

## Tax efficiency, a boost and loyalty rewards

### Sanlam Wealth Edge Endowment Plan Special



**Extra  
1%**

Get an **extra 1%** additional allocation to amounts invested into the **Glacier Solutions Funds**.

This is in addition to the **8% additional** allocation to the initial investment amount (after deduction of the initial service fee).

**Offer expires 30 September 2022**

*Glacier by Sanlam reserves the right to end the offer before this date.*

The Sanlam Wealth Edge Endowment Plan is underwritten by Sanlam Developing Markets Limited and administered by Sanlam Life Insurance Ltd.

Glacier Financial Solutions (PTY) Ltd is a licensed Financial Services Provider.

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Tax efficiency, an upfront boost, a unique, optional unit price guarantee and loyalty rewards for staying invested. There really seems to be no end to the benefits of the Sanlam Wealth Edge Endowment Plan

And for a limited period, your investment will get an extra boost of 1% on the portion of your investment amount that you invest in the Glacier Solution fund range.

In this article we take a closer look at what you should know about Wealth Edge that could add so much more value to your investment portfolio.

With a minimum investment amount of R100 000, Wealth Edge provides a doorway to savvy investing and rewards. It is a five-year, tax-efficient investment solution which offers a boost to the initial investment amount, a Wealth Bonus for staying invested after five years and optional protection to limit losses in a declining market.

## 12 things to know about the Sanlam Wealth Edge Endowment Plan

1. Wealth Edge is a tax-efficient investment solution, if your marginal income tax rate is higher than 30%.
2. The Plan has a minimum investment term of five years, but one withdrawal and one loan are allowed during the restricted period if you need access to some of your funds urgently.
3. If you nominate beneficiaries, there will be no executor fees when you pass away.
4. Wealth Edge offers protection against creditors and liquidity in your estate or to your beneficiaries.
5. Regular tax-free withdrawals can be made from your Sanlam Wealth Edge Endowment Plan if you stay invested after the initial restricted five-year period.

In addition to the above general benefits of endowments, the Wealth Edge Endowment specifically offers:

- An 8% boost to your investment into Wealth Edge. This means that an additional allocation is made to your investment amount, after the advice fees plus VAT have been deducted.
- Stay invested in Wealth Edge after the initial investment term of five years and earn a [Wealth Bonus](#). The longer you stay invested, the more you'll earn.
- You have the option of a unit price guarantee on selected underlying funds, which will provide protection against market falls.
- A carefully curated range of investment options, including the Glacier Solution funds are available on the Wealth Edge Endowment Plan. These are well-diversified, with asset manager strategies that are different, yet complement each other to achieve a smoother return profile over time.
- The Glacier Solution fund range is constructed to match different risk profiles.
- The Solution funds are cost-effective as the managers of these funds can leverage their size and industry relationships to negotiate favourable fees.

- For a limited period, over and above the usual 8% boost, your investment will get an extra boost of 1% on the portion of your investment amount that you invest in the Glacier Solution fund range.

## Consult your adviser

The Sanlam Wealth Edge Endowment Plan is so much more than a traditional endowment, with many attractive features. It's worth considering in your investment portfolio. As with all financial and investing decisions, consult your appropriately authorised financial planner. They will help you make these decisions, by taking your unique risk and return preferences into account and ensure that you invest with confidence.

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