



Get the financial advice you need

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Financial Planning

| Investments

| Insurance

| Retirement

| Wealth

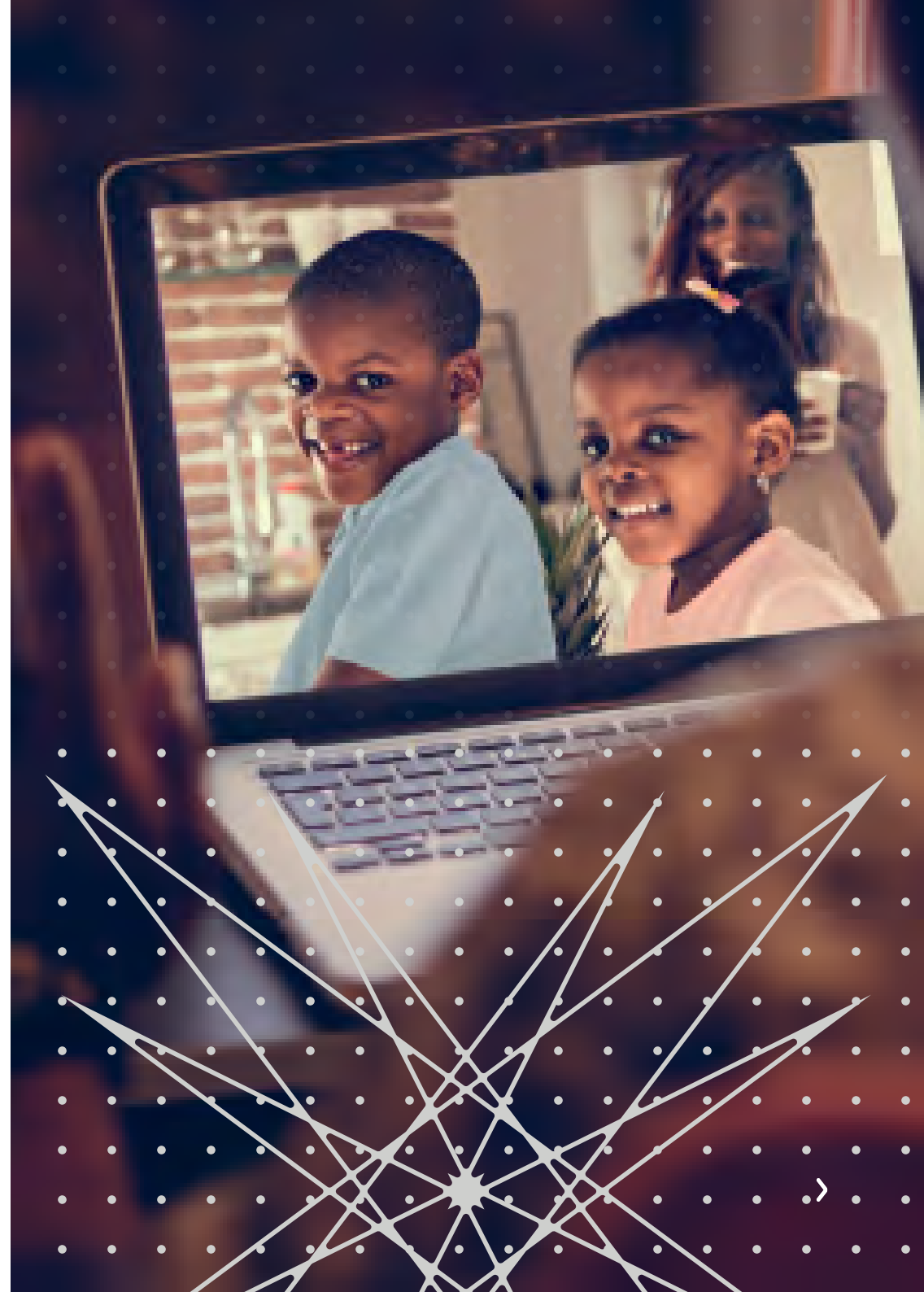
Get the financial advice you need with **Westgold BlueStar**

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 Westgold 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 Westgold 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 Westgold 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 in Carletonville, Fochville, Hartbeespoort, Krugersdorp and Randfontein.

You as our client 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.





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
- Vehicle
- Liability
- Accident
- Household
- Agriculture

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
- Guardian Trusts
- Trusts
- Beneficiary Fund
- Business Trusts
- Estate Administration

Loyalty Program

- Reality



Meet the team



Danie van den Berg
Principal and
Investment Specialist
Carletonville: 082 881 3142



Ina van den Berg
Practice Manager
Carletonville:
018 788 6628



Danie van den Berg
Investment Specialist
Krugersdorp:
072 787 9455



Brian Adams
Financial Planner
Randfontein:
082 567 9427



Werner Tiggelaar
Financial Planner
Harbeespoort:
082 339 1766



Danie van der Poel
Financial Planner
Randfontein:
066 254 6992



Lihle Siyaya
Financial Planner
Carletonville:
076 703 2804



Karabo Ngwenya
Financial Planner
Johannesburg/West Rand:
066 281 3209



Frans de Klerk
Technical Analyst
Vosburg:
082 900 9996



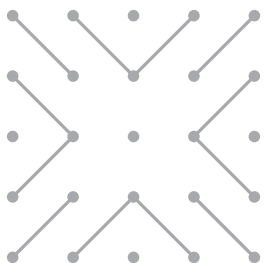
Jacoba van den Berg
Shortterm Adviser
Carletonville:
083 456 7512



Esmerelda van den Berg
Assistant
Carletonville:
018 788 6628



Contact us



T 018 788 6628

F 086 675 2248

E info@westgold.bluestarbiz.co.za

W www.westgoldbluestar

 <https://www.facebook.com/WestgoldBluestar>

 <https://www.linkedin.com/company/westgold-bluestar>

