

Comparing the Glacier Sustainable World Enhancer with the Glacier Capital Enhancer

By Roenica Tyson, Investment Product Manager

The new Glacier Sustainable World Enhancer was designed with the same principals as the popular Glacier Capital Enhancer.

Like its predecessor, the Sustainable World Enhancer is suited to investors that are looking to add more certainty to their greater discretionary investment portfolio. Importantly, investors must be in a position to commit to a five-year investment term and require a guarantee on their capital at the end of this term. Suitable investors further want access to global markets without currency exposure.

Security and simplicity remained a top priority in the design and we continued to make allowance for all fees within the structure and will only use top-rated banks as counterparties. The new structure will also be offered in a sinking fund policy underwritten by Sanlam Life, allowing investors to benefit from the related tax rates and estate planning advantages.

In terms of exposure of the global portfolio, the Glacier Sustainable World Enhancer differs in that it considers developed markets across the globe and is not just limited to the Eurozone. It further provides exposure to stocks that are leaders in terms of ESG factors and sustainability. This is done through the Solactive Sustainable Development Goals World RC 8 EUR Index. As stated in the index name, the RC or risk control mechanism manages the overall volatility of the index by allocating to cash alongside a portfolio of 50 equal weighted stocks, offering a much smoother return profile.

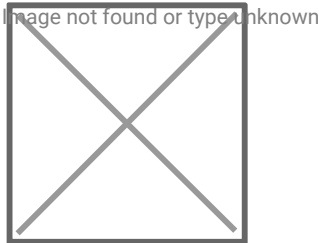
To help combat the risk of low returns, investors have enhanced participation in the positive returns of the global portfolio over the five-year investment term. At current pricing, which may change along with market conditions, investors will share four times in any positive index returns. This differs from the Glacier Capital Enhancer, where any positive return resulted in earning a specific enhanced return level.

The Glacier Sustainable World Enhancer allows you to secure an attractive, tax-efficient return

profile over five years, with the added benefit of being able to contribute to Sustainable Development Goals across the globe.

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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



Roenica Tyson

Roenica joined Glacier in August 2014 as an Investment Product Manager. She holds a BCom degree from the University of Stellenbosch and is a Certified Financial Planner (CFP®) and CFA® charter holder. Roenica started her career in 2006 at Allan Gray and subsequently worked at Momentum and Boutique Investment Partners in various product and investment roles.

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