

Glacier's email security is sufficient.

In light of POPIA, Glacier has the responsibility to ensure that we take all appropriate precautions to protect personal information (PI) distributed in the body of an email or in an attachment. We would like to give you assurance that Glacier takes appropriate precautions to protect all outgoing emails, including emails that contain PI in the body of the email or in an attachment.

Sanlam email domains – which include Glacier's – are set to use transport layer security (TLS). This means that you can be certain that we have adequate built-in security, even for attachments that are not encrypted or password-protected.

TLS offers peace of mind

All Sanlam email domains (including Sanlam intermediary domains) are protected by TLS technology which protects emails while in transit. TLS technology is widely applied by the majority of reputable service providers and Sanlam is satisfied that this technology provides sufficient protection for the PI of our clients and intermediaries while in transit.

We aim to minimise any impact on our existing business processes and service turnaround times, without compromising the security of our clients' information. We therefore discourage the use of additional encryption and password protection in emails. Emails with additional encryption and password-protection from intermediaries, clients and providers may lead to processing delays, as they require manual intervention.

You can help us keep to the turnaround times you're accustomed to

The following is important when you communicate with us via email:

1. Do not encrypt emails or password-protect attachments.
2. Ensure that your email domain is also set to use TLS.

It is the default setting for Microsoft Exchange and other largescale email domains. This ensures that your emails are secure and safe from access while being transmitted between your domain and ours. This is a sufficient level of security as prescribed in Sanlam's internal policy and will be reviewed from time to time to align to industry best practice.

As always, we remain committed to complying with POPIA, meaning that we will gather, process and store data and client transactions as the Act stipulates. We are also committed to keeping our promises to you regarding turnaround times and service level agreements.

Thank you for your ongoing support and working with us to ensure smooth, efficient business processing.

Glacier Financial Solutions (Pty) Ltd and Sanlam Life Insurance Ltd are licensed financial services providers

This document is intended for use by clients, alongside their financial intermediaries. The information in this document is provided for information purposes only and should not be construed as the rendering of advice to clients. Although we have taken reasonable steps to ensure the accuracy of the information, neither Sanlam nor any of its subsidiaries accept any liability whatsoever for any direct, indirect or consequential loss arising from the use of, or reliance in any manner on the information provided in this document. For professional advice, please speak to your financial intermediary.

Glacier Financial Solutions (Pty) Ltd.

A member of the Sanlam Group

Private Bag X5 | Tyger Valley 7536 | Email client.services@glacier.co.za | Tel +27 21 917 9002 / 0860 452 364 | Fax +27 21 947 9210 | Web www.glacier.co.za | Reg No 1999/025360/07

Licensed Financial Services Provider | Glacier Financial Solutions (Pty) Ltd. is also a Licensed Discretionary Financial Services Provider FSP 770, trading as Glacier Invest | Sanlam Multi-Manager International (Pty) Ltd. | A member of the Sanlam Group

Private Bag X8 | Tyger Valley 7536 | Tel +27 21 950 2600 | Fax +27 21 950 2126 | Web www.smmi.com *| Reg No 2002/030939/07
Licensed Discretionary Financial Services Provider, acting as Juristic Representative under the Glacier Financial Solutions FSP 770

Glacier International is a division of Sanlam Life Insurance Limited

Sanlam Life Insurance Ltd. | Email life@sanlam.co.za | Tel + 27 21 916 5000 / 0860 726 526 | Fax +27 21 947 9440

Reg No 1998/021121/06 | Licensed Financial Services Provider