

Glacier's investment platform

By Khanyi Nzukuma, Chief Executive at Glacier by Sanlam

Almost all young people I interact with have a burning ambition to strive for financial independence and are building up investment portfolios with leading fund managers. But did you know that at Glacier you can access these fund managers – and more – all in one place? Our investment platform makes investing that much easier and reduces your admin too. As a leading investment platform, Glacier is well placed to meet your investment needs, whatever they may be.

Why investing via an investment platform is beneficial

Investing via a platform means that, together with your adviser, you can select from any number of fund managers and can combine your selection of local and international funds within the investment solution of your choice – be it an investment plan, retirement annuity or endowment for example. At Glacier you can even include a share portfolio or a direct investment into exchange traded funds (ETFs) into your investment. Everything really is in one place, and we provide financial advisers with the tools, technology and support to ensure they have everything they need to provide you with world-class financial planning.

The evolution of platforms

Investment platforms can no longer survive in a competitive marketplace by simply being a product provider. They need to be a trusted investment partner to the advisers that work alongside them, with you – the client – at the centre. NMG Consulting Principal Consultant Evan Baars echoed this sentiment at a Glacier event recently.

According to Evan, South Africa has a way to go to catch up with the UK, when it comes to technology and service.

Going forward, we'll see:

- many more paperless processes and technology-enabled websites that allow clients to perform simple functions themselves;
- more clients being serviced through the channel of their choice, whether that be via

WhatsApp, ChatBots or email; and

- our administration systems fully integrated with our advisers' practices.

This will achieve cost savings and allow us to offer more efficient service for both advisers and their clients.

A solution for every need

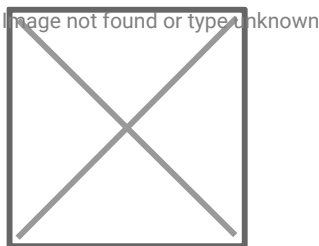
We're also able to offer solutions with guarantees and capital protection, something we've seen an increased need for in these uncertain times.

A significant growth in offshore is also evident. A survey of South African advisers in 2020 showed 88% increasing their offshore allocations (direct offshore) and 84% of advisers using offshore life wrappers (endowments). The Glacier International platform offers a number of different options for clients wanting to invest offshore and has seen tremendous growth since its launch in 2010.

An investment platform really can make investing that much easier. Being able to select from such a wide range of solutions, means you can address specific investment needs as well as take care of tax and estate planning and ensure liquidity needs are taken care of too. Speak to your financial adviser to find out more.

If you haven't heard our investment platform radio adverts, you can listen to them [here](#).

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Khanyi Nzukuma

Khanyi Nzukuma obtained a BA in Psychology from Rhodes University in 1991. He then obtained a Masters in Business Administration from Potchefstroom University in 1998 and a Doctor of Psychology degree from the University of Johannesburg in 2011. Khanyi joined Sanlam in 1994, where he spent 11 years, starting as a Financial Adviser, and thereafter occupied a number of junior and senior management roles. He joined MMI Holdings in 2008, where he spent eight years, starting as a CEO of Metropolitan. In 2017 he was appointed CEO of Momentum. In January 2018 he left MMI and re-joined Sanlam as CEO of Glacier by Sanlam.

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