

Glacier International Global Life Plan

This unit-linked investment plan offers you a range of investment choices denominated in foreign currencies.

[View the brochure for more details](#)

Minimum contribution

US\$ / £ / ¥ / AUD / CHF 25 000 lump sum
PLUS additional transfers of US\$ / £ / ¥ / AUD / CHF 5 000

How long to invest for

The initial term is five years, after which it becomes open-ended. The value of the policy will form part of your estate plan when you die.

Freedom to change your choice

You have total freedom to change your underlying investments and there are no charges for the first four changes in a year. The minimum amount that can be switched is US\$ / £ / ¥ / AUD / CHF 1 000.

Your investment choices

You can choose from:

Funds:

- Navigate: A carefully selected range of investment choices to help simplify international investments, aimed at investors who require guidance or a simple offshore investment solution.
 - The [Navigate optimised model portfolios](#) are actively managed model portfolios, categorised according to which asset classes they invest in, which also determines their risk profile. The funds are monitored on an ongoing basis and rebalances and fund changes are automatically applied to your portfolio

- The Navigate guided list of funds, a selected range of funds which can be selected and managed by you and your advisor directly.
- Self-directed fund range and model portfolios: Select your own collection of funds from a comprehensive range which spans across global asset classes and regions.

Stockbroking:

- Discretionary portfolios: Share portfolios managed by professional investment managers, according to a specific mandate agreed with you
- Execution-only services: You purchase a selection of your own listed securities, using the trading capabilities of our selected partners.

Benefits

- You have the flexibility to choose from guided or self-directed solutions.
- Tax administration is taken care of by Glacier International
- You can make multiple withdrawals during the initial five-year period.
- The value of the policy is excluded from executor fee calculations. The policy is also not subject to the charges and delays related to the legal administration of an estate.
- Processes are simple and transparent, because all instructions are processed through one central point in South Africa.

How it works

- You make a lump sum investment.
- We invest the money in the underlying investments that you choose in collaboration with your financial advisor.
- Your money can grow over time based on your underlying investments.

Access to your money

- Ad hoc withdrawals are allowed but depend on the liquidity of the underlying investments.
- You cannot make regular or scheduled withdrawals.

Tax

Sanlam Life pays tax on the proceeds from the plan, which means all proceeds you receive are tax free.

Fees

Please speak to your financial advisor to make sure you pay the correct fees and that you understand which fees you pay and why.

[View our practical guide to offshore investing](#)

[Download the definitive guide to Glacier International](#)

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