

## Financial Planning Client Value Proposition



**PATRECIA NOLTE**  
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: Life, Disability, Severe illness and Income Protection
- Short term Insurance- Personal Lines
- Short term Insurance- Commercial Lines
- Retirement Planning
- Investments, Savings and Collective investments
- Estate Planning and Wills
- Pension/Provident Fund Solutions
- Business insurance: Buy and Sell Contracts, Contingent Liability cover, Key Person Cover

### How am I qualified as a professional financial planner?

- Regulatory Exam 1
- Regulatory Exam 5
- NQF Level 5 Wealth Management

### What do I offer my clients?

My goal is to help you make confident financial decisions by providing personalised advice that is aligned with your unique needs, goals and stage of life. I take a holistic approach to financial planning, helping individuals, families and business owners protect what they have, grow their wealth and prepare for the future.

#### My Services:

- Risk & Protection Planning

Protect yourself, your family and your income against life's unexpected events.

- Short-Term Insurance

Personal insurance solutions to help protect your vehicles, home, household contents and other valuable assets.

- Commercial & Business Insurance

Tailored solutions to help protect your business, its assets, income and key people.

- Investments & Savings

Personalised investment and savings strategies designed to help you achieve both short- and long-term financial goals.

- Retirement Planning

Plan for financial independence and a comfortable retirement with a strategy designed around your goals and circumstances.

- Estate Planning & Wills

Ensure your assets are structured and distributed according to your wishes while helping protect the legacy you leave behind.

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### **Why should you speak to me?**

Because financial planning is about more than numbers — it's about people, priorities and peace of mind.

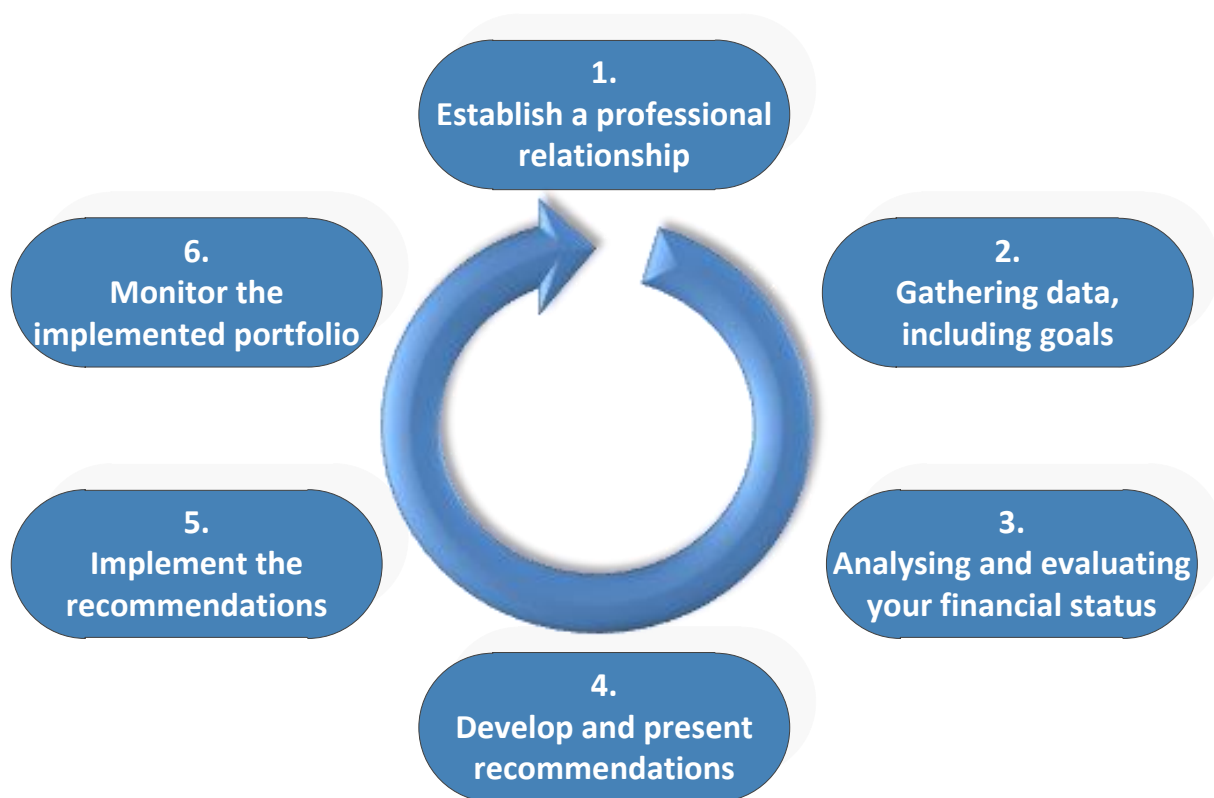
I believe in building long-term relationships with my clients through personalised advice, ongoing support and regular financial reviews.

One conversation can change the way you plan for tomorrow.

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## Financial planning process

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



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### 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.

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### For more information, contact me at:

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