

# Glacier Top Brands Return Enhancer

## 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
- capital protection
- The Top Brands Return Enhancer will provide you with a defined minimum return of 120% of your initial investment amount if the portfolio provides a negative return or a positive return up to 20% over the 5-year investment term. You will receive an enhanced return if the portfolio provides a return above 20% over the five years. This enhanced return 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

For September 2024 issue: All returns earned will be taxed as capital gains at maturity.

For all previous issues: All returns earned will be taxed as income at maturity, using the prevailing tax 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 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

[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 Investment Options - September 2024 Issue Documentation

[Glacier Top Brands Investment Options Brochure](#)

Glacier Top Brands Return Enhancer - June 2024 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

Glacier Top Brands Return Enhancer - April 2024 Issue Documentation

[Glacier Top Brands Return Enhancer Brochure](#)

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

## [Glacier Top Brands Return Enhancer Promotional Video](#)

## [Glacier Top Brands Return Enhancer Brochure](#)

## [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](#)

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