

INTRODUCING GLACIER

The support behind every great financial intermediary



glacier
by Sanlam

WORLD-CLASS INVESTMENT SOLUTIONS AT ANY STAGE OF YOUR CLIENTS' LIVES

Our offerings encompass 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, but they share the superior quality and commitment that have come to distinguish Glacier.

At Glacier, we enable financial freedom now and for generations to come.



WHY INTERMEDIARIES CHOOSE GLACIER



Part of the Sanlam Group

Glacier is a wholly-owned subsidiary of Sanlam, one of the largest financial services groups in Africa, and a key pillar within the financial sector.



Independent

Our highly-skilled, in-house IT team produces all the necessary technology for any new investment solutions developed by our product development team. These two teams also collaborate extensively on the accurate implementation of any new regulatory requirements.



Intermediated

We strongly advocate a responsible and considered approach to investing because we believe long-term wealth is created through hard work, and not through chance. We encourage investors to always seek advice from a qualified professional, as investment decisions can be complicated and a wrong decision, costly.



Glacier Investment Hub

As a world-class business, we focus on improving efficiencies for you through innovation and staying abreast of the latest technology. Our Glacier Investment Hub ensures better data management, stream-lined processes and customisable outputs.



Extensive product range

Our comprehensive range of investment solutions encompasses local investments - including fixed-term investments and investments with guarantees, international investments, retirement saving solutions and retirement income solutions.



International investments

Glacier International provides South African investors with direct international investment opportunities through a comprehensive range of offshore mutual funds, managed by leading global asset managers.



Glacier Invest

We provide financial advisers with an unrivalled and fully customisable investment proposition that enhances the investment experience of our most prized stakeholder - your client. Client needs are at the centre of our approach to portfolio construction. Our skill, scale and simplicity ensure that you have a leading discretionary fund management partner.



Finding alternatives

The fast-paced, technology-driven world that we operate in demands of us to be forward-thinking and to imagine a tomorrow that our clients are planning for today. Glacier is committed to finding well-researched, viable investment alternatives that embrace technology, innovation and disruption.



Fund choice

We provide access to the widest range of collective investment funds – in excess of 1 500 funds are available for investment on our platform.



Personal share portfolios

Investors can choose from a number of leading stockbrokers and invest directly in a portfolio of listed shares of companies on the stock exchange.



Highly acclaimed research team

One of Glacier's key differentiators is the Glacier Research team, comprising professionals who are passionate about conducting robust fund research and providing unique, independent and objective intelligence. Through the application of their knowledge, they deliver valuable insights to help intermediaries make informed investment choices for their clients.



Market-related fees and costs

While fees can be a contentious issue, we are confident that our fees are not only market related, but that we offer significant value to all our stakeholders.



Retirement focus

We are passionate about good retirement financial planning and how we respond in the design of our solutions for clients. Our experts are focused on supporting the advice process with relevant solutions. We are committed to sharing insights and supporting our clients and intermediaries in pre- and post-retirement planning.



YOUR WORLD-CLASS INVESTMENT SOLUTIONS 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 amid global financial crises, are testimony to the success of our client-centric approach. We are flexible, consistent and committed to being the best, whether in person or digitally. And we never forget that we're dealing with people's hard-earned savings.

Our "Think World Class" ethos drives best practice throughout the business, influencing all interactions between employees, clients and business partners.

Meticulous research - insights you can trust

The research we do is aimed at facilitating informed investment decisions. The Glacier Research team undertakes meticulous fund research, provides independent, objective investment insights, tools and support, and conducts regular regional visits to intermediaries.

PERSONALISED SERVICE WHENEVER YOU NEED IT

Glacier's highly qualified and skilled business development team has regular contact with our financial intermediaries and works in partnership with Sanlam Distribution to offer support.

Our team ensures you have unrestricted access to the relevant product specialists, when necessary, to receive input and guidance, and also to decision-makers within the company to ensure prompt resolutions.

YOUR EXPERTISE AND OURS: A POWERFUL COMBINATION

Partner with the specialists who understand your business

As a financial intermediary, you work hard to offer your clients the best financial solutions in the industry. So you want to be confident that you're partnering with a world-class provider that not only shares your work ethic, but has the skills and expertise to complement your own.

You also want to know that you can rely on your partner's systems, service and support to free up your time to focus on

the most significant part of your job: providing your clients with the most relevant and suitable advice. Glacier is committed to helping you do just that. We work with you to deliver solutions that are diverse and versatile, and our open architecture format makes your task of pleasing your clients easier.

Our continuous research, comprehensive compliance and risk management measures, and the flexible, customised reporting for intermediaries are there to give you and your clients peace of mind.

