

# Sanlam's value proposition to mitigate your clients' financial risk



"Mitigating risk is the foundation of every financial plan", said Alfred Banda, Risk Specialist at Sanlam, in his presentation at the recent [Glacier Public Sector Summit webinar](#) held in partnership with Sanlam. He lists some risks that need focus and examines how Sanlam can help intermediaries plan their clients' financial futures with confidence.

## Financial planning based on client research

Banda points to the immense value in studying clients' payslips and benefit statements as a means to establishing their risk and this forms the bedrock of meaningful conversations. In his experience with government employees, he's observed how they may be spending thousands of rands on funeral cover every month, from various financial services providers, but have not considered disability, dread disease, savings products or income protection cover. Any additional savings for retirement – beyond what they contribute to in their employee retirement fund – are also given scant consideration. He puts this down to clients' misinformation, and the need for financial education around the benefits of pre-retirement planning, making provision for life's knocks like temporary or permanent disability and goal-driven saving.

## How Sanlam helps intermediaries provide turn-key financial planning to their clients

With Sanlam's reputation in the market for intermediary and client support; its strong underwriting philosophy; and its claims payment statistics, the Group is well-placed to assist intermediaries plan for the financial risk mitigation for their clients. Banda lists the ways:

- Death benefits with a funeral cover link, which includes funeral cover for the extended family. Funeral cover alone doesn't provide financial support to the family when there has been a death of a breadwinner;
- Cover for chronic sickness and temporary disability;

- Comprehensive cover for severe illness with 300 tiered medical conditions;
- Pre- and post-retirement planning;
- Income protection solutions which close the gap between what the employer will cover and the potential shortfall for the employee;
- Debt management;
- Wills and estate planning; and
- Long-term disability cover.

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