

The Glacier Sustainable World Enhancer

By Ryno Oosthuizen, Business Development Manager

Are you looking to grow your capital with the certainty of capital protection? The Glacier Sustainable World Enhancer offers you both growth as well as capital protection – but also lets you contribute to sustainable development across the globe.

This five-year, tax-efficient, structured investment provides exposure to the performance of a portfolio of global companies that contribute to the sustainable development goals of the United Nations.

Your capital over the five-year term is fully protected. So, if the portfolio has a negative return over the period, you still receive your initial investment amount back.

If the portfolio shows a positive return over the investment period, you'll enjoy a return of four times (400%) the return of the global portfolio.

Participation in the returns is subject to market conditions and will be confirmed at the investment inception date. It won't, however, be less than three times.

The Glacier Sustainable World Enhancer is particularly suitable for investors who:

- are looking to guarantee their initial capital, while still having the possibility of enhanced returns;
- are able to invest their capital for at least five years;
- want exposure to global markets without currency exposure; and
- are concerned about ESG issues, such as environmental, social and governance issues.

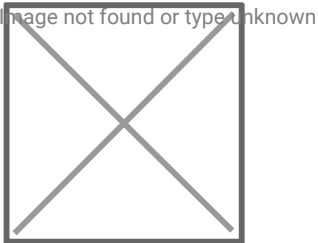
The Glacier Sustainable World Enhancer is also a great way to diversify an existing portfolio as it protects you against any potential losses as well as uncertain returns.

In addition to this, the investment is tax-efficient and all returns are treated as capital gains. Capital gains tax is recovered within the investment - therefore all tax administration is taken care of on your behalf. In addition to the tax advantages, there are estate planning advantages as well.

Speak to your financial adviser for more information or visit www.glacier.co.za

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The Glacier Sustainable World Enhancer is set up in a sinking fund policy underwritten by Sanlam Life Insurance Limited



Ryno Oosthuizen

Ryno's career at Glacier started as an operations consultant in 2009, after which he moved to distribution in 2012 as a junior business development manager (BDM) and then as a BDM in 2013, a role he currently fills. Ryno looks after the independent financial advisers and investment managers in the Cape Town region. Ryno holds a Bachelor of Commerce degree in Marketing Management from UNISA, and a Postgraduate Diploma in Financial Planning. He is a member of the Financial Planning Institute (FPI) and Certified Financial Planner (CFP®).

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