

Glacier Top Brands Participation Enhancer

[View the brochure for more details](#)

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 Europe and US, without currency risk
- capital protection
- The Top Brands Participation Enhancer will provide you with 100% of your initial investment amount if the portfolio provides a negative return. If the portfolio provides a positive return over the investment term, you will participate in that return in an augmented way. The augmented participation level gets determined at inception.
- 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

You may exit this investment prior to maturity. The value will be calculated based on the market value of the asset, which could be less than the original capital amount. The minimum return is only provided if the policy is held to maturity.

Tax

All returns earned will be taxed as capital gains at maturity.

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 underlying investments. Fees vary per product and underlying investments. 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

[The Glacier Top Brands Participation Enhancer Presentation January 2025](#)

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

[The Glacier Top Brands Participation Enhancer Presentation October 2024](#)

Glacier Top Brands Participation Enhancer - April 2025 Issue Documentation

[Glacier Top Brands Participation Enhancer Brochure](#)

Glacier Top Brands Participation Enhancer - January 2025 Issue Documentation

[Glacier Top Brands Participation Enhancer Brochure](#)

Glacier Top Brands Participation Enhancer - October 2024 Issue Documentation

[Glacier Top Brands Participation Enhancer Brochure](#)

Glacier Top Brands Investment Options - September 2024 Issue Documentation

[Glacier Top Brands Investment Options Brochure](#)

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Glacier Financial Solutions (Pty) Ltd.

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