

Glacier Top Brands Return Enhancer

[View the brochure for more information](#)



Allianz SE | Amazon.com | Apple Inc | Coca-Cola Co. | Inditex | LVMH | McDonalds Corp | Mercedes-Benz | Nestlé SA | Nike Inc | SAP | Walt Disney Co.

Minimum contribution

R100 000 lump sum

How long to invest for

A minimum of five years, as it is set up in a sinking fund policy underwritten by Sanlam Life Insurance Ltd, called the Vantage Plan, of which the first five years are known as a 'restricted period'.

Benefits

- Five-year investment linked to a portfolio of some of the largest, most well-known and well-perceived brands in the Europe and US, without currency risk
- You will receive a defined minimum return of 30% on your initial investment amount if the portfolio provides a negative return, or a positive return up to 30%, at the end of the investment term
- You will receive an enhanced return if the portfolio provides a positive return above 30% over the five years
- There is an opportunity for high returns, even in a low return environment
- Structure with no tax administration burden

How it works

- You make a lump sum investment of at least R100 000
- The investment is linked to the performance of a portfolio of top global brands without currency risk
- The capital protection and investment return are provided by leading global banks

Access to your money

During the five-year term, no withdrawals, switches or loans are allowed.

Tax

All returns earned will be taxed as income at the end of the investment term, using the prevailing rates.

Fees

All fees are priced into the investment. No additional fees will be deducted separately and your full investment amount will therefore be invested.

Fees vary per product and your underlying investment. Please speak to your financial planner to

make sure you pay the correct fees and that you understand which fees you pay and why.

Additional resources

[Bloomberg Transatlantic Top Brands Fixed Selection Decrement 5% Index](#)

[Comparison between Glacier structured investment options](#)

[Understanding the performance of the Glacier Top Brands Return Enhancer](#)

Glacier Top Brands Return Enhancer - January 2024 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

Glacier Top Brands Return Enhancer – October 2023 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

Glacier Top Brands Return Enhancer – August 2023 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

Glacier Top Brands Return Enhancer – June 2023 Issue Documentation

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Glacier Financial Solutions (Pty) Ltd.

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