

## Financial Planning Client Value Proposition



<<Thembalihle Nyuswa>>

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
- ⌵ Certificate in Banking and Service Advice
- ⌵
- ⌵

### Member of Financial Planning Institute

- ⌵ FSA professional (Financial services Advisor)
- ⌵
- ⌵
- ⌵

### What do I offer my clients?

I work with individuals and families who want clarity and confidence about their money. Whether you're planning for retirement, protecting your income, or growing your wealth, I simplify complex financial decisions and guide you with a plan tailored to your life.

### Why should you speak to me?

I help individuals and families take control of their financial future through structured, personalised planning. From managing day-to-day finances to long-term wealth building, I provide clear strategies that reduce uncertainty and help you make confident financial decisions.

### 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
- ⤵

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## 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 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



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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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