JULIE-ANNE FERNS

Financial Advisor

ABOUT ME

"Juli-Anne Ferns is a Financial Planner working with Business professionals as well as Individual clients, creating awareness of their current financial state and assisting them to envision how they could make positive changes to their financial portfolio. Juli-Anne focuses on her clients' needs and with on-going involvement, creates awareness and empowers her clients to make the right decisions for their financial future."

I am well qualified, as well as having acquired the correct skills to compliment my area of expertise, and I am well equipped to deliver excellent consulting services. I believe that in order to understand business operations, one must first understand human dynamics, which is why I pride myself on my qualifications and experience within industrial psychology and operational dynamics, as this enables me to guide my clients not only on their financial choices, but also on the manner in which they make these choices.

"Juli-Anne thrives on fulfilling clients' exact needs and enjoys seeing clients taking ownership for their financial future by encouraging and motivating them to apply a certain thought process, and providing them with knowledge that enables them to be savvy in their financial choices, cultivating their own financial stability."

I approach each clients' financial analysis personally and present each of my clients with a unique product offering, one in which the rewards are undeniable, navigating the client along the journey of financial prosperity. I believe that it is imperative to actively listen to my clients to understand their needs and wants, in order to perform their wishes and act in the best interests of my client.

"Juli-Anne understands that a Financial Planner plays an important role in the lives of their clients by assisting clients in planning responsibly for their financial future, and so providing peace of mind to clients and dependants alike. As a Financial Advisor, she feels strongly about adding value to her clients' lives by ensuring a safe, appropriate financial environment."

I am well experienced and qualified to offer professional advice and service in numerous financial areas, including Life and Disability Assurance, Risk Planning, Investment Planning and Savings, Healthcare Planning, Pre- and Post-retirement Planning, and Wills.

EDUCATION

B soc Sc (Human and Societal Dynamics)/ Baccalareus Societatis Scienitae | *Psychology* | *2008*
Baccalareus Societatis Scientiae Honores | *Honours -Industrial Psychology* | *2010*

BUSINESS EXPERIENCE

5 years | *Nashua Mobile* | *Contact Centre Manager*

DOWNLOAD FREE EBOOK

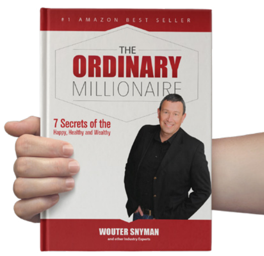
Are you a millionaire or on your way to Financial Independence?

A team of Financial Advisors wrote the #1 Amazon Best seller, "The Ordinary Millionaire" containing the 7 secrets of the Happy, Healthy and Wealthy. This book will teach and equip you to move from where you are to where you want to be.

The Ordinary Millionaire will guide you through 100 year old principles and take you on a personalised journey to make the content your own and to ensure your Financial Independence.

The aim is to help you get to that "Ordinary Millionaire" status and more importantly, to enjoy life as one of the few who cracked the secret to Financial Independence and the state "Happy, Healthy and Wealthy."

Please visit my website and download this book FREE!



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ABOUT ATTOOH!

As a Boutique firm we specialise in value-added solutions that incorporates the financial advisory process with a focus on dedicated and tailor-made client education packages. We covers the full spectrum of financial services products and each client's ability to interact with us from cradle to grave.

Corporate dinosaurs boast about the number of years they have been around and the number of clients that they have on their books. What matters most is an intimate entrepreneurial approach, in partnership with clients, to provide them with tailor-made service solutions and offerings that they appreciate, understand and value.

At attooh! we have a corporate view with an individual focus. Our Core Purpose is to empower individuals, at all levels of the economic spectrum, with solutions - not just products.

CORE SERVICES

RISK PLANNING

- Life cover.
- Disability Protection.
- Dread Disease cover.
- Physical and Functional impairment.
- Income Protection.
- Death / Disability Premium waiver.
- Funeral Cover.

HEALTHCARE PLANNING

- Medical aid cover.
- From hospital plans to comprehensive medical aid.
- Gap cover and Health Plan protector .
- Vitality and Multiply status support via our wellness company, active8tor.

INVESTMENT PLANNING

- Flexible investments (no term)
- Unit trusts
- Endowments (5 or 10 year plans)

RETIREMENT PLANNING

- Retirement Annuities.
- Pension / Provident Preservation plans.
- Living annuities, Fixed interest Annuities and Income plans.

ADDITIONAL SERVICES

EDUCATION

- Education Protectors and Savings plans.
- "The Ordinary Millionaire" is a set of financial literacy training programs that focus on providing education, guidance and coaching that empowers individuals to take control of their financial situation.

EMPLOYEE BENEFITS

- Group Risk Benefits.
- Pension and Provident fund Consulting.
- Specialist representatives Nationwide
- A dedicated Fund Consultant and administrative person will be allocated to your company.

BUSINESS PLANNING

- Buy & Sell arrangements.
- Key person cover.
- Contingent liability.
- Loan account, overdraft, surety insurance and business overheads protector.

SHORT-TERM INSURANCE

- **Personal lines:**
  Home owners.
  House hold and vehicle insurance.
- **Commercial:**
  Cover for businesses.

ESTATE PLANNING

- Wills.
- Trusts.
- Executor services for winding up deceased estates.
- Protection Plans to protect your Estate against Excecutor, Conveyance and Trustee fees.

ASSET CONSULTING

- Assist retirement fund members to achieve better outcomes at retirement.
- Retirement fund investment strategy development, adoption and implementation.
- Board and member investment education and communication.