

INTRODUCING GLACIER

Glacier by Sanlam brings together leading experts and respected financial services companies to meet your investment needs.



THINK WORLD CLASS

glacier
by Sanlam

WORLD-CLASS INVESTMENT SOLUTIONS AT ANY STAGE OF YOUR LIFE

Our solution set encompasses local investments, including fixed-term investments and investments with guarantees, international investments, retirement savings solutions and retirement income solutions.

Each solution has its own distinct purpose, and they share the superior quality and commitment that have come to distinguish Glacier.

At Glacier, through superior investment solutions, and with the help of your intermediary, we enable financial confidence now and for generations to come.



<p>Backed by Sanlam, Glacier is a leading player in the South African investment industry, providing a range of investment solutions to discerning clients</p>	<p>Clients have entrusted more than R317 billion of their assets to us (as at 31 December 2020)</p>	<p>Our assets under administration (AuA) have increased five-fold in a decade</p>	<p>Our world-class investment solutions span the needs of a client's lifetime</p>	<p>Glacier is an innovator and leader in the retirement solutions arena</p>
<p>We have built a solid reputation through our business model of focused and personalised client service</p>	<p>Glacier prides itself on having some of the industry's most highly respected and knowledgeable business development, relationship management and client-servicing teams</p>	<p>We have world-class compliance, risk management and reporting procedures</p>	<p>Glacier has a cutting-edge in-house investment, research and consulting team</p>	<p>We are passionate about good retirement financial planning and our design of pre- and post-retirement solutions for clients</p>



GLACIER'S RANGE OF INVESTMENTS CAN HELP YOU BUILD A SECURE FUTURE FOR YOU AND YOUR FAMILY

You can invest in the financial markets to grow your assets - whether it is to pay off debt, save for your children's education, contribute to your retirement savings, or simply to ensure your future financial security.

Our offering includes local and international investments, as well as specific retirement saving and retirement income solutions.

Within our investment solutions, you can:



Invest your money in collective investments



Invest your money in shares, where the product rules allow



Invest in traditional life insurance structures depending on your tax or guaranteed capital requirements



Structure your investment in accordance with the level of risk you are willing to tolerate



Switch between investment choices as your needs and circumstances change



Obtain around-the-clock online access to your investments using our web services

YOUR WORLD-CLASS FINANCIAL SERVICES PROVIDER

One of our core beliefs is that we exist because of, and for the benefit of our clients. We benchmark ourselves against international standards and continually seek ways to improve our offering. Our continuous performance and growth, even in global financial crises, attest to the success of our client-centric approach. We are flexible, consistent and committed to being the best. And we never forget that we're dealing with people's hard-earned savings. We regard service as one of our key differentiators, and individuals who directly serve our financial intermediaries constitute the biggest part of our staff complement.

Investments and savings

Glacier provides access to investment solutions that are tailored to suit your needs and appetite for risk – from solutions that offer guarantees to those that provide unrestricted access to the widest range of collective investment funds.

Glacier helps you save for retirement, to ensure that you have sufficient capital to purchase a retirement income solution to meet your needs. You can start laying the foundation for a comfortable retirement with a retirement annuity or preservation fund.

We also provide various means for you to structure your retirement benefits, such as an investment-linked living annuity, our unique Investment-Linked Lifetime Income Plan,

a selection of life annuities and the option to combine these in a personalised solution.

International investments

Glacier International offers portfolios based in sterling, dollars (US and Australian), euros and Swiss francs.

As a specialist business, Glacier International caters for a range of investors, including:

- those looking for a one-stop single fund solution;
- those looking to mix and match a focused range of funds;
- those requiring a wide choice of funds and
- investors interested in share portfolios managed through a stockbroking account.

