

At uHambo BlueStar we believe that reaching your financial dreams and goals is a journey; one with which we can assist you. We are passionate about accompanying you on that journey and helping you realise those dreams.

Professional experience

As one of our valued clients, we commit to working with you to determine areas in your financial situation that need development and require the implementation of practical initiatives to drive your finances positively into the future. The process that we apply when dealing with clients can be broken down into six basic steps:



Our Service Invitation

Introduction

Client sent pre-appointment package inclusive of: Confidentiality Agreement, Description of Our Process and Checklist to prepare them for our first meeting.

Initial Meeting

- ② Client presented with signed Confidentiality Agreement
- ② Financial Planning Process Explained
- ② Comprehensive analysis of client's current financial situation undertaken including:
 - current income and expense budget
 - savings, assets, investments, loans, credit and other liabilities
 - personal, and work structures and requirements; state of current estate planning
 - short and long term desires and outcomes

Individual Analysis And Plan Preparation

- ② Exact information pertaining to a client's current financial circumstances to be obtained on client's behalf.
- ② Full analysis by Senior Financial Planner to determine short and long term strategies to enhance client's financial circumstances.
- ② Analysis documented as full Financial Plan.
- ② All administrative requirements prepared on client's behalf.
- ② Ongoing Financial Management and Service Agreement prepared.

Presentation of Solution

- ② Formal Presentation of Financial Plan.
- ② Formal Presentation of Financial Management and Service Agreements.
- ② Discussion and clarification of any client queries or concerns.

We will invest 20 hours of our time to ensure you have the information you need to make the right decision for you.

Implementation and Administration of Client Financial Plan

- ② All administrative paperwork inclusive of relevant application forms, legal documentation, wills, records of advice will be managed on the client's behalf.
- ② We will manage all negotiations and administrative requirements pertaining to share investments, unit trust investments, insurance, retirement benefits, trusts, etc in line with our client's instructions and best interests.
- ② We will ensure that all steps in our Financial Management and Service agreements are administered, active and managed on the client's behalf in line with expectations.
- ② We will proactively act as your Financial Conscience through regular and meaningful management of your financial circumstances.

Our products and services

> Long-term Insurance	> Insurance
Life Assurance Trauma/Disability Assurance Income Replacement Assurance Key Person Assurance Term Assurance Bond Assurance	Household Business Interruption Vehicle Property - Personal - Business
> Retirement Planning	> Investment Planning
Retirement Annuities Provident Funds Pension Funds Living Annuities Defined Benefits	Unit Trusts Shares Offshore Investments Linked Life Annuities
> Estate Planning	> Employee Benefits
Family Trusts Investment Trusts Wills	Retirement Risk Benefits Funeral
> Medical Insurance (Association)	> Legal Advice (Association)

Contact us:

Please feel free to visit us at our offices in Durban, or contact us on the numbers provided below:

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