

Sanlam Namibia Personal Portfolios



About Sanlam Namibia Personal Portfolios



Sanlam Namibia Personal Portfolios is an important role player in the Namibian investment market and the Namibia range of products has assisted individuals in achieving their investment goals for over 10 years. Sanlam Namibia Personal Portfolios offers investments in linked products, giving investors exposure to the Namibian and South African unit trust industry, as well as other investment products such as wrap funds.

The Sanlam Namibia Personal Portfolios product range is owned and registered by Sanlam Namibia while the administration is outsourced to Glacier Financial Solutions (Pty) Ltd, due to Glacier's expertise in this field. All products in the Sanlam Namibia Personal Portfolios product range are administered in accordance with the relevant Namibian legislation and regulations.

Our intermediaries and clients benefit from our commitment to offer an extensive range of high quality products and a superior level of service.

Products on offer are selected from the most respected financial services companies, so that investors have both choice and flexibility. Our strong track record provides further assurance. Our administration and reporting are both rigorous and convenient to access. For example, we provide consolidated reporting which means that clients can view a summary of all their investment products on a single statement.



Offering a range of solutions

Through Sanlam Namibia Personal Portfolios' range of investment solutions, clients can invest for capital growth, save for retirement or receive income during retirement. To save for retirement, a retirement annuity may be used – as the primary way of saving, or in addition to another retirement product. Clients may also transfer savings from an employer's pension or provident fund to our preservation pension fund or preservation provident fund if there is a need for transferring these savings, for example when an investor leaves an employer. An investment-linked living annuity is offered to receive and manage income during retirement.

There are various benefits of investing with us

- ① Clients do not pay switching fees
- ① Clients receive a 'one portfolio view' of their investment in collective investment funds, updated on a daily basis.
- ① Clients have the choice of the largest range of funds on offer from a single institution.

We partner with our financial intermediaries

We view our intermediaries as our business partners, and aim to create a sustainable business advantage for all. By offering a range of solutions, we help intermediaries to customise solutions to meet clients' individual needs, always within the framework of best financial and governance practice.



The Sanlam Namibia Personal Portfolios product range consists of the following solutions

Investment Plan

The investment plan is suited to individual investors wanting to invest for capital growth, with an option to receive income. Clients can invest money in a portfolio made up of their choice of unit trust funds. Investments may be made via a lump sum, with or without recurring investments, or via ad hoc amounts at any time.

Preservation Funds

Employees who wish to transfer their retirement fund lump sum on resignation can invest in the preservation funds on a tax-neutral basis. Service years associated with contributions received are retained so the investor gets the full tax advantage when capital is withdrawn at retirement.

Retirement Annuity

The retirement annuity is suited to individual investors wanting to benefit from the tax deductibility of their contributions. Investors can transfer their investment seamlessly and cost effectively to the living annuity at retirement.

Living Annuity

The living annuity allows investors to invest the proceeds from their retirement fund or retirement annuity in a personalised portfolio that matches their risk profile and provides a retirement income.

Assisted by tools and calculators

Electronic support, in the form of tools and calculators, assists intermediaries to both close new business and give excellent service to existing clients.

For investment and retirement products

Investment hub – to create quotations online

Our online quotation system gives access to quotes, forms, brochures and much more. Designed to assist intermediaries throughout the quotation process, it provides forms with certain fields already filled in, and it only gives you the details you need at the time.

The ICE Illustration Tool

Glacier's ICE illustration tool portrays the possible results of an investment, taking into account the investor's current and future financial needs.

With ICE, intermediaries can help clients select the most suitable underlying investment options (collective investment funds, share portfolios, etc.) for their specific investment and capital requirements.

A clear and understandable graphic display is used to illustrate cash flow and the capital value of the investment over the course of time. The tool takes inflation into account, as well as the impact income withdrawal has on the capital value.

Glacier ICE can also assist with the annual review process, during which a client's financial objectives are reassessed, the performance of their investment evaluated and the portfolio reconstructed, if necessary, to insure that it still complies with their investment plan.

Delivered through specialist support

Specialist investment research

A highly acclaimed investment analyst team gives intermediaries the assurance of expert, up-to-date research.

Specialised investment knowledge and support

A Business Development Manager gives intermediaries any information they need about Sanlam Namibia Personal Portfolios' investment offering, including specialist and technical information. The Business Development Manager has experience and expertise in providing integrated service and support, and intermediaries can consult them for an opinion on decisions affecting clients' investments.

Contact us

For more information, please speak to your financial intermediary, visit our website at www.sanlam.com.na, or contact our Communication Centre on:

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