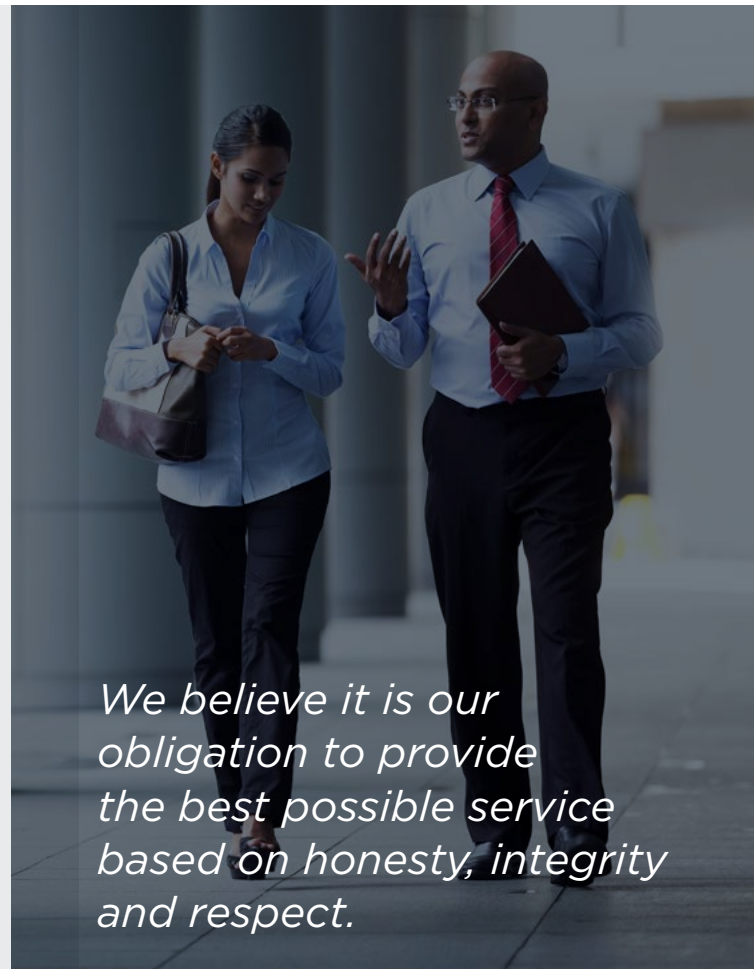
ABOUT SANLAM, OUR PARENT COMPANY

Sanlam's purpose is to create sustainable value for all our stakeholders. We take our role and contribution to a stable financial system seriously and we are committed to supporting financial resilience, wellbeing, prosperity and inclusion.

We continue to inspire millions of people across the globe to **live with confidence**.

Through our wealth creation efforts, since 1918, Sanlam has evolved from a traditional insurer to a diversified financial services provider with both local and international footprints.

For over a century, Sanlam has grown from strength to strength as a consequence of our clients' and intermediaries' confidence in us. The Sanlam Group consists of more than 200 businesses in 44 countries internationally.



We believe it is our obligation to provide the best possible service based on honesty, integrity and respect.

VALUES YOU CAN BELIEVE IN

WE VALUE UBUNTU

At Glacier, Ubuntu is one of the six values to which we subscribe as a business and that underpins our relationships with our employees, our clients and the broader community.

We have expanded our interpretation of Ubuntu to include not only our connectedness as humans, but also our relationship with the environment.

Glacier's community support is broadened annually with a range of initiatives supporting various organisations. These include those that care for and protect people in need, those who assist in poverty alleviation, and those that relieve the suffering of animals.

