

BERNADINE COETZEE

Financial Advisor

Bernadine Coetzee understands that the foundation of financial planning is the recognition that everybody's financial situation is unique, and that professional personalized service is essential when matching clients with the right financial products and services.

Most of Financial planning energy is directed at preserving the wealth one has accumulated, and the wealth to be accumulated in the future, and getting it to provide a secure income until the day a person dies. Financial planning is not a once off event, and will need to be constantly revised on a regular basis due to changes throughout life with regards to employment, health, income levels and family changes (growing families or divorces).

"I assist with personal finance planning by guiding my client to the correct management of money and financial decisions including budgeting, investments, retirement planning and investments. My clients have my commitment to professionalism and integrity to assist them to reach their unique future financial goals that will ultimately form the foundation of their strong financial plan".

"As a financial advisor, I play a very important role in the lives of my clients by helping them plan responsibly for the future, and by providing families with a financial roadmap to follow for a peaceful financial future. I strive to add value to my client's lives by making a difference to ensure a safe, appropriate financial environment for my client and his/her family".

Bernadine has a passion for retirement planning and takes pride in helping her clients to grow their wealth in a proactive manner, with a focus on enhancing the traditional Retirement Annuities thereby securing enough growth to retire at the time that one wants with sufficient capital to do so. She has previously won the prestigious 'Adviser of the Year Award' and strives to always deliver client service with excellence and providing clients with the highest quality of advice. Bernadine has extensive experience in risk planning, Life, Severe illness, disability insurance, Investment planning, healthcare planning, and Retirement planning.



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CONTACT

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Physical Address

Oakwood Estate,
Pinehurst, Durbanville



QUALIFICATIONS

Damelin and Institute of Bankers |
Banking Diploma, 2009

College SA | *Event Management
Diploma, 2009*

Wealth Management | 2014

*Financial Regulatory Examinations |
2014*



BUSINESS EXPERIENCE

Controller, Branch Manager and
Investment specialist | *Nedbank*

Financial Consultant | *Sanlam*

Financial Advisor | *attooh!*



DOES YOUR MONEY NEED A "PROFESSIONAL TRAINER"?

Imagine a world where finance is associated with **LIFE, TIME** and **GROWTH** rather than **ANXIETY** and **STRESS**? At attooh! We believe that your financial journey should and could be a journey of enjoyment, fulfilment and escalating success.

It really is time to put **YOU** first. Take control of your finances and allow me, as your Financial Coach to guide you along the way.

MY SERVICES INCLUDE



INDIVIDUAL / FAMILY INSURANCE

- Life cover
- Disability
- Severe Illness
- Income continuation benefit
- Tax Free Investment/savings
- Retirement planning
- Educational savings



BUSINESS INSURANCE

- Keyman Insurance
- Buy/Sell Agreements
- Contingent Liability



PERSONAL BANKING



HEALTH

- Medical aid
- Gap cover



INVESTMENTS

- Local, guaranteed and offshore
- Retirement investments



SHORT TERM INSURANCE

- Personal lines
- Commercial insurance



FIDUCIARY

- Wills and Estate
- Trust and Tax solutions



EMPLOYEE BENEFITS

- Group Risk
- Retirement Funds
- Group Health Solution



VITALITY REWARDS

- Wellness management
- Wellness days

Every client is unique and so is my process in my practice. Allow my team and I to create a personalised, tailor-made financial solution for you. My advice is based on your needs and wants and I will truly commit to your overall financial and holistic success. **Financial freedom could be your reality.**



THE BUTTERFLY EFFECT

The butterfly with its metamorphosis - alludes to our lives as humans. Change is the **ONLY** constant. We celebrate growth, change and your own personal metamorphosis. We'll be there on the journey to guide and assist you toward a life of "permanent purpose".