

Introducing the Offshore Investment Plan

By Andrew Brotchie, Managing Director: Glacier International

Hi! I'm Andrew Brotchie, Managing Director at Glacier International.

I'd like to let you know how to make your money work abroad even if you can't. The Glacier Offshore Investment Plan* is the next step in the evolution of offshore investing. Traditionally, an offshore investment could require a large financial commitment, upwards of thousands of US dollars, which could equate to hundreds of thousands of rands. The revised R100 000 minimum requirement for the Glacier Offshore Investment Plan brings investing abroad within reach for South African investors.

The simplicity of the administrative infrastructure upon which the Offshore Investment Plan is built, also allows you to invest in the currency of your choice and depositing the investment couldn't be easier. A South African bank account is opened where the forex administration is done for you if you so choose.

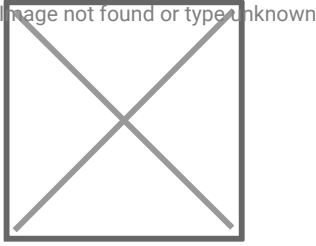
So, here are the boxes that the Glacier Offshore Investment Plan ticks as part of your investment portfolio:

- It offers portfolio diversification in terms of exposure to a variety of asset managers, countries, currencies and industries.
- It offers liquidity – you can add to or withdraw from your investment at any time;
- It has simpler take-on requirements than other international investment options;
- It allows for lower investment minimums than traditional offshore options;
- It offers guided investment solutions; and
- The taxable gains are calculated in foreign currency and reported in rands.

Talk to your financial adviser about the possibility of including the Glacier Offshore Investment Plan in your investment portfolio.

Navigate model portfolios are managed by Glacier Financial Solutions (Pty) Ltd., a discretionary financial services provider trading as Glacier Invest FSP 770.

Andrew Brotchie



Andrew Brotchie was appointed as managing director of Glacier International on 1 January 2015, prior to which he was head of product and investments with Glacier International from March 2011. Before joining Glacier International, Andrew spent more than 10 years working in the international investment arena (in South Africa, the United Kingdom, Hong Kong, Singapore and Taiwan), in the areas of business development, product and investments, and managing an investment advisory firm. He has a BA (Honours) in History and Politics and an MBA in International Management, both from the University of Exeter in the UK.

This document is intended for use by clients, alongside their financial intermediaries. The information in this document is provided for information purposes only and should not be construed as the rendering of advice to clients. Although we have taken reasonable steps to ensure the accuracy of the information, neither Sanlam nor any of its subsidiaries accept any liability whatsoever for any direct, indirect or consequential loss arising from the use of, or reliance in any manner on the information provided in this document. For professional advice, please speak to your financial intermediary.

Glacier Financial Solutions (Pty) Ltd.

A member of the Sanlam Group
Private Bag X5 | Tyger Valley 7536 | Email client.services@glacier.co.za | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 |
Web www.glacier.co.za | Reg No 1999/025360/07
Licensed Financial Services Provider | Glacier Financial Solutions (Pty) Ltd. is also a Licensed Discretionary Financial Services Provider FSP 770, trading as Glacier Invest | Sanlam Multi-Manager International (Pty) Ltd. | A member of the Sanlam Group

Private Bag X8 | Tyger Valley 7536 | Tel +27 21 950 2600 | Fax +27 21 950 2126 | Web www.smmi.com *|*Reg No 2002/030939/07
Licensed Discretionary Financial Services Provider, acting as Juristic Representative under the Glacier Financial Solutions FSP 770
Glacier International is a division of Sanlam Life Insurance Limited
Sanlam Life Insurance Ltd. | Email life@sanlam.co.za | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440
Reg No 1998/021121/06 | Licensed Financial Services Provider