

Solutions for clients wanting guarantees

By Suvar Hariparsad, Product Actuary at Glacier by Sanlam

The recently experienced market volatility has left many clients wary of investing in growth assets, leading to an increase in demand for guarantees.

Sanlam has designed the Wealth Edge Endowment Plan to allow clients to benefit from the upside exposure to investment markets, whilst being protected during uncertain times. This is achieved by offering a unique optional unit price guarantee – a first in the industry.

Enjoy up to a 95% guarantee on the highest unit price reached during the five-year period of your investment with a minimum of 100% guarantee on the initial unit price.

A practical example of how the Wealth Edge Endowment Plan unit price guarantee may benefit you can be found in the 17 April edition of the Glacier Weekly. Click [here](#) to read the article.

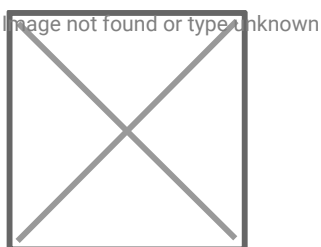
Examples of model portfolios which blend together the optional guaranteed and non-guaranteed funds can be found in the 24 April edition of the Glacier Weekly. Click [here](#) to read the article.

Visit www.glacier.co.za for more information on the Wealth Edge Endowment. As with all investment decisions, it is always important to consult with your financial intermediary.

The Wealth Edge Endowment Plan is underwritten by Sanlam Developing Markets Limited and administered by Sanlam Life.

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Suvar Hariparsad is a fellow Actuary of the Actuarial Society of South Africa. He holds an Honours degree in Business Science, Actuarial Science from the University of Cape Town. Suvar joined Glacier from Old Mutual, where he worked in many technical and commercial roles as an actuary. Suvar joined Glacier in March 2019, as the Product Actuary for life investments.

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