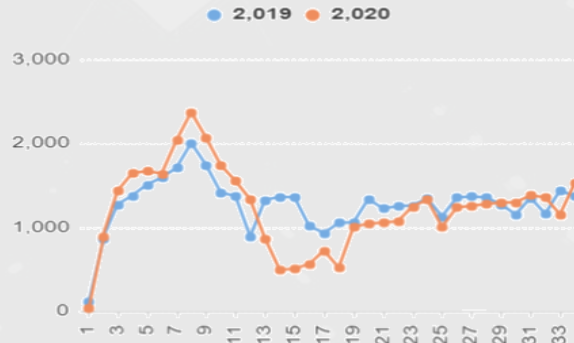
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WHAT WE HAVE SEEN DURING LOCKDOWN

Weekly signing



Quotes per week



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WHAT IS NEXT FOR GLACIER?

1

Glacier digital strategy supportive of our business strategy

2

Continue to focus on client and intermediary web to enhance functionality and reporting and reduce the need for paper and phone calls

3

Focus on Glacier Invest, to further enhance our wrap fund administration and reporting capabilities

4

Incorporating international investments in our local solutions

5

Further improving our consolidated reporting across all our product lines

6

Using data to understand your business and client behaviour

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POSITIONING YOUR BUSINESS FOR A DIGITAL FUTURE

● Glacier invested in leading business intelligence technology

● Helping you to understand and manage intelligence around your business, through:

Data insights

Business tools

Customer insights

●

Whether from a compliance, financial, people or general business intelligence perspective, you have access to a growing array of Glacier solutions

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Glacier
is the **leader in the
investment** platform
space providing
solutions as diverse
as clients' needs

**Responding to
industry
challenges**, enabled
by continued
investment in
technology

BENEFITS OF THE GLACIER FOCUS

Glacier
has always been
**intermediary
focused**,
designing solutions
around your
practice

**New
opportunities**
– enabling you
to interpret and
use your data

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