

Glacier Personal Retirement Income Solution

Glacier's Investment Hub now lets you combine a Living Annuity and Life Annuity in an integrated solution

To ensure a sustainable retirement income, it is important to harness a solution that enables efficient retirement income stream management while addressing all the client's retirement finance needs and risk concerns.

Because we know there isn't one retirement income product that can do this efficiently, Glacier's Personal Retirement Income Solution allows you to combine of a life annuity and a living annuity in a single customised solution that addresses a client's unique needs.

Intermediaries can generate a Personal Retirement Income Solution via a simple process on Glacier's Investment Hub that lets you create one quote and one application form, and transfer one amount to Glacier.

Our short tutorials below show the highlights of this process.

Glacier Personal Retirement Income Solution on the Investment Hub

Create a quote

Submitting an Application Form

Why personalise?

Good things come with retirement. But every client is different, with different needs and dreams.

Some want the certainty and guaranteed income a life annuity gives them, while others want the flexibility of a living annuity to choose their income and grow their money in investment funds chosen by them. Some may want to leave a legacy to the next generation while others don't attach much value to doing so.

Glacier's Personal Retirement Income Solution now lets you combine the best of both worlds in an integrated solution to meet the unique needs of each client.

- Clients receive a guaranteed, lifelong monthly income from the life annuity component, giving them certainty and peace of mind, as well as a flexible income from the living annuity component, providing the comfort of an income that can change along with their needs.
- The living annuity component exposes their capital to financial markets, giving it room to grow so a client's income can keep up with inflation.
- Clients can be sure that their loved ones will be looked after when they are no longer there. The remaining capital in the living annuity component goes to their chosen beneficiaries when the client passes away. It is also possible for income payments to continue to a loved one from the life annuity component - either for the rest of their life or a chosen period.

Now intermediaries can effectively help their clients to integrate and manage their retirement income streams for a financially secure and carefree retirement.

[Download the infographic](#)

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