

Six good reasons to consider a fixed return investment

In these times of uncertainty, 'staying safe', doesn't only refer to managing your risk of becoming infected with COVID. A similar approach can be adopted in investing. Fixed return investments offer some peace of mind in a world where life as we know it can change, literally, overnight. Suvar Hariparsad, product actuary in the Product Management team at Glacier by Sanlam, lists a few reasons why considering a fixed return investment makes good sense.

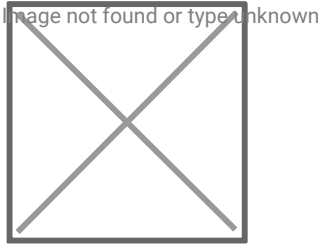
In a time when many investors are anxious about market volatility, here are his top reasons to choose a [Fixed Return Investment by Sanlam](#):

1. There is an option just right for you. Every investor has unique needs and investment goals. There are two plans to choose from – the Fixed Return Plan and Fixed Return Plan with Income – each with advantages and benefits to suit your requirements.
2. You know what you'll be getting back. There are no surprises. For example, the return after five years is specified in the Fixed Return Plan and accounts for all costs. Knowing what your investment will yield at maturity helps in future planning, giving you peace of mind.
3. You commit your money for five years... and that's a good thing. Resisting the temptation to dip into your investment before maturity means it can grow, while you relax and await the returns.
4. It offers a stable, guaranteed ingredient to your investment portfolio. The investment provides diversification in an investor's overall portfolio. This, in turn, leads to better risk-adjusted returns over time.
5. It offers tax efficiency for investors who have an average tax rate of 30% or more.
6. It keeps things simple. With the Fixed Return Plan, you don't need to make decisions regarding fund selection, as you would when investing in the market.

It's prudent to appoint a qualified, appropriately authorised financial adviser to help you make decisions regarding your investments, including the Fixed Return Investment from Sanlam. Their expertise in financial planning and its many tax implications, will go a long way in enabling you to invest with confidence.

The Fixed Return Investments by Sanlam are sinking fund policies underwritten by Sanlam Developing Markets Ltd.

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