FINANCIAL SERVICES

Adding value to your financial life



Let's Create Your Financial Plan

L&L Financial Services is an independent financial planning practice that helps families and professionals create a road map to financial stability.

We pride ourselves on **building long-term relationships** with like-minded clients who want to make the most of their hard-earned money. We do this by providing quality professional advice, tailor-made financial plans and a range of services that save you money and gives you peace of mind.

Established in 1999 by Lionel and Lynette Cain, L&L has grown to become a **trusted family business** that includes son, Lionel Junior Cain Certified Financial Planner®. We work closely with our daughter Leigh Vencencie, a conveyancer, notary, and executor. Together, Lionel and Lynette have 30 years' experience in the financial advisory industry: Lionel as a qualified Financial Planner, Tax Practitioner and Commissioner of Oaths, and Lynette as client relationship and operations manager. Lionel Junior is a CFP® with 5 years' industry experience, and Leigh provides conveyancing and estate planning services for our clients. We only work with reputable, hand-picked service providers to get the very best results for our clients.

SERVICES

Tax planning

We work with clients to structure their investments and income tax to be as cost-efficient as possible. On our clients request we submit their individuals income tax returns.

Retirement planning

Only 6% of South Africans will retire comfortably. Will you be in that elite club? Together, we can plan realistic and achievable goals leading up to your retirement, and during retirement.

Investment planning

Whatever your goal, whether you are saving for a first home, a bucket list holiday or a rainy day fund, we will help you prioritise your savings and invest your money in reputable savings vehicles. We stay with you every step of this journey, and regularly review your strategy at every life event.

Estate planning

Leave a legacy you can be proud of. We will assist with the drafting of your will to protect minor children, provide peace of mind and direction to loved ones. We will also assist with the planning for executor, estate Duty tax, legal fees, and liabilities upon your passing.

Risk management

Life has a way of throwing curveballs when you least expect it. We will help you plan for unforeseen life events to ensure that your lifestyle remains intact and that your family and dependents are looked after in the event of sickness, disability or death.

Conveyancing, notarial and executor assistance

Using the services of an experienced Conveyancer, notary and executor, we offer legal services for transfers and bond registration, drafting and registration of antenuptial contracts, the nomination of an executor and administration of a deceased estate.

L&L Financial Services is an authorised financial services provider licensed through the FSCA (Financial Sector Conduct Authority), licensed no. 6370.

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