



Value Proposition

Indwe **BlueStar**

Financial Advisory Services

authorised by  **Sanlam**

Indwe BlueStar (and its advisors) is an Authorised Financial Services Provider, operating under the FSP license 6832 of Sanlam Life. Indwe Risk Services (FSP3425) holds more than 30% shares in Indwe BlueStar.

[Insurance](#)

[Financial Planning](#)

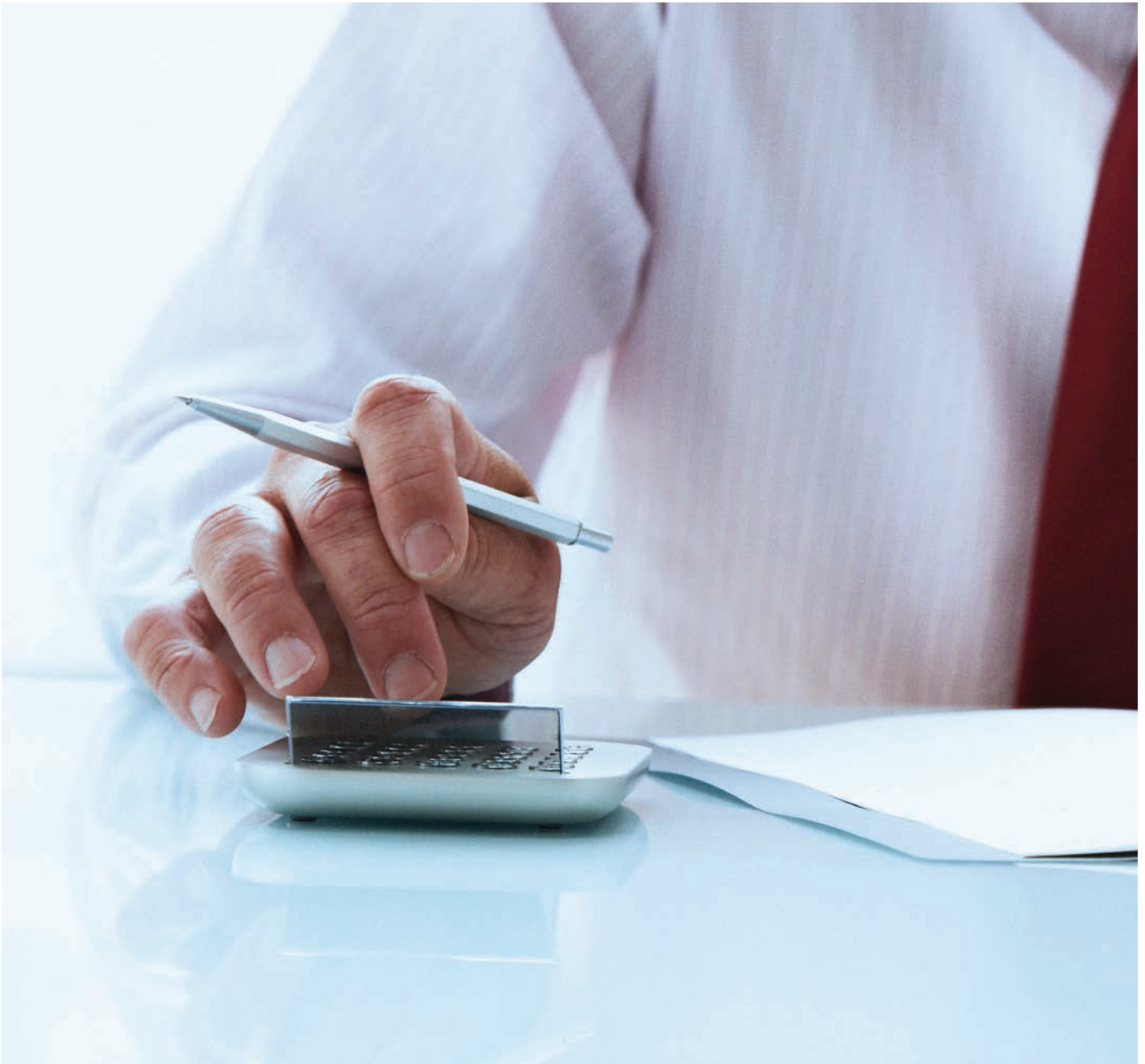
[Retirement](#)

[Investments](#)

[Wealth](#)

Expert financial solutions that revolves around our clients.

Indwe MO Bluestar is committed to providing exceptional solutions backed by internal expertise, placing us in an unique position to cater for your clients' specific financial needs.



We employ some of the most experienced and respected advisors in the market. Our expertise ranges from pioneering solutions in personal insurance and innovation in business insurance solutions, to create effective problem solving for smaller and to more complex client / businesses.

All of our employees are expected to be FAIS compliant as a minimum requirement and are actively encouraged to pursue world-leading insurance and business skills, by way of formal and informal education and training programmes.

