

Confidentiality agreement

- where you have authorised such disclosure in writing;
- where disclosure is required in compliance with any act, regulation or regulatory directive; or
- where a court with appropriate jurisdiction orders such disclosure.

Advice agreement

Client ☐ Client and Partner ☐

Retirement Planning	Priority*					
	Critical	High	Medium	Low	Not licenced	Review later
Planning for Retirement						
Moving Into Retirement						
Post Retirement Review						
Notes:						

Investment Planning	Priority*					
	Critical	High	Medium	Low	Not licenced	Review later
Saving for a Specific Goal						
Providing for Children's Education						
Investing a Lump Sum to Preserve or Grow Capital						
Investing a Lump Sum to Provide Income						
Manage an Existing Investment						
Build Up an Emergency Fund						
Notes:						

Other	Priority*					
	Critical	High	Medium	Low	Not licenced	Review later
Short Term Insurance						
Sanlam Reality						
Medical Aid						
Business Insurance						
Income Tax						
Wills						
Notes:						

Client's name _____

Advice agreement (continued)

Risk Planning		Priority*		
Death	Yes/No	Critical	Medium	Review later
Provide income for partner of financial dependants				
Provide cover to repay the bond on your property				
Provide cover to repay financial obligations				
Provide cover for estate related fees and taxes				
Ensure sufficient cash to settle my estate				
Provide for funeral costs				
Provide inheritance for your heirs				
Provide cover for maintenance payments				
Make provision for education expenses				
Other				
Disability	Yes/No	Critical	Medium	Review later
Provide cover to replace lost income				
Provide cover to repay debt				
Cover large expenses (e.g. house, car alterations)				
Provide cover for medical expenses				
Provide cover for maintenance payments				
Other				
Dread Disease	Yes/No	Critical	Medium	Review later
Provide cover to replace lost income				
Provide cover to repay debt				
Cover large expenses (e.g. house, car alterations)				
Provide cover for medical expenses				
Other				
Impairment	Yes/No	Critical	Medium	Review later
Cover large expenses (e.g. house, car alterations)				
Provide cover for medical expenses				
Provide cover for ongoing care expenses				
Other				
Estate Analysis	Yes/No	Critical	Medium	Review later
Provide cover for estate duty				
Provide cover for estate related fees and taxes				
Ensure sufficient cash to settle my estate				
Lifestyle Rewards	Yes/No	Critical	Medium	Review later
Provide for Sanlam Reality Lifestyle Benefits				
Provide for Money Saver Card				
Maximise Savings on qualifying products				
Other				
Notes:				

Client Signature _____

Partner Signature _____