

# Glacier International Stockbroking

This option enables you to invest in global companies directly. You can choose to manage the share portfolio yourself, or have an experienced manager actively manage the shares on your behalf to optimise the growth of your money.

## Minimum contribution

US\$150 000

## How long you invest for

No fixed period but a minimum of five years is recommended to limit the negative impact of short-term market fluctuations.

## Freedom to transfer your proceeds

You can transfer the proceeds from the sale of your shares to other underlying investment options within the same product.

## Benefits

- You get direct access to leading global companies carefully selected for above-average long-term growth by experienced managers
- You have limited involvement in administration. We collect all dividends and interest payments. We also deal with any corporate actions and exercise conversions, subscriptions and voting on your behalf
- You can monitor and view your portfolio online at any time

## How it works

- You can select the shares yourself, or have the portfolio managed by an experienced manager, who will make all the investment decisions on your behalf
- Your money can grow over time based on the performance of the shares
- You can also earn an income on certain shares through dividends and interest, which you

can choose to re-invest

## Understanding shares and risk

The risk level of shares is highly subjective and will change according to different views, events and circumstances. However, overall, shares have greater short-term price movements. It's therefore important to stay focused on your long-term investment goals and to not act on short-term changes in the markets. Your share portfolio manager will take these risks and your risk appetite and financial needs into account.

## Tax

We recommend that you speak to your financial planner for more details about the tax implications. Portfolios are held within the Global Life Plan, which means that capital gains tax only applies when you make a withdrawal. Income and all switches or other changes are not taxed while you are invested in the Global Life Plan.

## Fees

Fees vary between investments. Please speak to your financial planner to make sure you understand which fees you pay and why.

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