

Being retirement focused

Kritz Coetzee, Regional Manager at Glacier by Sanlam

At Glacier we consider ourselves to be retirement “obsessed” and spend many hours understanding the changing needs of the market and developing optimum solutions to meet those needs.

However, we also understand that clients don’t only have needs – they also have wants – and too often these needs and wants pull in opposite directions. Universal needs include a stable and sustainable income, that keeps up with inflation, for the rest of a client’s life. Over-and-above this, many clients also want to provide an income for their spouse, and potentially also leave a legacy as well.

In addition, we see many clients seeking a higher sustainable replacement ratio (together with flexibility) than they may have saved for. We see others seeking flexibility together with the security that comes with a guarantee, and yet others wanting a guarantee as well as the ability to leave a legacy.

No ‘one-size-fits-all’ solution

Our view at Glacier is that there is no one-size-fits-all solution. The sweet spot, or optimal solution for the client, is often a combination of retirement income solutions – tailor made for their particular needs by their financial adviser.

Glacier offers a wide variety of retirement income solutions which include a life annuity (security), living annuity (flexibility), the Glacier Investment-Linked Lifetime Income Plan (both security and flexibility), and the newly-launched Glacier Invest Living Annuity Income Solutions. These solutions can be combined in such a way that they address the specific needs, and some of the wants, of every client. While it may not be possible to solve the fact that a client may not have saved enough, or didn’t preserve retirement savings when changing jobs, combining these solutions can address specific needs, such as ensuring a sustainable income for life, rather than trying to achieve the highest replacement ratio in year one of retirement. This is where the skill and advice of a financial adviser is invaluable.

Helpful tools

Glacier Ice, the Glacier Investment Hub and Glacier's Retirement Income Tool are just some of the ways we aim to assist you in advising your clients approaching, or already in, retirement. With our wide array of investment solutions, both retirement and discretionary, we can help you cover your clients' needs, whatever their risk profile.

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