

# Glacier Investment Plan

You can invest in the financial markets to grow your assets with an investment that is tailored to your specific needs. Glacier offers the widest range of collective investment funds, managed by respected collective investment management companies, with exposure to a variety of asset classes. Our Investment Plan allows you the flexibility to change your portfolio as your needs and risk levels change. Speak to a financial planner who can help you make appropriate choices for your very own financial goals.

[View the brochure for more details](#)

## Minimum contribution

R2 500 per month or

R100 000 lump sum

R15 000 per additional contribution whenever you have extra money available

## How long to invest for

No fixed period but a minimum of three years is recommended to limit the negative impact of short-term market fluctuations.

## Freedom to move your money

You can withdraw your investment to another company without any penalties.

The Glacier Cash Option offers a cost-effective “parking place” for funds waiting to be invested elsewhere, or for investors looking for a low-risk, cash-type investment. You can switch to and from the Cash Option whenever you and your intermediary consider it an appropriate time to do so. This option offers access to the Glacier Money Market Fund and a select range of fixed income funds, and no administration fees are applicable.

## Freedom to change your choice

You have total freedom to change your underlying investments. There is no charge to make a

change, but depending on where you move your money to, initial investment charges may apply.

## Your investment choices

Access to the widest choice of investments:

- A range of risk-profiled investment funds
- Local or offshore funds
- Actively managed or passive index-tracking funds
- Single manager or multi-manager funds
- Individual shares, exchange traded funds (ETFs) and other instruments via our stockbroking service

## Benefits

- You can customise your investment portfolio according to your needs, circumstances and how much risk you are willing to take
- You can switch between investment choices as your needs and circumstances change
- You have the flexibility to stop or change your contributions if your circumstances change
- You can easily access your money – see 'Access to your money' below
- You receive a comprehensive investment report that makes it easy for you to complete your tax return

## How it works

- You make a lump sum contribution and/or regular contributions
- We invest the money in the underlying investments that you choose in collaboration with your financial planner
- Your money can grow over time based on your underlying investments and compound interest earned on any growth

## Access to your money

- You can make regular withdrawals, either monthly, quarterly, half yearly or yearly
- You can make ad hoc withdrawals at any time
- When you die, the investment will form part of your estate

## Tax

- You may pay income tax on income distributions up to certain limits
- You may pay capital gains tax when you dispose of assets or sell or switch units within an investment

## Fees

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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Glacier Financial Solutions (Pty) Ltd.

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