

Retirement Planning Guide

Whether you are looking to start laying the foundation for a bright future today or to secure a regular income during retirement, the resources below will help you better understand what is required when speaking to your financial adviser about your retirement goals.

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Articles relating to retirement

Whether you're approaching retirement, or already in retirement, you'll find something for your particular situation in our content library. Our panel of experts address topics ranging from how to handle market volatility, to how not to turn a paper loss into a real loss, and why growth assets are important – even after you've retired.

[How to live long and prosper](#)

[Getting real about retrenchment](#)

[10 tips to \(financially\) survive retrenchment](#)

[Retiring in a Storm](#)

[The benefits of increasing offshore exposure in post-retirement](#)

[What it takes to live a fulfilling life – now and in the years ahead](#)

[Section 37C and nominees](#)

[Plan for a sustainable income in retirement](#)

[Section 37C and settlement agreements](#)

[Taxation Laws Amendment Act No. 23 of 2018](#)

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Practical resources

Use our library of supporting documents to explain the available solutions, help with investment decisions, or simply understand concepts related to retirement finances better.

Client resources

[Applying your retirement fund savings wisely](#)

[10 Tips to \(financially\) survive retrenchment](#)

[Getting Real About Retrenchment](#)

[Retrenchment and Tax](#)

[Live your best retirement possible](#)

[Retirement Income Solutions](#)

[Glacier Retirement Saving Solutions](#)

[Glacier Retirement Income Solutions](#)

[The Glacier Retirement Fund Solution](#)

Intermediary resources

[Retirement Income Strategies - addressing the most prevalent concerns](#)

[The retirement fund industry Vs the return of the prescribed assets requirement](#)

[Providing peace of mind during uncertain times](#)

[Retirement Income Considerations](#)

[Cumulus Echo Pension and Provident Preservers](#)

[Guaranteed Life Annuities](#)

[Investment- Linked Lifetime Income Plan](#)

[Intermediary Value Proposition](#)

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Retirement Infographics

Access practical examples and visual representations that simplify retirement-related concepts and investments.

[Benefits of investing in a retirement annuity](#)

[If you could have a conversation with yourself](#)

[A recipe for a happy retirement](#)

[Creating your dream retirement is like building a house](#)

[Choose a retirement income solution based on your priorities](#)

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Audio

Listen to experts share their insights, views and research on topical issues, products and solutions that relate to your investments.

[Achieve a more sustainable retirement income by combining different solutions](#)

[Combining a living and a life annuity for best effect](#)

[Including the Sanlam Monthly Bonus Fund in your clients' post-retirement solutions](#)

[Post-retirement income planning](#)

[Saving for retirement requires a positive mindset](#)

[The Sanlam Monthly Bonus Fund in pre-retirement solutions](#)

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Video

Watch content on topical issues, products and solutions that relate to your investments.

[Navigating Challenging Times](#)

[You've arrived at retirement: here are the decisions you're facing](#)

[Why it is IMPORTANT to ask for help](#)

[Retirement Income Masterclass | Part 1](#)

[Retirement Income Masterclass | Part 2](#)

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In the News

Browse through a selection of media articles on retirement. Our articles range from the more technical – dealing with products and the markets – to the more inspirational. Be inspired by how some retirees are choosing to spend their days.

[Sowetan - Be proactive if you are stretched in these tough times - 26 March 2020](#)

[Personal Finance - Four lessons from retirees who got it right - 2 December 2017](#)

[Personal Finance - Choose your retirement adventure - 18 November 2017](#)

[Personal Finance - How to manage your retirement income - 16 September 2017](#)

[Finweek - Don't turn down your perfect life - 15 September 2016](#)

[The Citizen - It's never too early to start saving - 24 September 2016](#)

[The Citizen - Make goals lumpy and meaningful - 10 September 2016](#)

[The Citizen - Glacier by Sanlam calculator helps you find best way forward - 20 August 2016](#)

[The Citizen - Don't leave yourself short of cash when you retire - 6 August 2016](#)

[Fast Company - For making retirement real for young people - December 2015](#)

[Finweek - Still lots of living to be done - 10 December 2015](#)

[Personal Finance - Beware impact of inflation - 7 November 2015](#)

[Personal Finance - Health matters loom larger as you get older - 24 October 2015](#)

[Personal Finance - Campaign brings home retirement's realities - 10 October 2015](#)

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Tools

Our digital platforms and tools enable intermediaries to offer superior service to their clients, anywhere and at any time. The tools provide support to intermediaries when advising clients on the best solution for their needs, and allow intermediaries to submit proposals to clients online. Our paperless, straight-through, secure processes help intermediaries work smartly and efficiently.

[Glacier Retirement Income Planner \(For Intermediary use\)](#)

[Glacier Retirement Salary Calculator](#)

[Glacier Solutions Guide](#)

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Products

Start laying the foundation for a bright future today.

[Glacier Retirement Annuity](#)

[Glacier Preservation Funds](#)

[Sanlam Cumulus Echo Preservers](#)

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Secure a regular income during retirement with our range of retirement income solutions

[Sanlam Life Annuity](#)

[Glacier's Investment-linked Lifetime Income Plan](#)

[Glacier Investment-linked Living Annuity \(ILLA\)](#)

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