

Financial Planning Client Value Proposition

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<<Sbongiseni Gumede>>

Sanlam Financial Adviser

<<Sanlam Life>>

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
- ⤵ Short-term insurance products

How am I qualified as a professional financial planner?

- ⤵ Regulatory Exam 5
- ⤵ National Diploma in Business Management
- ⤵
- ⤵

Member of Financial Planning Institute

- ⤵
- ⤵
- ⤵ FSA™ professional (Financial Services Advisor™ professional)
- ⤵

What do I offer my clients?

I offer personalized financial guidance that goes beyond products. This includes:

- A clear understanding of your current financial position
- Tailored solutions for risk protection, savings, and investment
- Long-term planning for retirement, education, and wealth creation
- Ongoing support and regular reviews to keep your plan on track
- Simple explanations so you can make informed decisions with confidence

Why should you speak to me?

Because your financial future deserves more than guesswork.

- I take the time to understand your goals before recommending anything
- I focus on building long-term relationships, not once-off transactions
- I simplify complex financial concepts into practical, actionable steps
- I am committed to helping you make decisions that benefit you—not just today, but years from now

- You'll always know where you stand and what your next step should be

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
- ⤵ Families
- ⤵ Young people embarking on their careers
- ⤵ Retirees
- ⤵

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
- ⤵
- ⤵

Post-retirement Planning

- ⤵ Guaranteed Annuities
- ⤵ Living Annuities

Investment Planning

- ⤵ Tax-free Savings Accounts
- ⤵ Endowments
- ⤵ Collective Investment Schemes
- ⤵
- ⤵

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

[➤](#)

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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