

Financial Planning Client Value Proposition



Sibusiso Mbalo
Sanlam Financial Adviser

At Sanlam, we are committed to providing you with the highest level of professionalism and client-centered financial advice in South Africa. Our goal is to treat our clients fairly while conducting business in a profitable and sustainable manner. We strive to build a long-lasting professional partnership with you, working together towards achieving your financial goals.

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?

As a qualified and experienced financial planner, I bring a wealth of knowledge and expertise to help you make informed financial decisions. My qualifications include:

- ✓ Regulatory Exam 1
- ✓ Bcomm Finance

What do I offer my clients?

Comprehensive Financial Planning Services

As your dedicated financial planner, I offer professional and ongoing financial advice and services supported by Sanlam. I provide objective and balanced financial advice of the highest quality, ensuring that you receive the same level of service I would expect in your situation.

Why should you speak to me?

Partnership for Long-Lasting Results: By choosing to work with me, you gain a dedicated partner who is invested in your financial success. I believe in building long-lasting relationships with my clients, working closely with you to understand your unique circumstances, aspirations, and concerns. Together, we will create a customized financial plan and continuously adapt it to meet your evolving needs.

Holistic financial planning services offered

As an authorised representative of Sanlam My holistic financial planning services encompass a wide range of areas, including.

I am authorised to give advice for:

Planning for Professional Individuals



Tailored products for:

- ✓ Professionals
- ✓ Business owners
- ✓ Graduates

Risk Planning



Comprehensive coverage for:

- ✓ Disability
- ✓ Death
- ✓ Sickness
- ✓ Severe Illness
- ✓ Accident
- ✓ funeral benefits.

Planning for retirement and at Retrenchment



Solutions to plan for retirement including:

- ✓ retirement annuities
- ✓ preservation funds
- ✓ risk conversion options

Post-retirement Planning



Options to ensure financial security during retirement such as:

- ✓ guaranteed annuities
- ✓ living annuities

Investment Planning



Customized investment strategies such as:

- ✓ tax-free savings accounts
- ✓ Endowments
- ✓ Collective Investment Schemes
- ✓ Linked Investments through Glacier by Sanlam
- ✓ Structured Solutions with Guarantees

Estate Planning



Solutions to protect your assets and ensure a smooth transfer of Wealth such as:

- ✓ Wills
- ✓ Trusts

Business Assurance

- Tailed solutions such as
 - ✓ Key Person Insurance
 - ✓ buy and sell agreements
 - ✓ contingency plans

Short-term Insurance

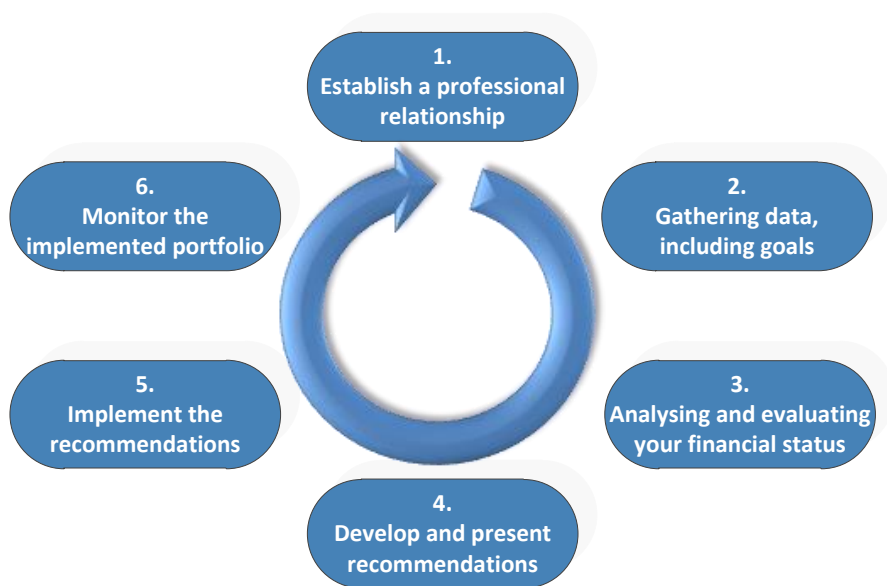
- Personal and commercial lines coverage to safeguard your valuable assets.

Retirement Fund Benefits

- Financial planning advice for retirement 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?

Transparent and Fair Remuneration The cost of my services is based on a commission and fee structure. If my advice leads to the implementation of a solution, I am remunerated by way of commission and fees by Sanlam. This ensures transparency and alignment of interests, as my goal is to provide you with the most suitable and cost-effective solutions

For more information, contact me at

Office number: 011 470 4602 Mobile number: 083 594 2777

Email: sibusisombalo@sanlam4u.co.za

Website: <https://www.sanlamadvice.co.za/adviser/sibusiso-mbalo>

Address: Cnr Glenhove and Oxford Road, Rosebank, Johannesburg, 2196