

Glacier Capital Enhancer

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Minimum contribution

R100 000 lump sum

How long to invest for

A minimum of five years (the first five years are known as a 'restricted period') if taken through the Vantage Life Plan (sinking fund policy).

Benefits

- Your full investment amount is protected and you will receive at least your full initial investment amount at the end of the investment term
- You will receive an enhanced return if the portfolio provides a positive return over the five years
- There is an opportunity for high returns, even in a low return environment
- Tax-efficient structure with no tax administration burden

How it works

- You make a lump sum investment of at least R100 000
- The investment is linked to the performance of a global portfolio of blue-chip stocks without currency risk
- The capital protection and investment return are provided by leading global banks

Access to your money

During the five-year term, no withdrawals, switches or loans are allowed.

Tax

All returns earned will be taxed as capital gains at the end of the investment term, using the prevailing rates.

Fees

All fees are priced into the investment. No additional fees will be deducted separately and your full investment amount will therefore be invested.

Fees vary per product and your underlying investment. Please speak to your financial planner to make sure you pay the correct fees and that you understand which fees you pay and why.

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