

Financial Planning Client Value Proposition



Sibongile Sifani

Sanlam Financial Advisor

I am a Sanlam Financial Adviser who specializes in tailored solutions for retirement planning. I can help you create a plan that will allow you to retire with the lifestyle you want.

Authorised by Sanlam Life to advise on:

- ⤵ Long-term insurance products
- ⤵ Retirement annuities
- ⤵ Collective investment schemes (Unit Trusts)
- ⤵ Short-term insurance products

How am I qualified as a professional financial planner?

- ⤵ Regulatory Exam 5
- ⤵ Diploma in Accountancy
- ⤵
- ⤵

Here's 5 reasons why my clients choose me:

1. I create personalized financial plans that are easy to implement
2. I have over 4 years industry experience with expert knowledge
3. A deep value system that causes me to deliver more than what is expected
4. Clear, simple, relevant and consistent communication
5. I understand how to use technology to save time and create convenience

When do prospective clients decide to contact me?

Prospective clients typically contact me when they encounter the following:

- They don't know whether they are getting the right returns on their money
- Are concerned whether they are prepared for a down turn in the market
- They have a complex collection of different products in different places

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 Agreements
- ⤵ Key Person Insurance
- ⤵ Contingency plans

Short-term Insurance

- ⤵ Personal Lines
- ⤵ Commercial Lines

Employee Benefits

- ⤵ Financial planning advice to groups

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. This is clearly disclosed and negotiated with the client.

For more information, contact me at

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