

## **Insurance advice you can trust**

- **INTRODUCING INVESTA**

Investa's personalised approach ensures an in-depth understanding of your needs. Accordingly, a flexible yet focused approach is provided to help you to achieve your financial goals, protect your financial assets and improve financial security.

- **FINANCIAL PLANNING**

Investa specialises in providing insurance programs, business succession and estate planning advice designed to meet your business and personal needs.

Our adviser will meet with you to find out more about your family and business and to establish your requirements. If you have existing arrangements in place they will assess them and consider the following:

**estate planning and/or business succession issues**

**amount and type of cover**

**cost-effectiveness**

**tax issues and structure.**

Following a meeting, the Investa adviser will prepare a detailed proposal setting out their understanding of your circumstances and their recommendations.

- **PERSONAL RISK PROTECTION**

Have you ever considered the impact on your family or business if you suffered a serious accident or illness, became totally disabled or died prematurely?

Insurance is an important risk management tool that can protect you, your family and your business from financial hardship caused by unplanned events.

Investa's adviser can assist you to identify the risks, determine the most cost-effective solution and implement a risk management program which has been tailored to suit you.

Investa's adviser provides advice on the following areas:

**income protection (sickness and accident)**

**life cover**

**spouse protection**

**critical illness cover**

**total and permanent disability**

- **BUSINESS RISK PROTECTION**

Investa can assist you to plan for business risks and -needs. We can talk to you about:

**partnership/equity protection**

**key person cover**

**buy/sell arrangements**

**estate and asset protection, and**

**business succession planning**

**employee benefits**

**How to contact us:**

For more information or to arrange an appointment e-mail us  
[info@investa.co.za](mailto:info@investa.co.za)