

The Glacier Top Brands Return Enhancer deserves a starring role in your client's investment portfolio.

17 April 2024

In the dynamic world of investments market fluctuations are inevitable. The inclusion of investments that offer a set return profile and guaranteed minimum return, such as the [Glacier Top Brands Return Enhancer](#), can significantly boost the stability and overall performance of a portfolio. The quest for balance between risk and reward is a perpetual challenge. The Glacier Top Brands Return Enhancer is an innovative solution which provides a dual benefit: a minimum guaranteed return coupled with the potential for an enhanced return if the underlying portfolio surpasses a predefined threshold.

In a falling market, minimum return investments act as a stabilising force, shielding capital and offering investors a measure of confidence in the face of uncertainty. While higher-risk investments may offer the allure of substantial returns, the importance of incorporating assets with guaranteed returns should not be underestimated.

Five reasons the Glacier Top Brands Return Enhancer contributes to a well-rounded and resilient investment portfolio:

1. Stability, capital protection and risk mitigation amid market volatility

Investing inherently involves risk, and market volatility can lead to unexpected downturns. The Glacier Top Brands Return Enhancer can be used as a reliable anchor that helps mitigate the impact of market uncertainties. It provides a reliable safety net, offering a predetermined minimum return that acts as a stabilising force in the face of falling market values.

While higher-risk investments may carry the potential for greater returns, they also pose the risk of capital erosion. In a diverse investment portfolio, an investment option like the Glacier Top Brands Return Enhancer safeguards investor capital. This investment option ensures that a portion of an

investment portfolio remains sheltered from market fluctuations.

2. The ability to outperform a downward spiral

In the tumultuous environment of a falling market, investments with guaranteed minimum returns shine by not just weathering the storm but outperforming other assets. The ability of the Glacier Top Brands Return Enhancer to secure a positive return, even in the face of market contractions, provides investors with a tangible advantage.

3. Enhanced returns as a performance incentive

The enhanced return feature of the Glacier Top Brands Return Enhancer adds an exciting dimension to the investment option. The investment option rewards investors with an extra return if the underlying portfolio outperforms a certain level, making it an attractive proposition even for those seeking growth.

4. Diversification benefits

A well-diversified portfolio is a cornerstone of sound investment strategy. A balanced approach helps investors weather market storms more effectively, as different asset classes respond differently to economic conditions. Diversification therefore not only adds resilience to the portfolio but also ensures that investors are well-positioned to capitalise on various market conditions.

Structured investment options, such as the [Glacier Top Brands Return Enhancer](#), with minimum and enhanced returns, contribute to diversification by providing exposure to a unique investment class.

5. Peace of mind

Investing can be emotionally challenging, especially during times of market turbulence. Assets with guaranteed returns provide investors with peace of mind, knowing that a portion of their portfolio is shielded from the uncertainties of the market. This psychological comfort can empower investors to stay committed to their long-term financial goals without succumbing to the pressures of short-term market fluctuations.

Inclusion of the Glacier Top Brands Return Enhancer is a prudent strategy for investors looking to build a resilient and well-rounded portfolio. While higher-risk, higher-reward investments have their place, the stability and predictability offered by more secure investment options contribute significantly to the overall success and sustainability of an investment strategy.

Striking the right balance between risk and security can lead to a portfolio that not only grows, but also withstands the tests of time and market volatility.

For information on the Bloomberg Transatlantic Top Brands Fixed Selection Decrement 5% Index, [click here](#).

[The Glacier Top Brands Return Enhancer](#), which is open for investment until 2 August 2024.

Glacier Financial Solutions (Pty) Ltd is a licensed financial services provider.

Sanlam Life Insurance Ltd is a licensed life insurer, financial services and registered credit provider (NCRCP43).

The Glacier Top Brands Returns Enhancer is set up in a sinking fund policy underwritten by Sanlam Life.

This document 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.

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 | 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 Limited

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