

# Combine a Living and Life Annuity in an integrated solution

Glacier 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 your 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 a life annuity and a living annuity in a single customised solution that addresses your unique needs.

## Why personalise?

Good things come with retirement. But every person 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 your unique needs.

- You receive a guaranteed, lifelong monthly income from the life annuity component, giving you 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 your needs.
- The living annuity component exposes your capital to financial markets, giving it room to grow so your income can keep up with inflation.
- You can be sure that your loved ones will be looked after when you are no longer there. The remaining capital in the living annuity component goes to your chosen beneficiaries when

you pass 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 you can integrate and manage your retirement income stream for a financially secure and carefree retirement.

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