



# Heritage Wealth **BlueStar**

authorised by  **Sanlam**

Get the financial advice you need

[Read more >](#)

Financial Planning

| Investments

| Insurance

| Retirement

| Wealth

# Get the financial advice you need with **Heritage 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 – and at Heritage 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 Heritage 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 Heritage 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**

We are a committed team of specialist financial planners based in Johannesburg, Gauteng. As our client, you can always depend on our dedication to understanding your specific needs and circumstances in order to compile a unique solution for you.

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.

- We will make sure that we act in your best interests and not ours.
- Ensure that our recommendations always take your interests and wishes into consideration.
- Build your financial plan around what you want.
- Demonstrate our integrity from the first time we meet you, allowing you to quickly develop trust in us.
- Treat you with respect and your information with utmost confidentiality.





## 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
- Buy and Sell
- Contingent liability

# Short-term Insurance

- Vehicle
- Accident
- Aviation
- 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



## Medical insurance

- Gap Cover
- Medical Aid (Bonitas / Fedhealth)

## Employee Benefits

- Retirement funding

## Estate Planning

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

## Loyalty Program

- Reality

## In association with our partners we can offer:

- Accounting and Tax Services
- Legal Advice



# Meet the team



Emmanuel Moyo  
Investment Specialist (CFP)



Tembalethu Lukope  
Senior Adviser



Bernard Monnahela  
Adviser



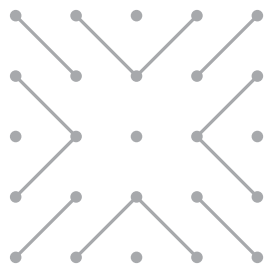
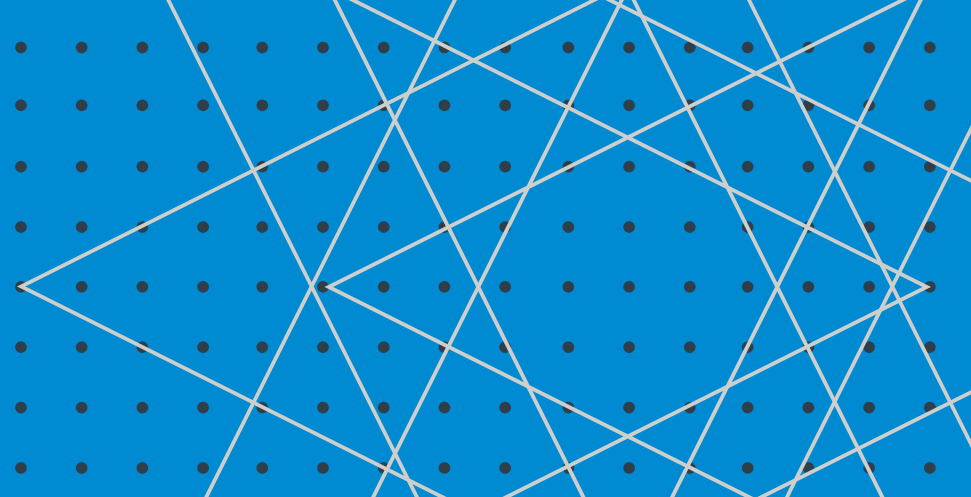
Mbali Kumalo  
Administrative



Mbali Mhlongo  
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# Contact us



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