

# LAUNCHING Glacier's Personal Retirement Income Solution

Glacier's Investment Hub now lets you combine a living annuity and a life annuity in an integrated solution: Glacier's Personal Retirement Income Solution

Our personalised retirement income solutions enable simpler and more flexible retirement income stream management, allowing financial intermediaries to blend the best of both solutions to meet a client's unique needs.

While a life annuity offers a guaranteed income for as long as a client and their spouse are alive, a living annuity gives clients the flexibility to select their income level and the underlying investment funds in which their retirement capital will be invested. It also offers the possibility to leave a legacy. Combining these could provide stability and certainty, but also growth and provision for loved ones after a client's death.

Glacier's Investment Hub allows intermediaries to smoothly transition their clients from pre-retirement planning to post-retirement planning that enables optimal retirement income stream management. In keeping with our promise to enhance the way intermediaries do business, we've introduced easy access to a customised retirement income solution combining a living annuity and a life annuity in our Personal Retirement Income Solution or FlexiGuarantee Life Annuity.

Click on the links below to learn more about combining different options and the benefits.

[Retirement income planning calls for balanced, blended solutions](#)

[Ensuring your clients' retirement income lasts](#)

What does this mean for intermediaries?

- You only need access to one quote system – Glacier's Investment Hub - to create a combined quote and application form, which simplifies things.
- Using only one quote system also means you don't need to repeat-capture client information.
- You can create customised, professionally packaged solutions for your clients.

With simplified systems and smart data management, we're confident these features will help you

do more by doing less. To find out more, [watch our tutorial videos.](#)

[Learn more](#)

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The FlexiGuarantee Life Annuity is underwritten by Sanlam Life Insurance Limited.

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