



Harguard
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 **Harguard 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 **Harguard 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 Harguard 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 Harguard 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

At Harguard BlueStar, we provide our clients with holistic financial planning. We aim to transform their experience and walk the financial planning path beside them. Our mission is rooted in a passion for adding value to our clients, especially in times of need, driving us to innovate and deliver exceptional service.

We believe in building lasting relationships by providing an exceptional level of personalised service tailored to each client's unique needs. Our commitment to excellence ensures that we not only meet expectations but also exceed them, fostering trust and loyalty over the long term.

By prioritising and putting our clients at the centre of what we do, we strive to make a meaningful impact in our community and the industry at large. Together, we can achieve remarkable results and drive positive change. Partner with us on this journey to excellence



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
- Vehicle
- Accident
- Household

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 (referral to SPW)



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

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

- Accounting and Tax Services offered by Bredell Brink & Co.



Meet the team



Malikah Petersen CFP®
Certified Financial Planner



Gareth Knight
Financial Planner



Ralton Jongbloed
Short-term Insurance Adviser



Lindile Mbewu
Financial Planner



Lauren Langeveldt
Administrative



Zoe Davids
Administrative



Roche Lesch
Administrative





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