



FINANCIAL & CORPORATE SERVICES

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INTRO

37 years' experience gives me a unique perspective of both the good and bad elements of the Financial Services Industry. Purpose of this website is not to blind you with fancy presentations, terminology, and glitzy artwork. Rather the purpose must be seen as trying to give you an unbiased – no punches pulled perspective of the main pillars of this Industry, viz:- Life Assurance, Retirement Planning and Investments.

Many of you will find the way I write very irreverent – downright rude – definitely not PC. The Industry hot-shots would love to tar and feather me, call me a cynic, etc. Apologies to those I offend, but rest assured I talk from the heart and do not hesitate to call a spade a shovel. My favourite saying is BSBB – (Bullshit Baffles Brains) – which this industry specialises in. My speciality is stripping the chaff from the wheat – making sure the BSBB is clearly highlighted and ensuring Clients understand exactly the products they purchased stripped of all the nonsense.

I cannot possibly impart 37 years of knowledge into this one website; therefore, my main purpose is to give you broad stroke overviews and insights. Ideally, I would like to meet with you - one on one – be it on Zoom, Teams, Google Meet or in person. Many of you will tell me that you are happy with current Broker. Maybe once you have read what I have to say under the Assurance Overview you will change your mind and understand that a second opinion from me can only enlighten you at worst, and at best save you many thousands of rands during your lifetime.

Hope you find this website informative, and I trust we can meet soon.

Regards

Rob Santini

