

LUBABALO SIBHACA

Financial Advisor

I'm Lu, a Financial Planner passionate about helping people take control of their financial journey and make informed, confident decisions. My journey in financial services began with a curiosity about how money works and a deep belief that knowledge is power, a principle I carry into every conversation with my clients.

I hold a BCom in Finance and an Honours in Financial Planning, supported by RE5 certification, Class of Business training, and product-specific accreditation across a range of financial solutions. Over the past several years, I've worked as an Associate Financial Planner and Para-Planner, gaining hands-on experience helping clients structure their finances, plan for the future, and navigate complex financial decisions. These experiences shaped the way I approach financial planning: with clarity, practicality, and a focus on the individual needs of each client.

I believe financial planning is more than numbers, it's about people and their goals. I help clients understand the choices available to them, make plans that work in real life, and build confidence that they are on a path toward lasting financial stability. I'm inspired by the idea that with the right knowledge, anyone can create a secure and meaningful future, not only for themselves but for those they care about.

Two scriptures guide my approach: "My people are destroyed for lack of knowledge" (Hosea 4:6) reminds me that understanding and insight are the foundation for wise decisions, while "A good man leaves an inheritance for his children's children" (Proverbs 13:22) reflects the importance of planning and providing for those we love. These verses underscore that financial planning is both a responsibility and an opportunity, to provide, protect, and empower. My goal is to equip clients with the knowledge and tools they need to make wise decisions, build a legacy, and navigate their financial journey with confidence.

Outside of work, I'm passionate about financial literacy and enjoy sharing insights that make financial concepts simple and actionable. Every step I take in my career is driven by the belief that informed decisions today create freedom and security for tomorrow. When you work with me, you're not just getting a financial plan, you're gaining a partner committed to your journey, your goals, and your future.



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CONTACT

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QUALIFICATIONS

NQF Level 8 in Financial Planning -
University of Johannesburg

NQF Level 7 in Finance - University of
Johannesburg

Moonstone - RE5

ASISA Academy - Independent
Financial Advisor Graduate Program

Integrity Academy, Fais Exchange -
Classes of Business



BUSINESS EXPERIENCE

ASISA Academy IFA Graduate
Program: Host: EDTI General Services
|Financial Planner| 2021 - 2022

EDTI General Services | Associate
Financial Planner | 2022 - 2023

1.618 Advisory Services (Pty) Ltd. |
Para-Planner | 2023 - 2025



Discovery



DOES YOUR MONEY NEED A “PROFESSIONAL TRAINER”?

Imagine a world where finance is associated with **LIFE, TIME** and **GROWTH** rather than **ANXIETY** and **STRESS**? At attooh! We believe that your financial journey should and could be a journey of enjoyment, fulfilment and escalating success.

It really is time to put **YOU** first. Take control of your finances and allow me, as your Financial Coach to guide you along the way.

MY SERVICES INCLUDE



INDIVIDUAL / FAMILY INSURANCE

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



PERSONAL BANKING



WILLS & ESTATES



HEALTH

- Medical aid
- Gap cover



INVESTMENTS

- Local, guaranteed and offshore
- Retirement investments



SHORT TERM INSURANCE

- Personal lines
- Commercial insurance



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".