

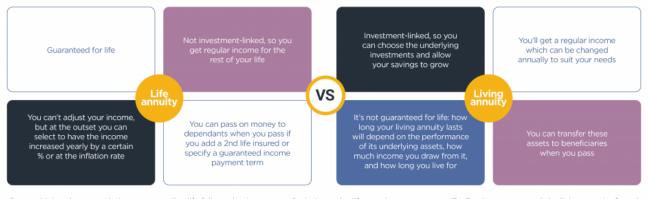
How to combine a living and life annuity for best effect

Difference between a living annuity and life annuity, and how to combine them in retirement planning



Choosing a retirement solution that suits you

Compare retirement solutions to see how they match up to your needs, goals and risk appetite. Remember, combining more than one solution could be the way forward for your retirement planning.



By combining the two solutions, you can live life fully and enjoy peace of mind: use the life annuity to cover specific, fixed expenses, and the living annuity for ad hoc expenses.

Advantages of combining both of the above solutions

You'll be guaranteed an income for life You'll benefit from possible income growth in the future, since your investments could grow When you pass, any remaining money in your living annuity can be passed on to your dependents

Living annuity income percentage can be adjusted in case your investment returns are lower than expected

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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

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