

# Grow and protect your capital

We are pleased to announce the launch of the next issue of The Glacier Sustainable World Enhancer. Investments, with a minimum of R100 000, will be accepted from 6 April 2021 to 19 May 2021. This solution follows on the back of the very successful Glacier Capital Enhancer and offers the investor all that the Capital Enhancer offered, and more.

Like the Capital Enhancer, the Glacier Sustainable World Enhancer is a five-year, tax-efficient, structured investment that lets you grow your capital with the certainty of capital protection, but also lets you contribute to sustainable development across the globe. It is set up in a sinking fund policy underwritten by Sanlam Life Insurance Limited.

In designing the Glacier Sustainable World Enhancer we had a few key goals in mind:

- provide investors with capital protection and an attractive, yet simple pay-off profile, and
- provide access across global developed markets, specifically for investors who often have concentrated exposure in SA.

## The index

Access to these global developed markets is achieved through exposure to the Solactive Sustainable Development Goals World RC 8 EUR index. The index considers companies, diversified across regions and sectors, that subscribe to environmental, social and governance standards, commonly referred to as ESG. The behaviour and product offerings of these companies further contribute to the Sustainable Development Goals of the United Nations. These goals address the challenges we face, and include poverty, inequality, climate change and environmental challenges.

Given the increased volatility in markets we had to consider an index that removes some of this uncertainty. Our chosen index does this in two ways:

- it manages volatility within an 8% volatility target by actively incorporating a cash allocation alongside the stocks, and
- allowance is made for a pre-defined annual dividend.

This dividend sacrifice and smoother return profile provides us with more efficient access to the

market and attractive participation in positive returns.

## Return profile

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 have uncapped, enhanced exposure. At current pricing you'll enjoy a return of four times (400%) the return of the global portfolio. This participation level is subject to market conditions and will be confirmed at the investment inception date. It won't, however, be less than three times.

## Ideal investor

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

- want exposure to a low volatility index that invests in global companies that contribute to the sustainable development goals of the United Nations;
- want to invest in equities with a more predictable outcome and capital protection;
- wish to invest for a period of five years and do not anticipate requiring access to the capital during this period;
- want access to global markets without exposure to currency exchange rate movements; and
- are comfortable to accept the default risk that comes with credit exposure to a leading global bank

## The Glacier Sustainable World Enhancer as part of a diversified portfolio

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 and taken care of on your behalf. In addition to the tax advantages, there are estate planning advantages as well.

## The case for ESG investments

Empirical evidence has shown that ESG investing can lead to improved risk-adjusted returns. By being more cognisant of the environment, our society and good corporate governance, investors not only realise their savings goals and achieve superior risk-adjusted returns, but they are also able to play an active role in transforming our world for the better.

More active participation in responsible investing is required, however. Addressing the multiple needs of our time cannot be the sole responsibility of governments, which is why we are providing

you with additional opportunities to invest and make a change.

[Watch a video](#) on the Solactive Sustainable Development Goals World RC 8 EUR index.

Find out more

[Watch videos, listen to podcasts and access brochures on the Glacier Sustainable World Enhancer.](#)

For more information on how The Glacier Sustainable World Enhancer compares to the Glacier Capital Enhancer, [listen here](#).

*Please [consult with a financial adviser](#) before you take any action regarding your savings and investments. This article does not constitute financial advice.*

Glacier Financial Solutions (Pty) Ltd and Sanlam Life Insurance Ltd are licensed financial services providers

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

**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](mailto:client.services@glacier.co.za) | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web [www.glacier.co.za](http://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](http://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](mailto: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