

# HOWARD GIGER

## *Financial Advisor*

I am a financial professional that understands life and people. I'd love to make your financial journey one of celebration rather than sorrow. My name is Howard Giger and I am a Financial advisor and proud member of the attooh! Group of Companies, an award winning, Financial Advisor Group with a national footprint. At attooh! we provide a full spectrum of corporate and individual financial services. We assist you in making your financial dreams a reality and strive to add value to both your experience and your life, as we move through the evolution of your financial status.

I have been in the financial services industry since October 2003 and in this time I have held various roles at some of the most prominent Insurance Companies in South Africa, like Standard Bank Financial Consultancy and Discovery Limited. I obtained my National Certificate in Financial Services: Wealth Management Level 5 qualification in 2006, my Regulatory Exams in 2011 and continue to attend Continuous Professional Development courses (CPD) whenever one becomes available. In support of my belief that knowledge is power, I continue to keep up to date with the latest changes in legislation, taxation, products, practices and industry news. I strive to continuously improve my skills and knowledge in all aspects relating to the services and products that I advise on, ensuring that I offer the very best financial solutions to my clients.

My affiliation with the Discovery Group allows my clients to continually receive the personalised solutions they need, as well as to reap the rewards of being a Discovery client, benefitting from Discovery's dynamic product range and innovative rewards structure.

I'm looking forward to our journey together. Our company motto is "We make ordinary people Millionaires and make Millionaires Financially Independent" and this is what I want to do for you. I believe that with my experience, knowledge and my incredible support staff, we can make this a reality. I will work with you to create a holistic, personalised plan to achieve your financial goals and freedom.

More about my background: I have worked at the following companies, before joining the dynamic attooh! Group of Companies:

- Standard Bank
- Standard Bank Financial Consultancy (Linked to Liberty)
- Discovery Ltd

I believe that knowledge is power and that in these uncertain financial times, it is very important to stay abreast of current legislation, taxation, products, practices and industry news. I regularly attend training seminars and am constantly expanding my knowledge. I have a hands-on approach with my clients, making life long bonds in order to assist them in their financial journey from cradle to grave. I believe that "what you put in is what you get out" and always strive to be the best in my field. I'd love to share my knowledge with you and contribute to your holistic financial success.



## CONTACT

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Discovery



# DOES YOUR MONEY NEED A “PROFESSIONAL TRAINER”?

Financial planning is more than just numbers on a piece of paper. It's about your life – and what you want out of it. Do you understand where you are? Do you know what your financial goal is? How about the security of your family's future? Financial planning connects life with finance and evaluates the assets needed to help make a dream come true. We use financial tools to help us learn about your goals to offer guidance for every step of your journey in this unpredictable life.

## MY SERVICES INCLUDE



### INDIVIDUAL / FAMILY INSURANCE

- Life cover
- Disability
- Severe Illness
- Income continuation benefit
- Tax Free Investment/savings
- Retirement planning
- Educational savings



### BUSINESS INSURANCE

- Keyman Insurance
- Buy/Sell Agreements
- Contingent Liability



### PERSONAL BANKING



### HEALTH

- Medical aid
- Gap cover



### INVESTMENTS

- Local, guaranteed and offshore
- Retirement investments



### SHORT TERM INSURANCE

- Personal lines
- Commercial lines



### FIDUCIARY

- Wills and Estate
- Trusts



### EMPLOYEE BENEFITS

- Group Risk
- Retirement Funds
- Group Health Solution



### VITALITY REWARDS

- Wellness management
- Wellness days

Every client is unique and so is my process in my practice. Allow my team and I to create a personalised, tailor-made financial solution for you. My advice is based on your needs and wants and I will truly commit to your overall financial and holistic success. **Financial freedom could be your reality.**



## THE BUTTERFLY EFFECT

The butterfly with its metamorphosis - alludes to our lives as humans. Change is the ONLY constant. We celebrate growth, change and your own personal metamorphosis. We'll be there on the journey to guide and assist you toward a life of "permanent purpose".