

Financial Planning Client Value Proposition



Kamogelo Gae
Sanlam Financial Planner

I'm Kamogelo Gae, a dedicated financial planner with a comprehensive approach to securing the financial well-being of individuals, families, and small businesses. At Sanlam, I provide tailored solutions in retirement planning, investment strategies, and risk management, focused on helping clients navigate their financial goals with clarity and confidence.

I believe that informed, strategic financial planning is essential to long-term security and growth. My commitment is to deliver insightful, results-oriented guidance that empowers clients to make sound financial decisions for their future.

Authorised by Sanlam Life to advise on:

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

What do I offer my clients?

As a financial advisor, I offer tailored financial planning focused on goal setting and investment advice, helping clients select options that align with their financial objectives and risk tolerance.

My services include a range of insurance solutions—life, disability, and funeral cover—to enhance financial security.

I also specialise in retirement planning, guiding clients in maximising income through tax-efficient strategies like Tax-Free Savings Accounts (TFSAs). In estate planning, I assist with wills, trusts, and I offer tailored insurance solutions for businesses.

Additionally, I create educational savings plans and provide regular financial reviews to adapt strategies over time.

Why should you speak to me?

By partnering with me, you'll experience a lasting, professional relationship focused on achieving and growing your financial goals together.

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

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
Business Assurance	➤ Buy & Sell Solutions ➤ Key Person Insurance ➤ Contingency plans
Short-term Insurance	➤ Personal Lines ➤ Commercial Lines
Retirement Fund Benefits	➤ Financial planning advice to fund members
Tax Planning	➤ Income Tax Practitioner

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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