Our intention is to have the most proficient insurance workforce in the industry. This is based on the understanding that in order to remain relevant and in a position to add value to our clients, we need to have an in-depth knowledge of our business together with a sound appreciation of the world around us.

Real advice you can count on

We do not sell 'off-the-shelf' insurance solutions. We find cost-effective solutions tailored to your risk-related needs and procure the most competitive terms to meet these needs.



Indwe MO Bluestar delivers the expertise required when choosing financial solutions, and pays attention to you, the client.

Indwe MO Bluestar takes pride in being proactive and innovative in keeping clients ahead of the curve. We keep abreast of new legislation and technology, as well as social and political changes, so that we can help our clients adapt their insurance to a constantly shifting business environment.

With a wealth of experience as a financial advisory expert, we are the perfect partner to advise you on the best products and services available through South Africa's leading insurance company Sanlam, and its associated companies. With us you will always have someone to give you differentiated advice and assistance.

Enjoy the benefits of a holistic financial & risk

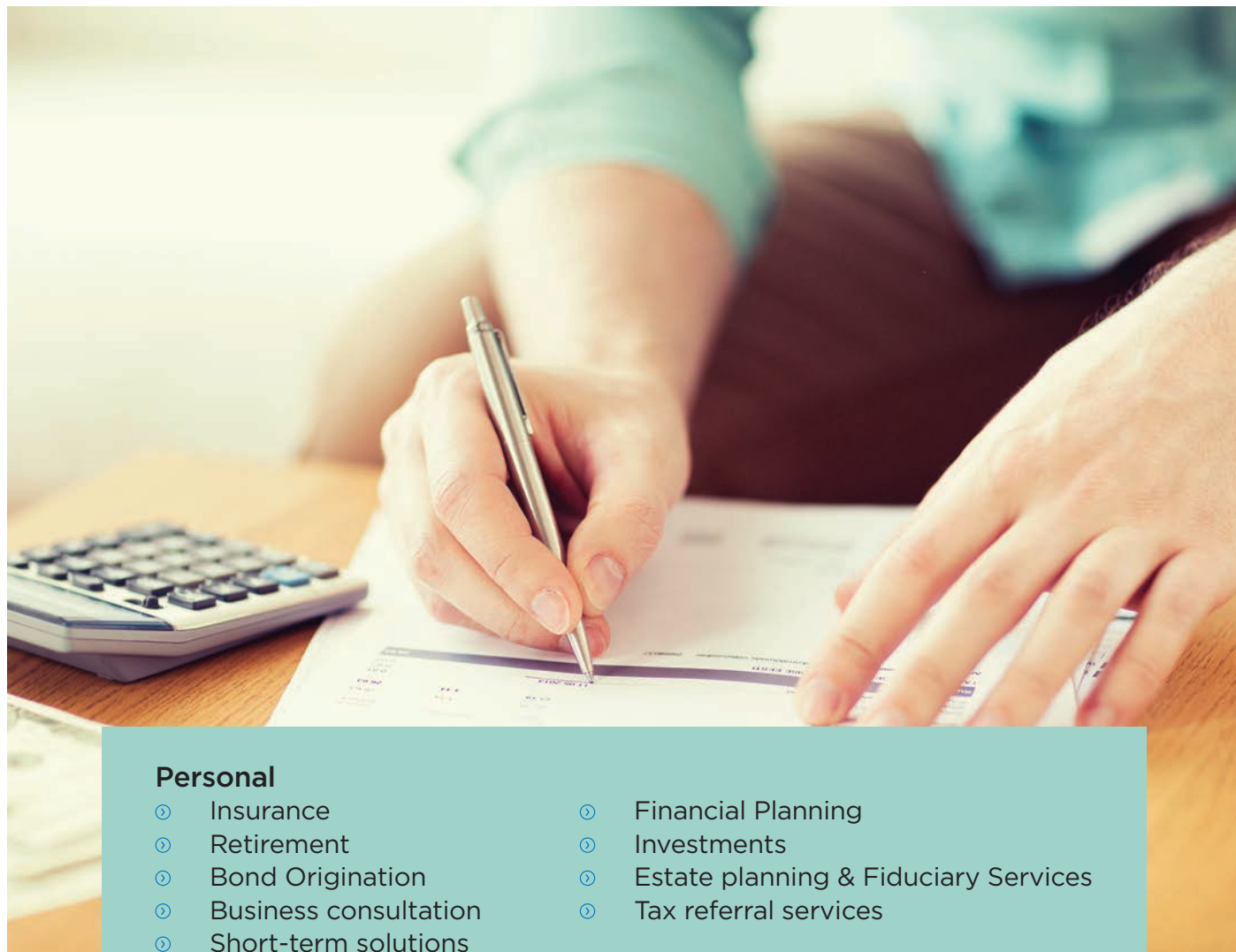
Indwe MO Bluestar's financial solutions are underwritten by South Africa's major insurer, covering the entire spectrum of your financial needs.