RELIABLE SUPPORT

Meticulously designed intermediary tools

Our intermediary tools aim to enhance the already meaningful conversations you have with your clients regarding their financial decisions.

Our range of tools, in combination with our solutions, will assist you with:

- Tax and product planning
- Lifetime and retirement planning
- Asset preservation and growth
- Looking after the next generation
- Communicating and reporting

Support and effective practice management through our intermediary web

Our intermediary web ensures better data management, streamlined processes and customisable outputs, so you can get things done more efficiently. With Glacier's Investment Hub you can:

- Manage client information easily
- Create and analyse model portfolios
- Generate customised investment proposals
- Enjoy a straight-through process for paperless applications
- Manage workflow with a helpful and intuitive dashboard

You look after your clients' needs while we look after yours

We host numerous intermediary engagements throughout the year, including events with renowned international experts. Glacier events are carefully considered, always with our intermediaries' interests in

mind. We aim to share relevant and practical insights that will help create efficiencies in your practice.

In addition to a strong focus on thought leadership, our events feature economic overviews and prospects for the market, industry insights, as well as updates on changing regulations and how they may affect your business. Our annual Glacier International roadshows offer you the opportunity to listen to, and engage with international fund and portfolio managers, and at our asset manager days we bring together a number of select asset managers to share their expertise.

Publications

Glacier's experts regularly issue a number of useful publications to our intermediaries. The most noteworthy is **The Shopping List** – a premier guide to the top collective investment funds, put together by the Glacier research team on a quarterly basis with the aim to assist intermediaries in making appropriate investment decisions for their clients.

Other publications include:

- Bull & Bear Report** – a consensus predictive view of the market over the following 12 months
- Economic Report** – a review of the markets over the preceding month
- Funds on Friday** – an interesting weekly read featuring articles authored by professionals in the industry
- Daily Market Watch** – an overview of the previous day's market movements and the explanations behind them

We also send out intermediary-focused **newsletters** on a monthly basis.

A RANGE OF INVESTMENT SOLUTIONS TO MEET DIVERSE CLIENT NEEDS

Investments, savings and retirement planning

Glacier provides access to investment solutions that are tailored to suit clients' individual needs and appetites for risk - from solutions that offer guarantees to those that provide unrestricted access to the widest range of collective investment funds.

Glacier helps clients save for retirement, to ensure that they have sufficient capital to purchase a retirement income solution. Clients can start laying the foundation for a comfortable retirement with a retirement annuity or preservation fund, and customised retirement solutions are available for your corporate clients.

Optimising retirement income through combinations

Sustainability, guarantees, flexibility, capital legacy, risk mitigation, growth. Post-retirement planning takes into account factors which are as varied as the needs and desires of clients. Designing world-class retirement solutions that include retirement income stream management, and that work together for the best possible outcomes for our clients,

is what we do, and what the specialists in our business are obsessed about.

International investments

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

As a specialist business, Glacier International caters for a range of investors, including those looking for a simple 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.

Investments can be structured to provide estate-planning advantages and tax efficiencies, coupled with high levels of liquidity and consolidated reporting.

We also take much of the administrative burden away from clients: we assist with obtaining tax clearance certificates, currency transfers or asset swaps, and following up on outstanding documentation.

Our product development team is dedicated to idea generation and, in line with TCF (*Treating Customers Fairly*) continuously conducts research into the needs of our target market, to ensure that our solutions are designed to fulfil these.

The team works closely with our technology development and compliance teams for the new solutions; the training on these solutions; and related support to the business and intermediaries.



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 our connections as humans as well as 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; 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 this initiative 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 every six months.

ABOUT SANLAM, OUR PARENT COMPANY

Founded in 1918, Sanlam has a rich heritage. Over the years, the Group has evolved from a traditional insurer to a diversified financial services provider with both local and international footprints.

