



# lemons into lemonade financial planners cc

## financial order, financial planning & tax advice to south africans worldwide

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**our mission** that our clients reach financial -: independence, stability & peace of mind **our passion** planning to make you realise your financial dreams **our hope** that you learn to apply the "lemons into lemonade"-principle to every dimension of your life **the challenge** have the courage to lead your heart **the idea** coaching from where you are to where you want to be financially **the focus** financial order, estate planning, budgets, investment planning & tax advice to business owners & individuals **the person** committed & focused, "living what I preach" integrity, a believer in excellence & in John 3:16 & 17 **the tools** communication, email & fee-based service, continuous education, insight, accountability, creativity & simplicity

### Description of Services of The Lemon Lady

\*Updated on 22.01.2021

**estate analysis** : it determines the amount required for yourself and/or your family to provide them with a monthly income in case of a serious illness or medical disability or even the unexpected death of the breadwinner(s)

**consolidation of policies** : we determine whether a monthly saving can be generated on your current life policies - are you paying too much for your current benefits or can we increase your benefits for the same premium? this applies to both life insurance as well as short term insurance

**2<sup>nd</sup> opinion** : if you are not sure if your existing broker, policies/investments and/or tax/bookkeeping system is right for you, you don't need to cancel your relationship with your existing broker/accountant, but I do an overview and suggest where you are taken care of, or where not (or where you pay too much) which brings peace of mind

**determine your actual needs** : it determines whether your current life policies are indeed addressing your need - are you over or perhaps under insured? is there a shortage (and i quote to correct your death cover and other benefits) or a surplus (and we decide whether to reduce cover and benefits)?

**save on your policies** : usually a saving can be generated by creating order in your portfolio - the monthly saving can be used to save or pay off debt, or to purchase additional life cover if your estate analysis indicates a shortage - note that cancellation of existing policies is done after thorough evaluations/quotes, and not taken lightly

**last will and testament** : we determine the content of your will : legally correct yet understandable; a non-emotional document yet addressing your needs 100% and aligned with your most recent estate planning report and most importantly, it must be executable (I only set up Wills where I am the executor and I charge the prescribed fee)

**deceased estates** : I help either directly (as executor) or in an advisory capacity where an executor has already been appointed but you either do not understand the process or you are not comfortable with the progress of the estate

**income tax returns & preparation of financial statements** : determine income tax for individuals (freelancers or salarised) as well as companies, close corporations and trusts; submit tax returns and handle audits

**investments** : we jointly determine the investment opportunity for you; we measure your risk profile and evaluate your existing investments; we look at your budget and decide on the best/most diversified investment options for you (whether monthly investments, or lump sum investments) - I specialise in unit trusts and retirement annuities (in both local and/or offshore funds)

**family trust** : we determine whether a family trust is suitable for you and your family (taken into account all tax and administration implications), and normally done together with an estate analysis and Last Will and Testament

**administration systems** : we implement new systems or improve current systems; we help determine which administration system is required for your business (for maximum productivity, cost effectiveness and a system supporting a healthier turnover) or evaluate your current system and make suggestions to increase efficiency! this is an excellent opportunity if you have a business but not necessarily gifted with admin skills because we develop a workable and accountant-friendly system (easy to understand and simple enough to maintain!) and the only requirement is that you are willing to take ownership of your administration!

**facilitate business meetings** : to streamline negotiations between various parties such as the client, his/her accountant and/or lawyer or even between new or existing business partners

**business plan (or general advice to start a new business)** : determine which entity the client starts the business in such as sole proprietor, company or close corporation (cc) - I also give advice on how to approach banks/financiers, how to compile cash flow statements and the drafting of business plans

there are also other services that you can contact me about directly such as

- **workshops**
- **presentations for small or employee groups**

I work with other wonderful brokers on the following services (no referral fees for client's account) :

- **medical aids (I do Stratum gap cover but I refer you for medical aids)**
- **commercial (business) short term insurance (I do certain personal short term policies myself)**
- **bond originator (person who assists you to get the best bond when you purchase a property (the choice of a bond originator is not the estate agent's but yours, and especially if you are self-employed, you want to use my referral for the best results))**
- **property transfers & advice on property purchases and sales (both locally and internationally)**

(end)