

## A winning retirement strategy

Financial planning doesn't end the day you retire –it's a continuous process that must adapt to evolving needs, shifting risk tolerance, and market changes.

With Glacier, clients can unlock new possibilities well into retirement. Those with a living annuity can switch to a life annuity later for added security, especially as healthcare costs rise, decision-making becomes harder, and market volatility poses greater risks; and with current bond yields, life annuity rates remain favourable for those looking to secure a guaranteed income for life.

**Let us help you unlock a sustainable retirement income solution with the right annuity strategy, at retirement and beyond.**

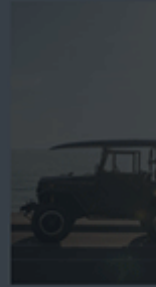
RETIREMENT INCOME: **YOUR OPTIONS**

## Ensuring long-term financial security

It is important to review your retirement income strategy regularly, and even if you've started your retirement with a living annuity, you can switch your living annuity, or a portion thereof, to a life annuity later on, to ensure that your income remains sustainable throughout retirement.



**Download the interactive guide**



Unlocking Sustainable Retirement Solutions Series: Part 1

# A WINNING RETIREMENT STRATEGY



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The choice between a life annuity, a living annuity, or a combination of the two can shape your financial well-being throughout retirement. While life annuities provide a guaranteed income for life, living annuities provide flexibility, and a combination of the two ensures security as well as growth.

Glacier by Sanlam offers a wide range of retirement income solutions, allowing you to design customised plans that cater to every client's unique needs. Whatever the need, Glacier's retirement income solutions provide the answer.