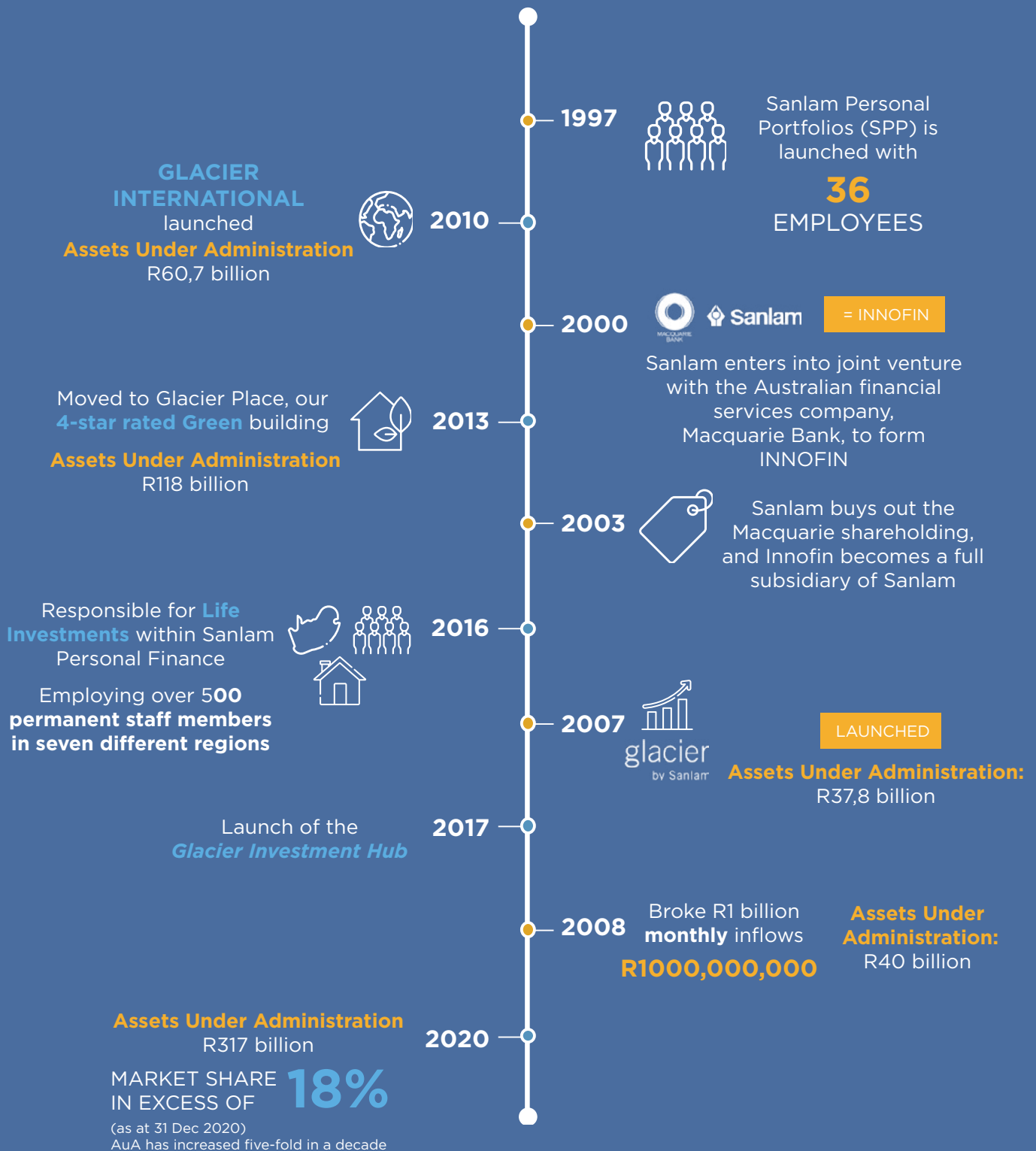
The Sanlam Group consists of more than 200 businesses in 44 countries.

Industry advocacy and representation through industry bodies

Sanlam is committed to the highest standards of business integrity, ethical values and governance. It recognises its responsibility to conduct its affairs with prudence, transparency, accountability, fairness and social responsibility, thereby ensuring its sustainability and safeguarding the interests of all its stakeholders.



GLACIER'S HISTORY



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Glacier Financial Solutions (Pty) Ltd. | A member of the Sanlam Group | Private Bag X5 | Tyger Valley 7536
Email client.services@glacier.co.za | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web www.glacier.co.za
Twitter @GlacierBySanlam | Reg No 1999/025360/07 | Licensed Financial Services Provider

Glacier Financial Solutions (Pty) Ltd. is also a Licensed Discretionary Financial Services Provider FSP 770, trading as Glacier Invest.
Sanlam Multi-Manager International (Pty) Ltd. | A member of the Sanlam Group | Private Bag X8 | Tyger Valley 7536
Tel +27 21 950 2600 | Fax +27 21 950 2126 | Web www.smmi.com | Reg No 2002/030939/07 | Licensed Discretionary Financial Services Provider, acting as Juristic Representative under the Glacier Financial Solutions FSP 770

Glacier International is a division of Sanlam Life Insurance Ltd.

Sanlam Life Insurance Ltd. | Email life@sanlam.co.za | Tel +27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440
Reg No 1998/021121/06 | Licensed Financial Services Provider

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