

Tackling reforestation by planting Spekboom trees

Globally, it's accepted that the planet is under threat and consumers are increasingly demanding accountability from the companies they deal with. The younger generations, in particular, are more and more vocal about sustainability and how organisations are addressing these issues.

According to the *Global Trends for 2022* report by S&P Global, by the end of this century, around 150-200 million people could be forced to migrate from land that will be underwater by that point. In addition, estimates are that food production will need to increase between 26% and 68% by 2050, to keep pace with a growing global population.

These are just some of the pressing issues faced by organisations and consumers alike. It was against this backdrop that Glacier by Sanlam and BNP Paribas introduced a solution called the Glacier Sustainable World Enhancer, which invests only in companies that contribute to sustainable development goals.

Invest well, while doing good

The Glacier Sustainable World Enhancer gives investors exposure to the Solactive Sustainable Development Goals World RC 8 EUR Index. Companies in this index are chosen for incorporating global ESG (environmental, social and governance) standards and because they contribute to the Sustainable Development Goals of the United Nations. In designing this investment offering, BNP Paribas went a step further and also looked for additional ways to actively contribute towards sustainable development.

"This led to the collaboration with Reforest'Action, an international organisation working with two local companies," said Alice Loevenbruck of BNP Paribas. "The goal is to restore the ecosystem of identified areas in the Eastern Cape, by planting Spekboom trees. Spekboom is a local species which is essential to the ecological functioning of the region."

Investors in the Glacier Sustainable World Enhancer contribute towards reforestation as a certain number of trees are planted after each issue of the investment.

To date, 21 736 trees have been planted in this area as a result of investments into the Glacier Sustainable World Enhancer.

The tree-planting initiative supports local jobs, generates oxygen and contributes to the development of local biodiversity.

These are just some of the benefits of reforestation:

- Helps fight against global warming
- Helps environment-specific flora and fauna biodiversity
- Restores arable land
- Regulates the rainwater cycle
- Benefits local farmers and the sustainability of small farms in the region.

About the Glacier Sustainable World Enhancer

The Glacier Sustainable World Enhancer is a five-year, structured investment solution that provides the opportunity for enhanced participation in the growth of companies that contribute to sustainable development across the globe, with the certainty of capital protection. It is set up in a tax-efficient sinking fund policy underwritten by Sanlam Life and is linked to the performance of a portfolio of global companies that contribute to the sustainable development goals of the United Nations.

“Glacier partnered with BNP Paribas to bring this offering to market as we both identified the need for a solution such as this one. The Glacier Sustainable World Enhancer is aimed at investors seeking to enhance upside while protecting their capital in volatile and uncertain markets and enables them to contribute towards a bigger cause at the same time,” said Roenica Tyson, Investment Product Manager at Glacier.

[Access brochures, videos and podcasts](#)

Source: Global Trends for 2022 by S&P Global

Glacier Financial Solutions (Pty) Ltd is a licensed financial services provider.

The Glacier Sustainable World Enhancer is set up in a sinking fund policy underwritten by Sanlam Life Insurance Limited, a Licensed Life Insurer, Financial Services and Registered Credit Provider (NCRCP43).

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