

How intermediaries experience Glacier Invest

Increased regulatory requirements, coupled with more time needed to counsel clients in a low-return environment, have seen many financial intermediaries turn to discretionary fund managers (DFMs). Partnering with a DFM frees up time for intermediaries to do what they do best – serve their clients.

Glacier Invest is able to use their scale to their advantage and provide intermediaries with a wide range of wrap funds, customised or implemented consulting solutions to choose from (offering access to solutions from industry-wide asset managers).

We asked two financial intermediaries to highlight some of the benefits they experienced from working with Glacier Invest – both from the perspective of their clients and their practice. This is what they had to say.

Du Toit van den Bergh, Independent Adviser at Victus Group



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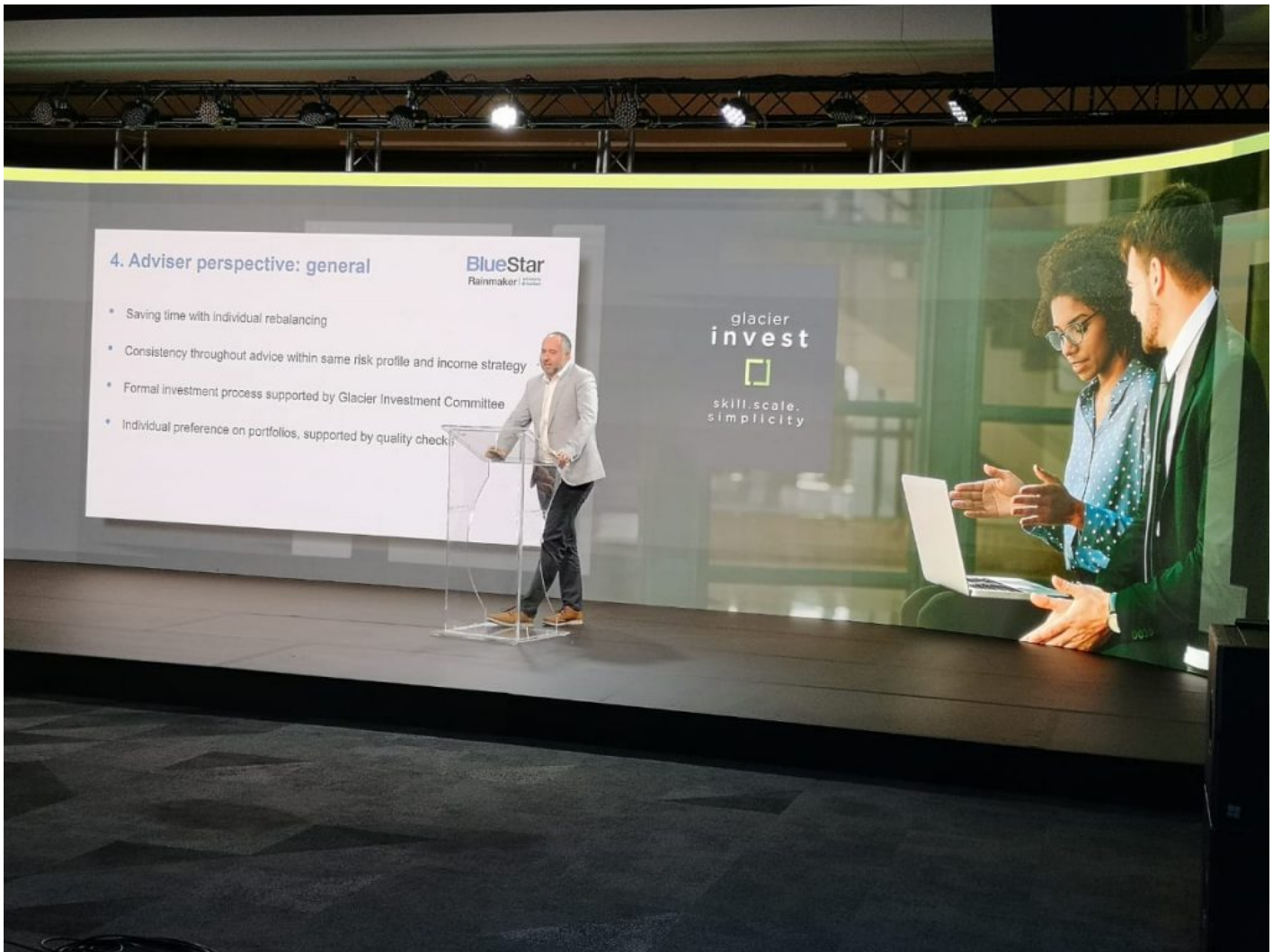
In a nutshell, these are the three most important reasons why we use Glacier Invest:

Due diligence and compliance – There's so much that is required by legislation, and we simply don't have the time or the resources. We can't compete with a dedicated team with far more experience than us. The investment universe is just too big to do justice to the qualitative and quantitative analysis.

