

# Glacier Sustainable World Enhancer

The Glacier Sustainable World Enhancer is set up in a sinking fund policy underwritten by Sanlam Life Insurance Ltd, a Licensed Financial Services Provider.

## Minimum contribution

R100 000 lump sum

## How long to invest for

A minimum of five years (the first five years are known as a 'restricted period'), as it is set up in a sinking fund policy underwritten by Sanlam Life Insurance Ltd, called the Vantage Life Plan

## Benefits

- Your full investment amount is protected and you will receive at least your full initial investment amount at the end of the investment term
- You will receive an enhanced return if the portfolio provides a positive return over the five years
- Five-year investment linked to portfolio of global companies contributing to sustainable development goals
- Tax-efficient structure with no tax administration burden

## How it works

- You make a lump sum investment of at least R100 000
- The investment is linked to the performance of a portfolio of global companies that contribute to the sustainable development goals of the United Nations. without currency risk
- The capital protection and investment return are provided by a leading global bank

## Access to your money

During the five-year term, no withdrawals, switches or loans are allowed.

## Tax

All returns earned will be taxed as capital gains at the end of the investment term, using the prevailing rates.

## Fees

All fees are priced into the investment. No additional fees will be deducted separately and your full investment amount will therefore be invested.

Fees vary per product and your underlying investment. Please speak to your financial planner to make sure you pay the correct fees and that you understand which fees you pay and why.

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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](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

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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  
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