

Covid-19, the downgrade, and the markets

We face challenging times with the rise in Covid-19 infections and the strain it is placing on the global economy.

We are aware of the impact the Covid-19 can have on our country's health system, our business partners, your clients, and also our staff. We're also aware that, during times like these, your clients rely on you for the right advice regarding their investments.

We want to remind you that you have a partner you can rely on in times of adversity. At Glacier, business continues as usual, albeit perhaps in an unusual manner.

Protect yourself, your family and your employees

The global and local impact of the Covid-19 means that we've had to be responsible about our decisions and actions, from both a personal and business perspective. Social distancing – even prior to the lockdowns that have been implemented in some countries - was strongly recommended globally in order to contain the virus. Technology offers various ways to engage with your clients as well as with Glacier.

Rely on us

Your Glacier Business Development Managers and support staff are available

Our sales teams are available for business as usual activities. Available via technology, they are a phone call or email away and our client services team are also available via email or phone to support your practice as best they can.

Our Glacier Research team

Our research team is keeping abreast of changes in the market as they unfold, and their robust research continues throughout this time to help you make informed investment choices for your clients. Their commitment to support you is ongoing and they continue to release relevant information to assist you with your client engagements.

Glacier Investment Hub

The Glacier Investment Hub was built specifically to help you work with us remotely, increasing efficiencies for you within your practice. Via the Glacier Investment Hub, you can send proposals to your clients, including quotes and application forms, which can be signed electronically. You can also upload any relevant documents, such as FAIS documents.

Our investment solutions

It's understandable that clients are hesitant to stay invested in the markets when their investment performance is at the mercy of an exogenous, random shock like Covid-19. As investment professionals, however, we also know that markets recover eventually, and that black swan events such as the current virus outbreak present a great opportunity for buying into the market at very low prices. It is still understandable, however, that most clients would require some form of guarantee to convince them to remain invested. At Glacier, we have a number of solutions that could help you provide peace of mind to your clients.

The Glacier Capital Enhancer, The Glacier Cash Option and the Sanlam Wealth Edge Endowment Plan may all be relevant in these markets.

To support you in preparing your business and client engagements, these websites have useful information:

<https://www.gov.za/Coronavirus>

<https://www.sanlam.co.za/contact/Pages/covid-19.aspx>

Please be assured that whatever plans we implement in response to Covid-19, we commit to keeping our service promises to you.

Doing well, by doing good - Sanlam partners with the Motsepe Foundation to pledge R1bn to help fight the Covid-19 crisis

Sanlam and the Motsepe Foundation have pledged R1bn towards helping to fight the coronavirus in South Africa.

Where will the R1bn go?

There are plans for quality education, infrastructure and equipment improvements in the hardest hit communities across South Africa, but right now the primary goal is to save lives and slow down the virus. Immediate funds are focused on making these essential resources available:

- Purchasing sanitisers, disinfectants, Personal Protective Equipment (PPE)
- Water tanks, boreholes and sanitary facilities in poor rural and urban communities.

Sanlam CEO Ian Kirk said that “Sanlam has a rich history of always putting our people, clients and country first; hence our mantra of ‘Doing well, by doing Good’. We believe these efforts will make a meaningful contribution towards securing a sustainable future for our country. We are doing our bit South Africa, please do yours.”

Read the full article [here](#).

Useful articles & recordings

- [The comeback is better than the setback](#)
- [Retiring in a storm](#)
- [Keeping a cool head during the COVID-19 lockdown and the current market conditions](#)
- [Uncertainty is the enemy – SA downgraded to “junk status”](#)
- [Moody’s downgrade podcast](#)

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