

Manage retirement income streams by combining solutions

Rocco Carr, Business Development Manager

Many people that get to retirement need to decide whether they would like to take a living annuity with all the flexibility, or rather would like to go into some sort of guarantee where the capital is lost when you pass away but your income is guaranteed for life. It's a conundrum that many people battle with, because what might be suitable at this stage of your life might not be suitable going forward.

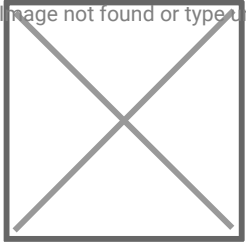
Combining solutions to get both flexibility and security

As a solution, we believe that you need to combine various types of products – guaranteed products, living annuities, and some of your income protectors into a specific combination. This will allow you flexibility in the type of product that you use, with the guarantee looking after desperate needs and then the living annuity component giving you flexibility at the moment – but in future it might also even lead to a second guarantee. That to me, is the better way to look at retirement.

The days where a single retirement product solves all your problems for life is gone. It's now about income stream management by combining various products at retirement.

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Rocco Carr



Rocco joined Sanlam Personal Portfolios (now Glacier) as a business development manager (BDM) in January 1999. His primary goals are developing and maintaining business in his somewhat sizeable region. He and his team service the Free State, North-West, Northern Cape, and parts of the Eastern Cape provinces. Rocco is also a champion on various wrap fund portfolios, including the Sanlam Multi-Manager/Glacier wraps. His team's annual Investment Summit as well as his roadshow throughout the region, are two events that are anticipated months in advance, and they help educate the intermediaries and brokers who attend them. Prior to working for Glacier, Rocco worked at Old Mutual as a broker consultant, which followed his seven years as an English teacher. Rocco holds a Bachelor of Arts (HED) degree from North-West University and an Honours degree from the University of the Free State (1990). He completed his MA at the latter institution in 1995. In 2005, he tackled an Advanced Diploma in Collective Investments at the Boston School of Finance and later, an Advanced Diploma in Financial Planning (Investments) at the University of the Free State in 2008.

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