When it comes to ensuring that your personal assets or business is fully protected against life's unexpected twists and turns, you want good service and the best products and services.

Indwe MO Bluestar provides the kind of professional advice that allows you to sleep at night, safe in the knowledge that a team of experts is constantly keeping watch over your insured personal and business assets, proactively identifying and assessing any risks and providing appropriate cover.

Solutions

Our personal commitment means that you can expect us to tailor affordable solutions to suit your individual, corporate, commercial and industrial financial requirements.



Personal

- ② Insurance
- ② Retirement
- ② Bond Origination
- ② Business consultation
- ② Short-term solutions
- ② Financial Planning
- ② Investments
- ② Estate planning & Fiduciary Services
- ② Tax referral services

Business

- ② Business Investments
- ② Group Risk Solutions
- ② Short-term Insurance
- ② Group Medical Aid
- ② Business Risk Insurance
- ② Employee benefits
- ② Business Banking

With Indwe MO Bluestar you will always have someone to give you differentiated advice. Supported by expertise, linkages, years of experience in handling sophisticated client portfolios that you can depend on, underpinned by seamless service when you need it most. Some independent solutions are also available.

Personal

Our personal commitment means that you can expect us to tailor affordable solutions to suit your individual, corporate, commercial and industrial financial requirements.

Insurance and Financial planning:

Life happens, and it pays to be prepared. Indwe MO Bluestar via the Sanlam product range offers a wide range of comprehensive insurance products that are aimed at helping you ensure your financial responsibilities are taken care of, even when you're no longer able to do so yourself. With our team of qualified and experience financial advisors you can be sure that you will get a tailored financial plan, that is a cost effective solution that will differentiate your financial risk portfolio. Being effective when you need it. It gets done in the following categories:

Insurance										
Personal and Family					Medical		Short-term			
Losing your life		Inability to work		Traumatic Events	Protect your health and your pocket		Ensure your personal belongings			
Life Insurance	Funeral Cover	Disability Cover	Income Protection	Critical Illness	Medical Aid	Gap Cover	Vehicles	House Content	Building	All Risk

Retirement and Investments:

Making smart choices about your savings throughout life can help you retire or save comfortably. A comfortable retirement or savings plan starts with saving as soon as you can and ends with managing your retirement/savings fund well once you are retired/end to ensure a steady income or outcome. Sanlam with the expert advice from Indwe MO Bluestar's advisors offer you a comprehensive retirement/investments plan that allows you to prepare and enjoy a worry-free retirement / investment. Make your money grow with our diverse range of investment management solutions.

We all have different reasons why we want to grow our money and different preferences for how we want to do it. To help you meet your goals and dreams, while still enjoying the lifestyle you want today, Indwe MO Bluestar through the Sanlam investment range offers a wide range of investment products that accommodate different investor risk and return preferences. We recommend speaking to a Indwe MO Bluestar advisor to ensure you make the best decision for your circumstances and needs.

Estate Planning and Fiduciary Services:

Indwe MO Bluestar has experts in all areas of Fiduciary Advice who are highly qualified and keep abreast of all changes in relevant case law and legislation. These areas of planning includes Will advice, Estate planning and Trust advice / Services.

Bond Origination:

Through our effective Bond origination partner we offer cost effective and streamlined application processes for our personal and Business clients. All to provide a holistic approach to the clients financial portfolio.

Other Outsources Services:

Through the Sanlam Reality program you are able if you are a member to get effective tax guidance and even be in a position to submit your own tax information to SARS. For more complex related matter we are in a position to provide you a cost friendly and effective Tax referral service that will optimise your income portfolio.

Business

Our personal commitment means that you can expect us to tailor affordable solutions to suit your individual, corporate, commercial and industrial financial requirements.

Business Assurance and Business financial needs:

Be certain of your business' financial well-being despite life's uncertainties. Indwe MO Bluestar through the Sanlam product range offers a comprehensive range of Business solutions to assist you, the start-up entrepreneur, the business owner and the self-employed professional.

These offerings include:

- ② Healthcare
- ② Employee benefits
- ② Key man insurance
- ② Buy and Sell insurance
- ② Business debt insurance
- ② Employee wellness programs
- ② Retirement options for staff and business owners
- ② We also offers business banking assistance through an outsourced agreement that assist with various business related needs.



Indwe MO Bluestar has a very extensive branch network through it's holding company. We are represented in all of the major and secondary metropolitan areas in the country. Indwe Bluestar (and its advisors) is an authorised Financial Services Provider, operating under the FSP Liscence 6832 of Sanlam life. Indwe Risk Services (FSP 3425) holds more that 30% shares in Indwe Bluestar.

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