

Celestial BlueStar is a registered financial services company that is affiliated to the Sanlam Life Group. We also offer independent advice through affiliation with other product suppliers. We are a dedicated team and pride ourselves on our constant aim to deliver – offering sound financial advice and exceptional client service, and building lasting relationships with all of our clients.

Our affiliation to Sanlam will give you, the client, peace of mind in knowing that all the FAIS regulatory requirements are complied with. Sanlam therefore also accepts responsibility for all advice and products implemented through Celestial BlueStar.

The Celestial BlueStar team has more than 80 years' shared experience in the financial services industry. We treat our client information with the utmost confidentiality and no information will be collected or dispensed without the client's written consent.

We are committed to properly ascertaining clients' financial needs and information – analysing, planning, advising and implementing financial solutions and products that not only suit our clients' needs, but will also stand the test of time.

Celestial BlueStar can assist you with the following:

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|---------------------------------------|------------------------|
| ① Drafting of wills | ① Estate planning |
| ① Drafting of trusts – by affiliation | ① Risk planning |
| ① Asset management | ① Retirement provision |
| ① Retirement implementation | ① Short-term cover |
| ① Medical aid | ① GAP cover |

We currently have two offices in the Pretoria area, as well as a Sanlam client service office situated in Lynwood, Pretoria.

Celestial BlueStar has a well-trained team ready to assist you with any request quickly, efficiently and professionally. Our staff members are skilled in all areas of the company's workings, but due to legislation cannot provide financial advice or intermediary services.

Any financial plan needs to be reviewed on a regular basis. We therefore commit ourselves to regular interaction with our clients and, if the need arises and where possible, personal meetings as per the attached service agreement. Our offices are open from 08:00 to 17:00 every day, except on public holidays. Any financial plan can only be successful if the client is open with regards to information supplied and committed to the relationship, and keeps the adviser or his or her offices updated regarding any changes.

We take great care in the financial planning and implementation process to assess personal income/business and capital gains tax benefits, as well as the implication of current SARS practices. However, due to the nature of changing SARS regulations and the fact that Celestial BlueStar is not a registered tax practitioner, we cannot commit to tax advice – but we do work in affiliation with registered tax practitioners for the benefit of our clients.

All advisers work on commission, which is supplied by the product providers and is in line with current legislation and market-related fees. We pride ourselves on sound advice and the years of knowledge we put to use in the planning process. Due to unforeseen changes in legislation, a planning and/or service fee could be levied for advice not implemented.

We truly value the relationships we build with our clients over many years, not only as far as business is concerned, but even more so on a personal level. We therefore invite you to contact us at any stage regarding any need that may arise, so that we can assist you in building a sound financial legacy.

Our contact details:

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