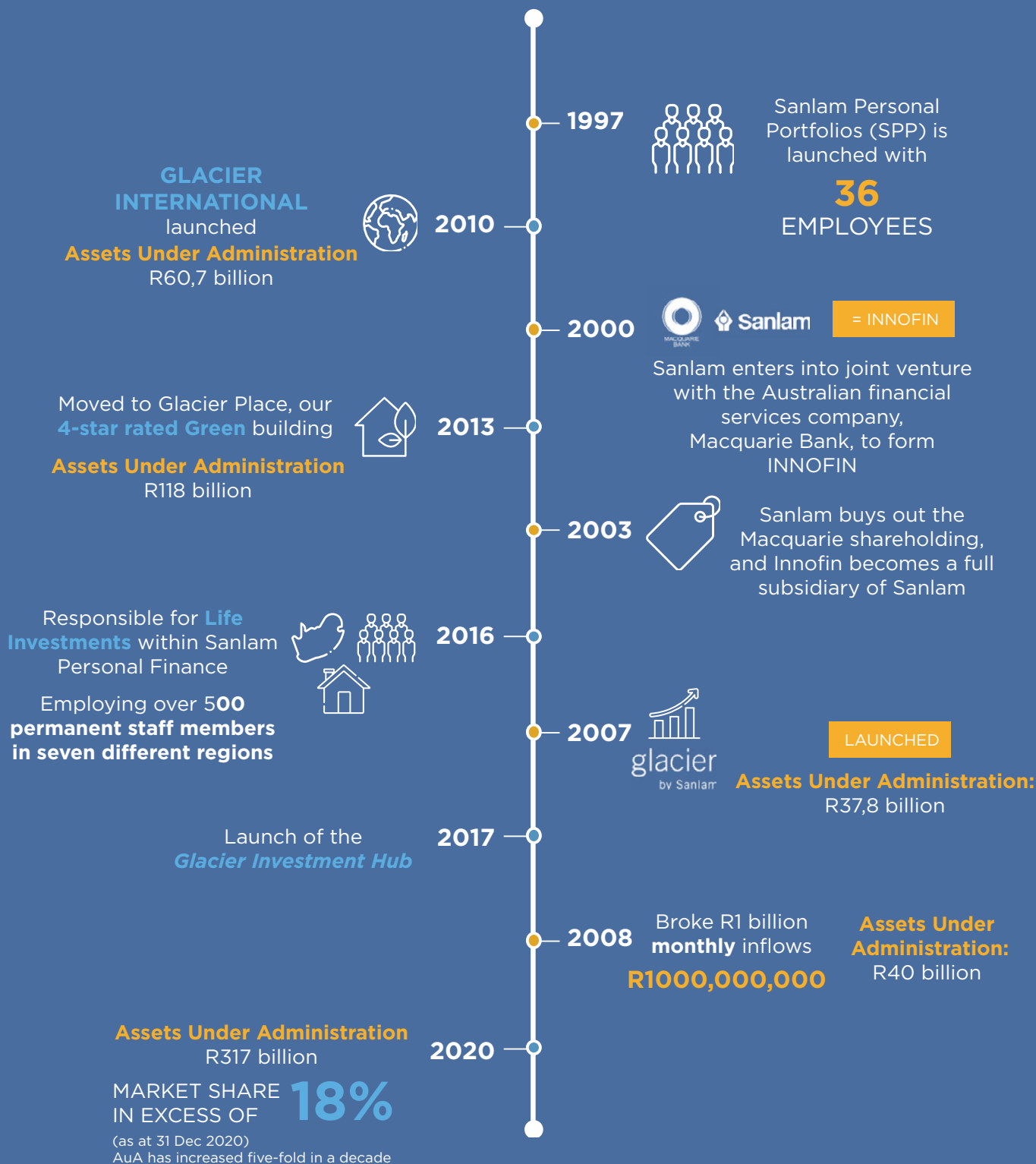
The *Glacier We Care* website was created early in COVID lockdown as a response to people in need and animals who were suffering or abandoned during this extraordinary time.

Glacier We Care offers our partners and clients the opportunity to support our initiatives and contribute as often as they wish. We have partnered with PayFast, so that the funds donated will be channelled directly to the organisation, safely and securely. We feature new organisations periodically, so that as many as possible can benefit from *Glacier We Care*.

Visit www.glacierwecare.co.za. Together, we can make a positive difference in the lives of those in need.



GLACIER'S HISTORY



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