

Financial Planning Client Value Proposition



Goodness Ramahlodi

Sanlam Financial Adviser

Sanlam

I am a Financial Advisor at Sanlam, based at the Boksburg office. I bring over 15 years of experience in the financial services industry, with 10 years at my previous company and the past 5 years proudly spent at Sanlam.

Since joining Sanlam in August 2020, I have consistently strived for excellence in serving my clients. My dedication has been recognized through prestigious awards, including the IQA Gold Award and Eagle Membership for 2025.

Working with people is more than just a career for me—it's my calling. I'm passionate about helping clients plan for a secure and successful financial future. I'm also incredibly proud to be part of a supportive and driven team at Sanlam, where we lift each other up and celebrate our collective success.

Authorised by Sanlam Life to advise on:

- ⤵ Long-term insurance products
- ⤵ Retirement annuities
- ⤵ Collective investment schemes
- ⤵ Short-term insurance products

How am I qualified as a professional financial planner?

- ⤵ Regulatory Exam 1
- ⤵ 120 Credit on financial planning and Certificate in financial planning

Member of Financial Planning Institute

- ⤵
- ⤵

What do I offer my clients?

As a professional financial planner, I offer you, as my client, professional, ongoing financial advice and services backed by Sanlam.

I will provide you with objective and balanced financial advice of the same quality I would like to receive myself in the same situation.

I will keep you informed continually about matters relevant and material to you, in respect of your financial plan as we have agreed on.

Why should you speak to me?

You will enjoy a long-lasting professional partnership with me as we work together towards achieving your financial goals.

Who are my clients?

My clients are responsible individuals that want to achieve financial security and strive towards financial independence. My clients include:

- ⊗ Professional
 - ⊗ Graduates
 - ⊗ Business owners, executives and SME's
 - ⊗ Farmers
 - ⊗ Concerned husbands, wives and parents
 - ⊗ Young people embarking on their careers
 - ⊗ Retirees
 - ⊗ People close to retirement
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Holistic financial planning services offered

As an authorised representative of Sanlam, I am proud to offer products that are competitive, transparent, tailor-made for your needs and excellent value for money.

I am authorised to give advice for:

Planning for Professional Individuals

- ⊗ Products for Professionals & Graduates

Risk Planning

- ⊗ Capital needs in the event of Disability, Death, Sickness, Trauma or Accident
- ⊗ Income needs in the event of Disability, Death or Sickness
- ⊗ Funeral Benefits

Planning for retirement and at Retrenchment

- ⊗ Retirement Annuities
- ⊗ Preservation Funds
- ⊗ Risk Conversion Options

Post-retirement Planning

- ⊗ Guaranteed Annuities
- ⊗ Living Annuities

Investment Planning

- ⊗ Tax-free Savings Accounts
- ⊗ Endowments
- ⊗ Collective Investment Schemes
- ⊗ Linked Investments through Glacier by Sanlam
- ⊗ Structured Solutions with Guarantees

Estate Planning

- ⊗ Wills
- ⊗ Trusts

Short-term Insurance

⌵ Personal Lines

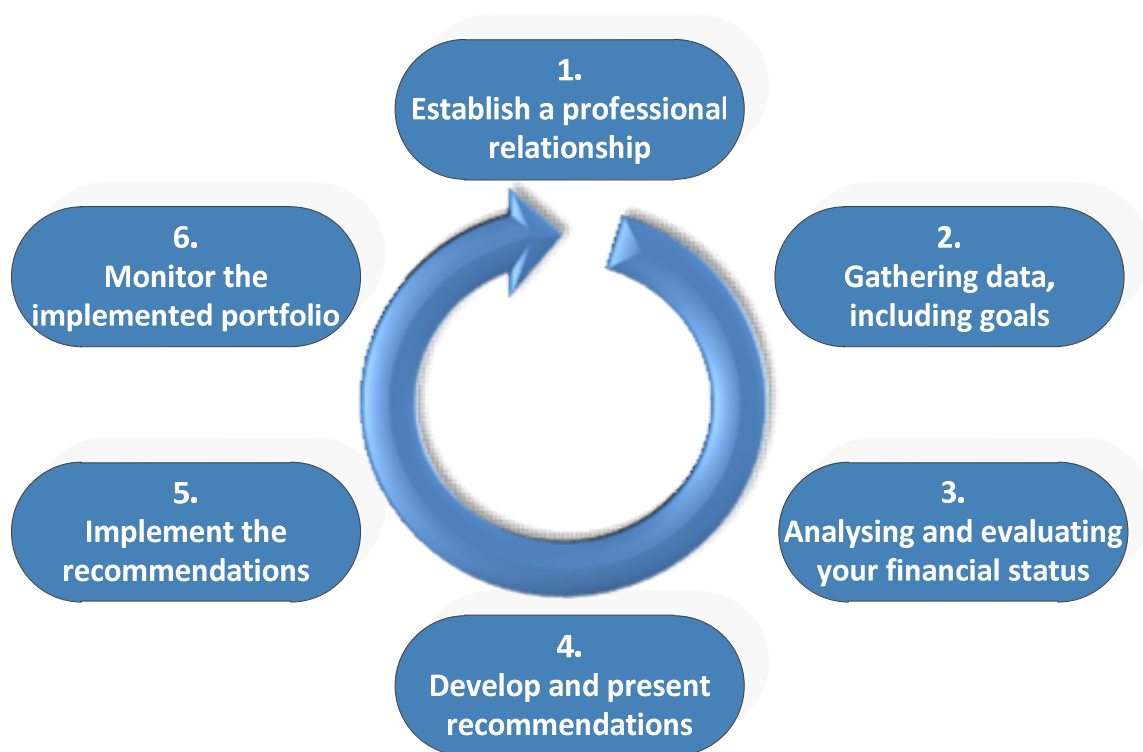
⌵ Commercial Lines

Retirement Fund Benefits

⌵ Financial planning advice to fund members

Financial planning process

My financial planning process is based on the six steps used by professional financial planners world-wide



What will my services cost?

If my advice leads to the implementation of a solution, I am remunerated by way of commission and fees by Sanlam.

For more information, contact me at

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