



Pearl
BlueStar

authorised by  **Sanlam**

Get the financial advice you need

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Financial Planning

| Investments

| Insurance

| Retirement

| Wealth

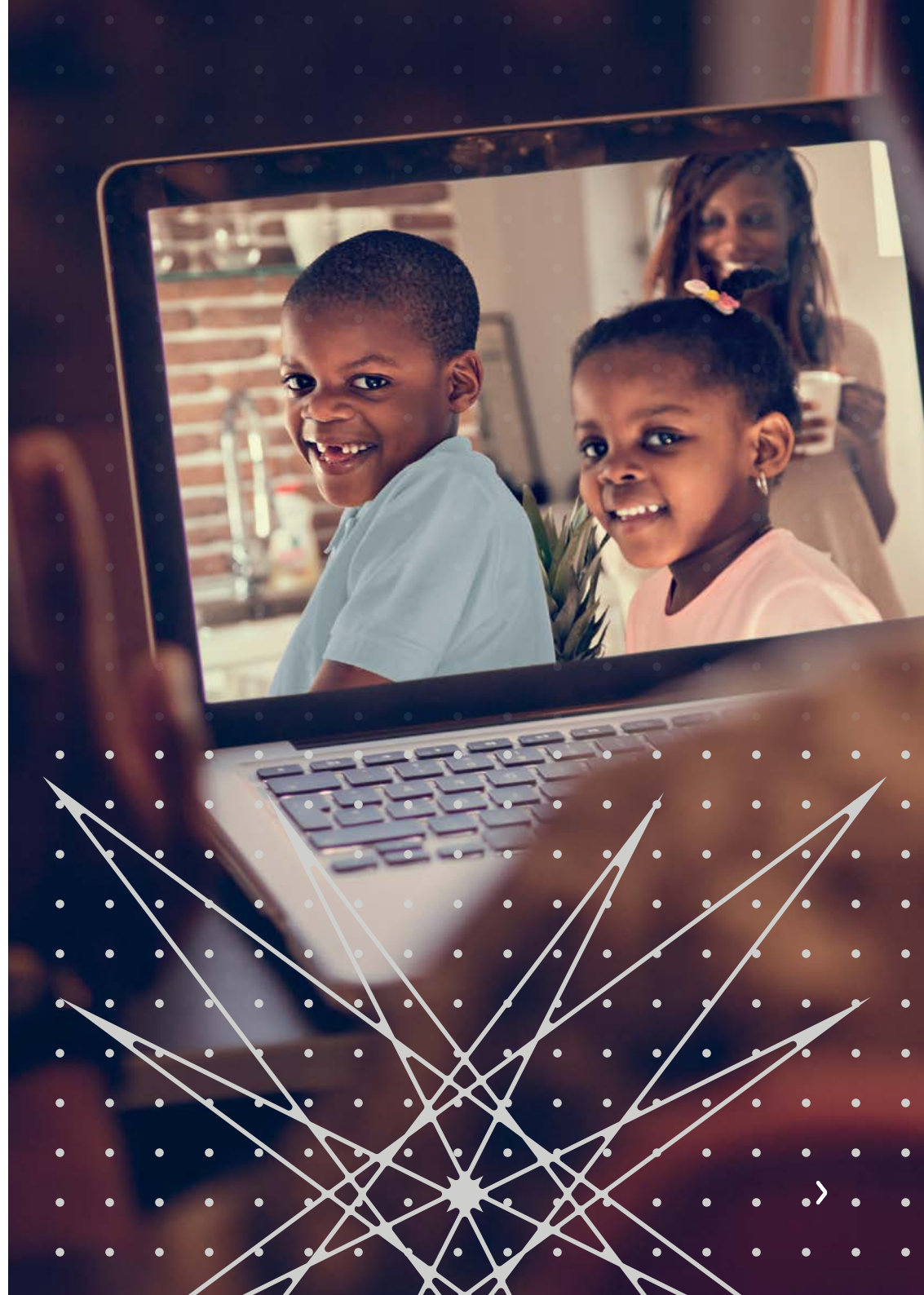
Get the financial advice you need with **Pearl BlueStar**

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 Pearl 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 Pearl 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 Pearl 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

The “Pearl” in “Pearl BlueStar” represents the long-term process in which a pearl is formed and protected in an oyster. That is what we at Pearl BlueStar strive for; we (the “oyster”) want to protect our clients financially and build long-lasting relationships with them so they can reap the benefits (get the “pearl”).

