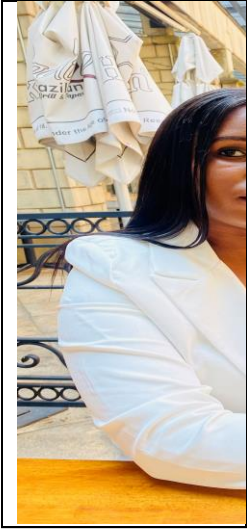


Financial Planning Client Value Proposition



Ncebakazi Nobuso

Sanlam Financial Adviser

Sanlam Financial Advisers strive to be the most professional and client-centric financial advice sales organisation in South Africa that treats clients fairly whilst doing business in a profitable and sustainable way

Authorised by Sanlam Life to advise on:

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

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
- ⌕ Concerned husbands, wives and parents
- ⌕ Young people embarking on their careers
- ⌕ Retirees
- ⌕ People close to retirement

Holistic financial planning services offered

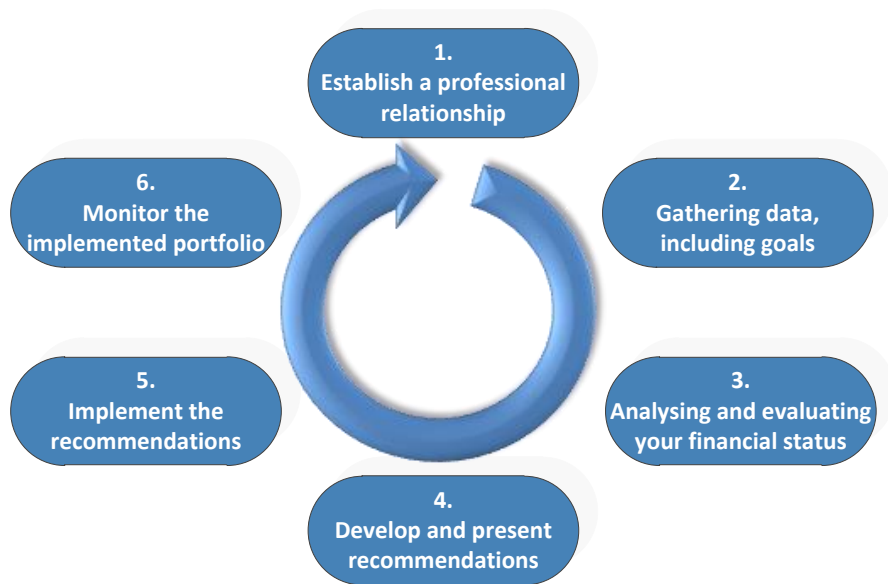
As an authorised representative of Sanlam I am proud to offer products that are competitive, transparent, tailor-made for your needs and excellent value for money.

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
	⌵ Risk Conversion Options
Post-retirement Planning	⌵ Guaranteed Annuities
Investment Planning	⌵ Tax-free Savings Accounts
	⌵ Endowments
	⌵ Collective Investment Schemes
	⌵ Linked Investments through Glacier by Sanlam
	⌵ Structured Solutions with Guarantees
Estate Planning	⌵ Wills
Business Assurance	⌵ Buy & Sell Solutions
	⌵ Key Person Insurance
	⌵ Contingency plans
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

Office number: +27 31 300 0254

Email: nnobuso@sanlam4u.co.za

Mobile number: +27 82 237 9989