

The Glacier Sustainable World Enhancer

The Glacier Sustainable World Enhancer is a structured investment solution that provides the opportunity for enhanced participation in the growth of companies that contribute to sustainable development across the globe, with the certainty of capital protection.

This five year tax-efficient investment is set up in a sinking fund policy underwritten by Sanlam Life, and linked to the performance of a portfolio of global companies that contribute to the sustainable development goals of the United Nations. The investment offers full capital protection and enhanced participation in positive performance of the global portfolio.

Capital protection

Your capital is protected if the investment is held to maturity. Should the global portfolio end the five-year term with a negative return, the investor will receive their full initial investment amount.

Amplified participation in positive performance

You will earn an enhanced return if the global portfolio delivers a positive performance over the investment term. Based on current market conditions, the indicative participation level is 400% of (4 times) the return of the global portfolio. The actual participation level will, however, depend on market pricing at inception date. Glacier will proceed to trade as long as the participation level is at least 300%. Final levels will be confirmed on the the investment confirmation.

Features



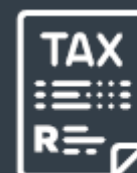
Five-year investment linked to portfolio of global companies contributing to sustainable development goals



Opportunity for enhanced returns



100% capital protection of full investment amount



Tax-efficient structure with no tax administration burden

Roenica Tyson, Investment Product Manager, talks about the Solactive Sustainable Development Goals World RC8 EUR index.

Illustrative maturity outcomes

| Portfolio return over 5 years | Benefit | Return at maturity (before tax) based on indicative participation level |
|-------------------------------|--------------------|---|
| Negative | Capital protection | 100% of investment amount |
| Positive | Enhanced return | 400% of (4 times) global portfolio return |

Resources



Download Glacier Sustainable World Enhancer documents via the links below.

[Glacier Sustainable World Enhancer Performance Considerations](#)

[Glacier Sustainable World Enhancer Client Brochure](#) (December 2021)

[Glacier Sustainable World Enhancer Brochure](#) (December 2021)

[Glacier Sustainable World Enhancer Client Brochure](#) (September 2021)

[Glacier Sustainable World Enhancer Brochure](#) (September 2021)

[Glacier Sustainable World Enhancer Client Brochure](#) (July 2021)

[Glacier Sustainable World Enhancer Brochure](#) (July 2021)

[Glacier Sustainable World Enhancer Client Brochure](#) (May 2021)

[Glacier Sustainable World Enhancer Brochure](#) (May 2021)

[Glacier Sustainable World Enhancer Client Brochure](#) (December 2020)

[Glacier Sustainable World Enhancer Brochure](#) (December 2020)

[Glacier Sustainable World Enhancer Client Brochure](#) (October 2020)

[Glacier Sustainable World Enhancer Brochure](#) (October 2020)

[Comparing Glacier Sustainable World Enhancer with Glacier Capital Enhancer](#)

[Solactive Sustainable Development Goals World RC 8 EUR Index](#)



Listen to audio clips via the links below.

[The Glacier Sustainable World Enhancer](#)

[How the Glacier Sustainable World Enhancer works](#)

[Comparing the Glacier Sustainable World Enhancer with the Glacier Capital Enhancer](#)



Watch our video material via the links below.

[I am committed - Cathy Lammas talks Glacier Sustainable World Enhancer](#)

[What are Sustainable Development Goals?](#)

[Solactive Sustainable Development Goals World RC 8 EUR index](#)

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The Glacier Sustainable World Enhancer and the Glacier Capital Enhancer are set up in sinking fund policies underwritten by Sanlam Life Insurance Limited

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