Pearl BlueStar provides values-based, specialist, financial advice and service. We help clients understand, plan and administer finances to achieve financial security in their lifetime.

Our advice and service are...

Confidential – Our clients trust us implicitly because we practice total confidentiality and only disclose their information when in their interest and never without their written consent.

Transparent – Our clients get the same message when they join us and every time we review their financial status. We disclose all relevant information, so they can make informed decisions that will benefit them.

Unique – We recognize that each client is unique with unique needs and aspirations. We develop an individually tailored plan specific to each client addressing their unique needs and dreams.

Interpersonal – We believe that helping clients to build a better future can only happen within long-term relationships. For this reason, we keep regular contact with our clients and ensure the sustainability of our business, so we are there when they need us.





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

- Property
 - Personal
 - Commercial / Business
- Vehicle
- Liability
- Aviation
- Marine
- 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



Medical insurance

- Gap Cover
- Medical Aid (Bonitas / Fedhealth)

Employee Benefits

- Retirement funding

Estate Planning

- Wills
- Trusts

Loyalty Program

- Reality

In association with our partners we can offer:

- Accounting and Tax Services
- Legal Advice



Meet the team



Mr Craig Williams
Authorised Principal
NQF6



Miss Aletha De Clercq
Financial Planner



Mrs Jean Williams
Financial Adviser



Elwyn Ward
Financial Adviser



Duane Daniels
Financial Adviser



Chanadia Adams
Short Term Adviser



Nthabiseng Molefe
Short-Term Admin



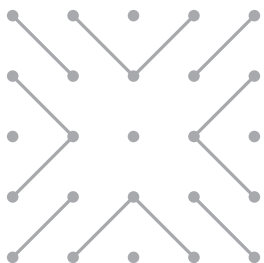
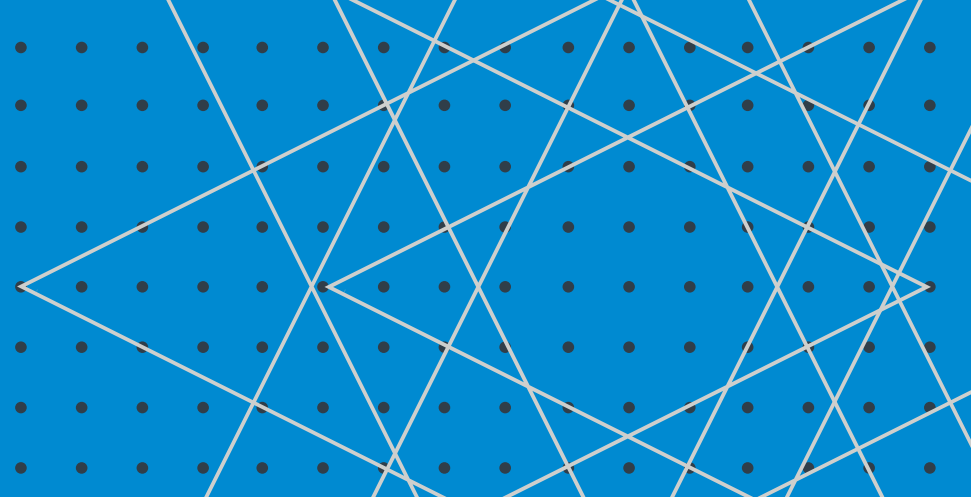
Candice Edwards
Diary manager
NUB Assistant



Mrs Jasmiena Abrahams
Client Service Consultant



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