

GLACIER SUSTAINABLE WORLD ENHANCER

December 2020

In a time of increased environmental and social consciousness, wouldn't you feel good about investing in the greater good of humankind?

The Glacier Sustainable World Enhancer is set up in a sinking fund policy underwritten by Sanlam Life. This five-year tax-efficient investment is linked to the performance of a portfolio of global companies that contribute to the sustainable development goals of the United Nations. The investment offers full capital protection and enhanced participation in positive performance of the global portfolio.

Capital is protected

The investor's capital is protected if the investment is held to maturity. Should the global portfolio end the five-year term with a negative return, the investor will receive their full initial investment amount.

There is no currency risk

The returns are measured in EUR but provided in South African currency and will not be affected by changes in the rand exchange rate.

Enhanced participation in positive performance

The investor will earn an enhanced return if the global portfolio delivers a positive performance over the investment term. Based on current market conditions, the indicative participation level is 400% of (4 times) the return of the global portfolio.

ILLUSTRATIVE MATURITY OUTCOMES

Portfolio return over 5 years	Benefit	Return at maturity (before tax) based on indicative participation level
Negative	Capital protection	100% of investment amount
Positive	Enhanced return	400% of (4 times) global portfolio return

The returns are before tax and are subject to market conditions, and may therefore change. Glacier will target an enhanced participation level of 400%; however, due to the volatile nature of the underlying assets, we will proceed to trade as long as the enhanced return level is 300% or higher, without notifying investors. We will not proceed on the inception date should the enhanced return level be below 300%. Final levels will be confirmed at inception date on your investment confirmation.

FEATURES

 <p>Five-year investment linked to portfolio of global companies contributing to sustainable development goals</p>	 <p>Opportunity for enhanced returns</p>	<p>OPENING DATE: Investments will be accepted from 9 November 2020 and invested in the Glacier Money Market Fund until inception date of the Glacier Sustainable World Enhancer.</p> <p>CLOSING DATE: This offer will expire by 9 December 2020.</p>
 <p>100% capital protection of full investment amount</p>	 <p>Tax-efficient structure with no tax administration burden</p>	

THE SUSTAINABLE DEVELOPMENT GOALS OF THE UNITED NATIONS

The Sustainable Development Goals are the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, including those related to poverty, inequality, climate change, environmental degradation, peace and justice.

<p>1 No Poverty</p> 	<p>2 Zero Hunger</p> 	<p>3 Good Health and Well Being</p> 	<p>4 Quality Education</p> 	<p>5 Gender Equality</p> 	<p>6 Clean Water and Sanitation</p> 	<p>7 Affordable and Clean Energy</p> 	<p>8 Decent Work and Economic Growth</p> 	<p>9 Industry Innovation and Infrastructure</p> 
<p>10 Reduced Inequalities</p> 	<p>11 Sustainable Cities and Communities</p> 	<p>12 Responsible Consumption and Production</p> 	<p>13 Climate Action</p> 	<p>14 Life Below Water</p> 	<p>15 Life on Land</p> 	<p>16 Peace, Justice and Strong Institutions</p> 	<p>17 Partnerships for the Goals</p> 	

THE SUSTAINABLE DEVELOPMENT GOALS ARE A SET OF 17 UNIVERSAL GOALS, ADOPTED TO GUIDE INTERNATIONAL COOPERATION TO:

- achieve sustainable development
- end poverty
- deal with climate change

Achieving the Sustainable Development Goals targets will require an active participation, not only from governments but also from the private sector: corporates and investors have a major role to play.

ASK YOUR FINANCIAL INTERMEDIARY

It is important to discuss the benefits and risks of this investment solution with your financial intermediary, who has access to comprehensive information via our intermediary-facing brochure.

This document is a summary of the features of the Glacier Sustainable World Enhancer and should be read in conjunction with the detailed brochure and quote. It is intended for use by clients, alongside their financial intermediaries. The information in this document is provided for information purposes only and should not be construed as the rendering of advice to clients. Although we have taken reasonable steps to ensure the accuracy of the information, neither Sanlam nor any of its subsidiaries accept any liability whatsoever for any direct, indirect or consequential loss arising from the use of, or reliance in any manner on the information provided in this document. For professional advice, please speak to your financial intermediary.

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