Portfolio construction – We make use of the standardised model. Through Glacier Invest's portfolio optimisation tool, we can stay abreast of what the managers are doing, how they're doing it, and understand how and why they perform as they do.

Practice management – Partnering with Glacier Invest ensures we are more productive and effective as a team.

Johann Steyn, Certified Financial Planner at Rainmaker BlueStar Financial Advisory Services



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It's important to distinguish between a financial planner and an asset manager – for us as well as our clients. We didn't change our investment process when we started working with Glacier Invest – we just enhanced it. Working with Glacier Invest has brought benefits both to our practice and our clients.

Benefits for the client:

Once-off decision-making with regards to investment mandate – The process is less intimidating for the client as they only need to look at the bottom line and it's therefore much simpler. It's a once-off decision and then on an annual basis we just reconfirm. That affords us the time to focus on their actual needs.

Early access to lower fee changes as well as institutional fee classes.

Immediate benefit of rebalancing for all clients in a managed solution (Regulation 28).

Benefits for the adviser:

- We save time by not having to do individual rebalancing
- There is consistency throughout the advice process within the same risk profile and income strategy
- Our formal investment process is supported by Glacier Invest
- Less time is spent on admin processing
- Webenefit from enhanced asset manager research
- More time to focus on financial planning and client behaviour management
- Clients receive consistent advice from all advisers in the practice
- New business capacity improvements

From a compliance and risk point of view:

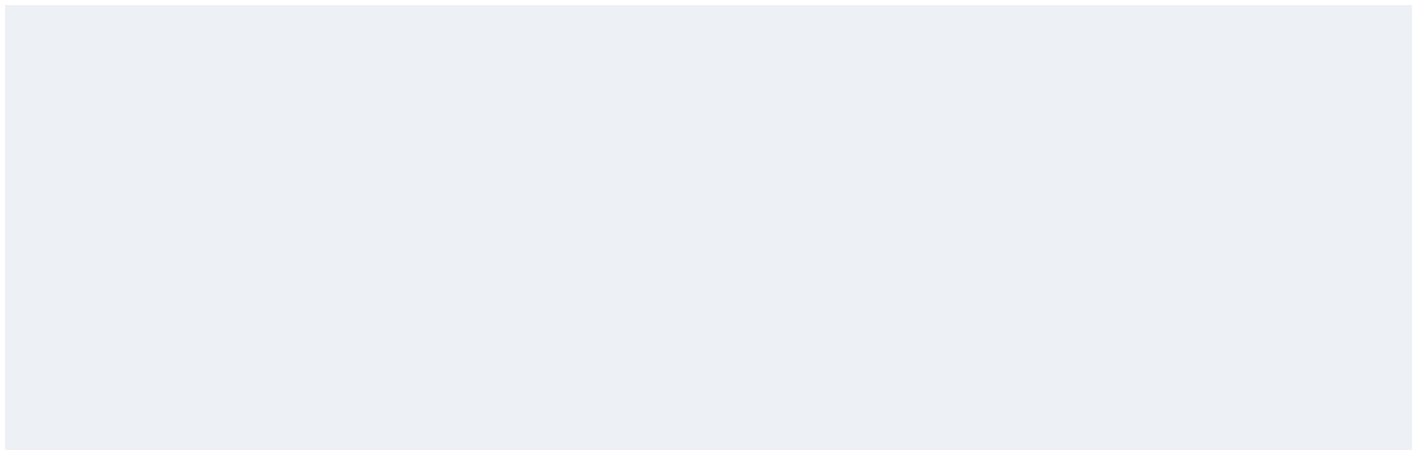
- All advisers in the practice offer similar solutions – which is beneficial for succession planning
- There is consistency throughout the investment planning process
- The record of advice – saves time on compliance administration
- The process supports young, less experienced investment advisers
- We benefit from formal investment committee record-keeping.

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Glacier Invest is the discretionary fund management offering of Glacier Financial Solutions (Pty) Ltd ("Glacier"). Glacier has partnered with Sanlam Multi Manager International (Pty) Ltd, part of the Sanlam Investments Group, to optimise the investment management responsibilities

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