



The background image shows a professional meeting in a modern office. A man stands on the right, pointing at a whiteboard. On the left, two women are seated at a long wooden table, looking towards the whiteboard. The whiteboard contains handwritten notes and diagrams. The overall lighting is dim, with a blue tint, and a decorative white geometric pattern is overlaid on the left side of the image.

Cultura Wealth BlueStar

authorised by  Sanlam

Get the financial advice you need

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Get the financial advice you need with **Cultura Wealth 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 **Cultura Wealth 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 Cultura Wealth 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 a Cultura Wealth 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

As a professional, comprehensive, and diversified financial services group based in Rustenburg, North West, Cultura Wealth BlueStar provides continuity of financial solutions to individual and business clients.

Our financial planners are authorised by Sanlam to advise you on a full range of financial solutions and will actively work with you to achieve financial independence and sustainable wealth.



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
- Engineering
- Vehicle
- Liability
- Accident
- Aviation
- Marine
- Household
- Agriculture

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



Employee Benefits

- Retirement funding

Loyalty Program

- Reality

Estate Planning

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

Through our association with our partners, we can offer clients access to the following services:

- Accounting and Tax Services



Meet the team



Johann Wiid CFP® AFM
Certified Financial Planner



Otto Schulze CFP®
Certified Financial Planner



Jim Harmse
Sanlam Accredited
Senior Financial Adviser



Michiel van Deventer CFP®
Certified Financial Planner



Jake Mokwena
Financial Adviser
National Certificate in Wealth
Management



Irma Erasmus
Financial Adviser
NQF5 in Wealth Management



Charissa Saunders
Financial Adviser
NQF5 in Wealth Management



Madeleine Brits
Santam Accredited
Short Term Adviser



Marina Slippers
Reception & Administrative
Assistant (BA Potch)



Ursia Volschenk
New Business Consultant





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