



OPULENTIA

FINANCIAL SERVICES

Company Profile

Your life... our expertise!

ABOUT US

Opulentia originally founded Pearl Brokers and was established in 2006 by Jacques van der Walt and Ignatius van Niekerk. Jacques van der Walt already had more than 9 years' experience as a financial advisor with Old Mutual bringing a wealth of knowledge in the field of Long-term Insurance (Life), Investments & Health Benefits. Shortly thereafter in 2008 Vosloo Pienaar joined the team, after working for Alexander Forbes for over 12 years, specialising in Personal & Commercial Short-term Insurance.

In 2012 the name Pearl Brokers changed to Opulentia Financial Services. Opulentia is the Latin translation for "Wealth". Thus a brand was born.

Opulentia Financial Services has contracts with most of the big service providers in the insurance industry to ensure that our clients get the best cover available in the market.

At Opulentia you can always be assured of top class solutions for Life-Insurance, Investments, Group Schemes, Medical Aid, Short-Term Insurance, Wealth Management, Employee Benefits, Trust and Estate Planning Services and Risk Management. Opulentia Financial Services has financial solutions for you and your company.

DIRECTORS

- **Mrs Nthabeleng Khabutlane**

Email: nthabeleng@opulentia.co.za

Nthabeleng completed her B.Compt Honours at the University of the Free State and has been admitted as a full member of the Institute of Internal Auditors SA in 2011. She has more than 10 years' experience in internal and external audit. She is also the director of Fezi Auditors and Consultants in the Bloemfontein office.

- **Mrs Mariana Lombard**

Email: mariana@opulentia.co.za

She completed her full qualification in short-term insurance in 2015 at Unisa, and joined Opulentia in 2009. She has practiced in the industry for more than 10 years as a financial advisor.

- **Mr Vosloo Pienaar**

Email: vossie@opulentia.co.za

Completed his B.Com degree at the University of the Free State and joined Alexander Forbes in 1996 where he specialised in personal and commercial short-term insurance. He has more than 20 years' experience in these categories. He is head of the short term insurance division.

- **Mr Ignatius Marthinus van Niekerk**

Email: ignatius@opulentia.co.za

He completed his B.Proc degree at the University of the Free State and qualified as a lawyer in 1998. He started his career at Neuhoff & Van Deventer. In 2000 he joined the Dynarc group, specialising in financial legal advice as well as trust services. He is head of the trust and legal division and a director of Opulentia Wealth (Pty) Ltd.

IMPORTANT INFORMATION

Silverlake Trading 305 (Pty) Ltd t/a Opulentia Financial Services

Registration number: 2006/004495/07
FSP no.: 34437
Physical address: 9 Chris Botha Street
Westdene
Bloemfontein
9301
Postal address: PO Box 26902
Langenhovenpark
Bloemfontein
9330

Person nominated to be in charge:

- Vossie Pienaar Email: vossie@opulentia.co.za
Tel: 051 444 0880
Cell: 083 633 6194

Experience of nominated person:

- Vossie have been in this industry for more than 20 years.

Total number of Years Company has been in business:

- 12 years

Other relevant skills available in the company:

- See pages 4 - 6 of the company profile.

WHAT OPULENTIA HAS TO OFFER

Short-Term Insurance

We see Short-Term Insurance as part of your Risk Management strategy. This is done by doing the following:

- Review claims history in the context of covers arranged to identify specific trends which could affect portfolio make up for the forthcoming years.
- Review of current and future business activities (other territories, acquisitions and premises).
- Review of sums insured, existing covers and those critical uninsured covers which need consideration.
- Provide alternative terms for consideration.

We have access to a multitude of Insurers and Underwriting Agencies & recommends the use of Insurers that are financially stable and with whom good working relationships have been developed over many years.

Long-Term (Life) Insurance

When it comes to valuable assets we often think of a house, a car, jewellery or even antiques. The truth of it is, your most valuable asset is your ability to earn an income.

This income enables you to live, or work at attaining, a certain lifestyle. It also helps provide your family with what they need. The purpose of insurance is to ensure that you or your family are taken care of / provided for should anything happen to you.

Opulesia's Risk Cover solutions include life insurance, income protection, disability-, severe illness cover, etc.

Wealth Management

At the Opulesia Wealth department, we believe true wealth is about more than just how much money you have. It is about being able to live the life you want. Wealth presents choices; whether sailing around the world or changing it.

