Business Profile: Introducing

Dr Pravin Thakur CFP®

Your Financial Security is My Concern!

Dr Pravin Thakur, Certified Financial Planner® is a highly qualified and respected personal and corporate financial advisor based in Durban, Kwa-Zulu-Natal. Formerly an educator and an accomplished academic, he turned to the corporate world in mid-career and has since established himself as a leading financial advisor in South Africa achieving several significant personal and business milestones along the way. His financial advisory practice, **Pravin Thakur Financial Services (PTFS),** is affiliated and associated exclusively with Liberty Life, one of South Africa's largest and most innovative assurer groups.

With the support and backing of Liberty Life's wealth protection and wealth creation specialists, his own wide industry experience and broad financial knowledge gleaned locally and abroad, he is uniquely positioned to offer a comprehensive range of financial planning services to both individuals and corporates, always guided by his personal career mission statement, which is:

To empower clients financially thereby enabling each to protect, preserve and create personal wealth so that when finances are required for life's various critical moments or to fulfil intended goals, they are indeed available and realisable.

In endeavouring to meet the above goal, Pravin Thakur strives constantly to meet client expectations by providing an advice experience that is professional, appropriate and customised. The following is a menu of financial products and services on offer:

1. **Personal Risk Cover Needs:** Advice on Life, Disability and Major or Critical Illness Cover Options – Individual calculations based upon client needs and goals.
2. **Retirement Planning:** Advice for Pre-Retirement, Retirement and Post Retirement Needs – High-ended, specialist advice covering legislation, taxation, investment planning and annuity product selection.
3. **Investment Planning**: Investment planning advice to achieve wealth preservation and wealth creation goals through the innovative and creative use of investment vehicles such as endowments, unit trusts and retirement annuities.
4. **Healthcare Planning:** Advice on Healthcare Needs: Medical Aids, Hospital Plans, Gap Cover & Frail Care Needs.
5. **Estate Planning:** Calculating of Estate Liquidity/Shortfalls/Capital Gains Tax/Estate Duty, Will and Trust Consultations, New & Review.
6. **Business Assurance:** Comprehensive Business Needs Analysis advising on products such as: Sinking Funds, Pension and Provident Funds, Directors' Retirement, Company Medical Aids, and, Partnership & Key-man Assurance.
7. **New Services:** Workshops for Company Staff Development Programmes: E.g. ***Financial Wellness, Financial Education and Financial Literacy Seminar;*** Interactive Workshops on: ***"Understanding Your Employee Benefits: What Happens to my Pension Interest upon Death, Disability, Divorce, Emigration, Retirement?", "Basic, Intermediate and Advanced Money Management, Debt Control: How to Avoid the Death Trap of the Debt Trap!" "Savings & Investments".***

Pravin Thakur: Academic, Career & Industry Profile

Academic Qualifications: - *Holds seven university qualifications from five different tertiary institutes.*

- Education and Arts: B. Paed (UDW), B.A.(Hons), B.Ed.(Unisa), MA.(UKZN), PhD. (Wits)
- Financial Services: Registered Financial Planning Certificate – PSG Konsult – (NQF 5)
- Financial Services: Post Graduate Diploma in Financial Planning (NQF 8) - UFS
- Financial Services: Advanced Post Graduate in Financial Planning (NQF 8) – UFS

Career:

- Commenced career as an Educator in the KZN Department of Education – Resigned in 1997.
- Established the *Pravin Thakur Financial Services* practice, in association with the Liberty Group in 1997, and has built it up to now include a distinguished profile of clients in South Africa and abroad.
- Fellow of the Financial Planning Institute of South Africa with CFP Advanced Status. Member of FIA since 1997. Fourteen-Time Qualifying Member of the Million Dollar Round Table Club, thus earning Life Associate status. [MDRT comprises the world's highest achievers in the life assurance industry]. A regular attendee at conferences on investment, retirement and estate planning both locally and abroad.

Business:

- Served as a Board Member of the DCCI for two terms – [DCCI - The Durban Chamber of Commerce and Industry].
- Currently a Council Member of the DCCI and Executive Member of the SMME Desk. In 2012 received a Special Commendation from the DCCI for: "Rendering Distinguished Service to the DCCI SMME Mentorship Committee".

Contact Details: 19 Bedale Road, Malvern, Queensburgh, 4093 & Liberty Life KZN Regional Head Office, No. 4 Park Lane, Umhlanga Ridge, Umhlanga, 4001. *Please contact Office Administration Secretary, Ashni Dukkhi for a confidential financial planning appointment. (T)* 031- 464 3610 or, E-mail: Ashni.dukkhi@liblink.co.za