

Glacier Invest Summit 2020

The second annual - but first virtual - Glacier Invest Summit was held on 25 & 26 June and attracted over 700 delegates.

Over the two days we discussed new methods of addressing risks when it comes to drawing a sustainable income in retirement. We acknowledge that the traditional approach to drawing an income in retirement is outdated, and that progressive thinking is needed.

Adam Bulkin, Head of Manager Research at Sanlam Investments commenced by outlining the various risks facing retirees, stating that success is about managing risk, not avoiding it. People are living longer, and their income needs to stay the course.

As an example, in order to draw 6% from a portfolio and maintain the inflation-adjusted or real value of that portfolio, it needs to grow at approximately 11% after fees. To achieve this, we need to increase exposure to growth assets, but with this comes an increase in volatility, which in turn leads to a decrease in income.

This conundrum was at the heart of the presentations at the Glacier Invest Summit and was also what led to the creation of the Glacier Invest Living Annuity Income Solutions, a first-of-its-kind approach to portfolio construction, particularly in the retail market. Learn more about this unique offering [here](#).

The participating speakers covered the following topics during the summit:

- [It's all in the mix: How combining old and new investment strategies helps your post-retirement income to last longer](#)
- [Hedge funds: The long and short of it all](#)
- [The role of smoothing in the Glacier Invest Living Annuity Income Solutions](#)
- [The potential for the inclusion of alternative asset classes](#)
- [Living Annuities: Shifting the paradigm](#)
- [Introducing the Glacier Invest Living Annuity Income Solutions](#)
- [Being retirement focused](#)
- [Questions and Answers - Glacier Invest Summit 2020](#)

Glacier Invest, the largest Discretionary Fund Manager in SA, is independent and offers consistent,

long-term performance, tailor-made yet simple solutions, and cost-effective pricing which comes with the sizeable (over R44bn) assets under management.

[Back to the Glacier Invest Living Annuity Income Solutions page](#)

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The Glacier Investment-Linked Living Annuity is underwritten by Sanlam Life Insurance Ltd and administered by Glacier Financial Solutions (Pty) Ltd.

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