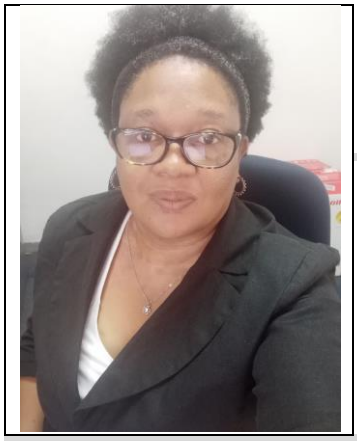
# Financial Planning Client Value Proposition



Refilwe Smith

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
-

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

- Regulatory Exam 1
- National  Certificate in Wealth Management

**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

## 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:**

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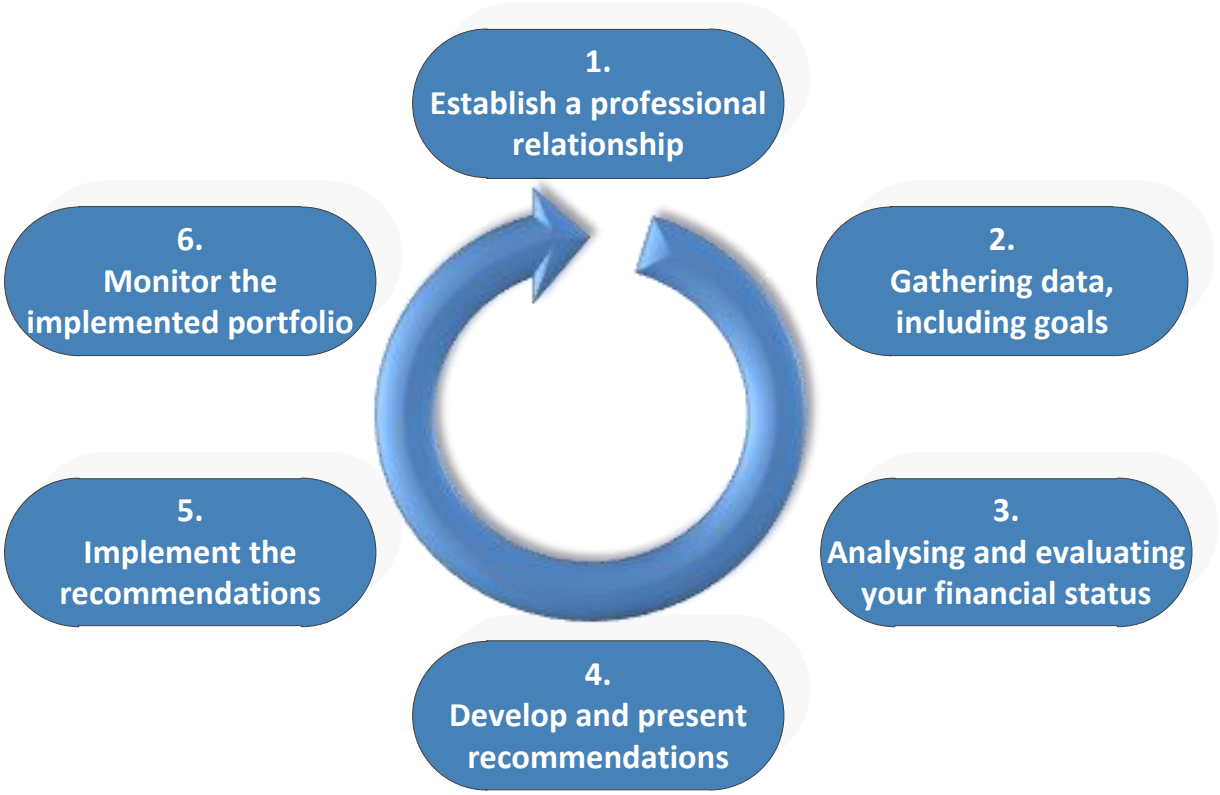
|---|---|
| **Planning for Professional Individuals** | Products for Professionals & Graduates |
| **Risk Planning** | Capital needs in the event of Disability, Death, Sickness, Trauma or Accident |
| | Income needs in the event of Disability, Death or Sickness |
| | Funeral Benefits |
| **Planning for 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 |
| **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

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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. |

**For more information, contact me at**


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