

Glacier International Global Collection Plan

Grow your savings by investing in a range of unit trust funds denominated in foreign currencies from leading fund managers.

Minimum contribution

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

How long to invest for

The investment period is open-ended – you decide how long you want to stay invested.

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 invest in foreign collective investment funds from Glacier's approved list.

Benefits

- You can withdraw your money into a foreign account or bring the money back to South Africa.
- You have access to fund evaluation information that is transparent and immediate. A lot of this information is available online for added convenience.

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. You can also make additional contributions.

- Your money can grow over time based on your underlying investments.

Access to your money

- You can make ad hoc withdrawals, depending on the liquidity of the underlying investments.
- You cannot make regular or scheduled withdrawals.

Tax

- Taxation depends on an investor's personal circumstances. Glacier International has selected roll-up funds in most cases. The Global Collection Plan is ideally suited for non-South African residents (who are not subject to South African tax) and for non-tax-paying institutions who wish to diversify offshore.
- Income distributions from collective investment funds may be taxed up to certain limits. The majority of the funds we have selected however do not distribute their dividends.
- Capital gains tax will be triggered when you withdraw from a fund and sell units.

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.

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