Our advice-led philosophy is centred on you and your unique goals. Understanding your goals requires personal conversations and insights that will determine the most appropriate investment strategies over the short and long term.

The Opulesia Wealth department therefore assists you to realise your financial dreams by taking your lifestyle goals into consideration. We do this by partnering with top-calibre financial planners to create a holistic, integrated advice and investment framework.

Health Services Benefits (Medical Aid)

Medical aid covers hospitalisation and medical costs if you get sick. This protects you against unexpected expenses when you need medical care.

What are the options at opulentia?

- **Hospital plans:** You are covered for in-hospital care and some chronic conditions, but are not covered for any out-of-hospital costs (such as doctor, optometrist and dentist visits).
- **Savings plans:** These combine a hospital plan with an annual rand amount, which you pay to build up medical aid savings. Your savings can fund out-of-hospital costs. If you don't use your savings, they carry over to the next year.
- **Network plans:** You pay a lower premium but have to consult medical practitioners from an approved list. Day-to-day benefits such as doctor visits and prescribed medication is generally unlimited, but basic.
- **Limited Comprehensive plans:** You get comprehensive medical aid cover, but your cover is limited to a specified amount.
- **Fully Comprehensive plans:** You get extensive cover for hospitalisation and day-to-day benefits.
- **Traditional plans:** You are covered for in-hospital care, defined chronic conditions and day-to-day benefits. The scheme sets rand amounts for the various day-to-day benefits available for the year, which fall away at the end of the year if not used.

Medical aid providers

We are contracted with most of the open medical schemes, which enables you to select a medical scheme option to match your needs.

Employee Benefits

We offer a broad range of employee benefits to corporates, institutions and small and medium-sized enterprises (SMMEs). We can help you to make healthcare, retirement or risk benefits available to your staff, and can also help you to invest your business capital. We offer these benefits individually, or in combination.

We have a diverse employer client base and extensive group benefits and corporate investment experience. We also enjoy established relationships with all major product and service providers, but maintain our independence and hold no exclusivity agreements. This leaves us equipped to provide you with customised, best of breed business solutions.

Beneficiary Funds / Employee Benefit Trusts

On the death of a member of a Pension or Provident Fund, the Trustees of the Paying Fund will meet to determine the legal and factual beneficiaries of the death benefit pay-out. Should any of these beneficiaries be minors i.e. under the age of 18 years of age or physically / mentally challenged majors, their portion would be paid into a registered Beneficiary Fund.

Legal Advice, Estate and Trust Services

Your Last Will is one of the most important documents you will ever sign during your lifetime. Your will is an essential part of estate planning as it stipulates how you want your assets dealt with upon your death.

Your estate refers to everything you own and owe, from property and cars to investments and debts. Proper estate planning will ensure that your estate is set up in a tax-efficient way that benefits you during your lifetime and your beneficiaries after you die.

Risk Management

Opulentia Risk Management offers a service such as Health and Safety Consulting and training, which is required by law and are HWESETA accredited and are registered with the Department of Labour. Opulentia ensure to meet SAQA standards. Our mission is to promote safety standards and practices in fire and safety.

We are dedicated to solving issues that affect your companies, safety, risk and health responsibilities as well as keeping our customers up to date with the latest technology.

We also specialized in ISO Quality Management System 9001:2015. We implement a Quality Management System or Audit the company QMS system according to the International Standard.

Client Service Philosophy

Opulentia is committed to providing a high standard of professional service.

Opulentia will accordingly:

- Render services honestly, fairly, with due skill, care and diligence;
- Pay due regard to the interests of the Client;
- Pay due regard to Client information needs and communicate information to the Client in a way that is factually correct, clear, concise, fair and not misleading;
- Avoid conflicts of interest or ensure Opulentia can manage them fairly and disclose such conflicts to the Client;
- Provide information timorously and expeditiously to afford the Client the opportunity to make an informed decision;
- Take reasonable care to establish and maintain systems and controls appropriate for our business;
- Deal with Client information in a confidential manner; and
- Ensure to have the office capability to perform Quality Service to all our clients.



OPULENTIA

FINANCIAL SERVICES

Tel: 051 444 0880

Email: info@opulentia.co.za

www.opulentia.co.za



Silverlake Trading 305 (Pty) Ltd t/a Opulentia
is an authorized financial service provider.

FSP no. 34437