

A man in a dark blue suit and green tie is sitting in a chair, looking out a window. The window has a decorative geometric pattern overlay. The background is a blurred view of a modern building.

Alpha Waarde BlueStar

authorised by  **Sanlam**

Get the financial advice you need

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Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit



Get the financial advice you need with **Alpha Waarde BlueStar**

We're committed to helping you reach your financial goals – whether you're planning for retirement, saving for a holiday, securing your child's future, or building your business.

Consulting an accredited financial adviser is essential to help you with some of the most important financial decisions of your life. At **Alpha Waarde BlueStar**, we offer you holistic advice to help you reach your financial goals, achieve sustainable wealth and gain peace of mind.

But what is it that sets a BlueStar business like ours apart?



A range of **financial expertise** under one roof

At Alpha Waarde BlueStar, you'll draw on the expertise of a team of financial specialists who can offer you personalised advice and a wide range of financial solutions – from financial planning and insurance to investment advice and retirement planning.

We also offer short-term insurance with our partners MiWay and Santam. And if any of your financial needs can't be addressed by one of our advisers, we'll source an expert for you.

Continuity and **peace of mind**

As an Alpha Waarde BlueStar client, you'll be building a relationship with our team of financial advisers, rather than with a single adviser. And this means that you'll always deal with someone who understands your financial situation and goals and knows your long-term financial plan. This continuity, along with the knowledge that the financial advice we provide is backed by Sanlam, means you can rest assured that your finances are always in good hands.



Our commitment to you

We are a team of qualified and skilled financial planners based in Kroonstad, Welkom and Sasolburg, Free State.

We make it our business to understand your unique financial needs and circumstances in order to compile a solution that works for you.

Authorised by Sanlam, our financial planners will advise you on a full range of financial solutions and work actively with you to customise a portfolio that suits your specific needs.

Products and Services:



We offer a comprehensive range of products and services to help you achieve your financial goals through each stage of your journey covering all your needs from personal income protection, short- and medium-term savings goals, retirement planning and the commercial needs of your business.



Insurance

Personal:

- Life Cover
- Disability Cover
- Severe Illness Cover
- Impairment Cover
- Accident Cover
- Income Protection
- Sickness Benefit
- Funeral Cover

Business:

- Key Person insurance
- Buy and Sell insurance
- Contingent liability

Short-term Insurance

- Property
 - Personal
 - Commercial/ Business
- Business Interruption
- Vehicle
- Travel
- Emergency Transport
- Marine
- Household
- Agriculture and Crop Insurance
- Commercial
- Medical Gap Cover Insurance

Retirement

- Retirement Annuities
- Pension Funds
- Provident Funds
- Preservation Funds
- Living Annuities

Investments

- Tax-free investments
- Unit Trusts
- Various options on LISP (Linked Investments)
- ILLAs / ILLIs
- Endowments
- Preservation funds
- International/ Offshore options
- Life Annuities
- Term Annuities
- Saving plans
- Short/ Long term Investments
- Diversified investments – Glacier by Sanlam
- Collective Investments
- Shares



Medical insurance

- Gap Cover
- Medical Aid (Fedhealth)

Employee Benefits

- Retirement funding

Loyalty Program

- Reality

Estate Planning

- Wills
- Trusts
- Guardian Trusts
- Beneficiary Fund
- Estate Administration
- Business Trusts



Meet the team



Koos Erasmus
Financial Planner
Investment Specialist
International Quality Award (LIMRA) (32)
National Certificate in Financial Markets and Instruments



Colette du Plessis
Financial Planner
Investment Specialist
International Quality Award (LIMRA) (10)
National Certificate in Wealth Management
Advice to members of GEPP



Wynand Pienaar CFP®
Financial Planner
Investment Specialist
International Quality Award (LIMRA) (4)



Ina Baker CFP®
Senior Financial Adviser
Investment Specialist
International Quality Award (LIMRA) (21)



Elwray Baker
Financial Planner
Investment Specialist
BTech (Mechanical Engineering)



Meet the team



Fritz Fourie CFP®
Senior Financial Planner
Investment Specialist
International Quality Award (LIMRA) (18)



Lebohang Mofokeng
Financial Planner



Neels Smith
Financial Planner



Francois Alberts
Financial Planner

Annelie Bernardo
Personal Assistant

Rina Hendriks
Personal Assistant

Elmarie Knoetze
Personal Assistant

Tenicke Van Heerden
Personal Assistant





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Sanlam Life Insurance Limited is a licensed life insurer, an authorised financial services provider and a registered credit provider (NCRCP43).

