Private Client Trust's Top Women Fiduciary Team

(From left to right) Sarah Love, CFP® FPSA® TEP, **Elmien Pols,** CFP® FPSA® TEP, **Bettina Williams Arend,** FPSA®, **Kirsten Francis**, Junior Fiduciary Administrator

SARAH LOVE, CFP® FPSA® TEP
Sarah Jane Love is a registered Fiduciary Practitioner of South Africa (FISA) and a registered Trust and Estate Practitioner with the Society of Trust and Estate Practitioners (STEP), a FPI Certified Financial Planner™ and a Fiduciary Practitioner at Private Client Trust, where she works closely with clients, families and trustees in the areas of estate planning, trust administration and fiduciary governance.

Her work requires both technical understanding and practical judgement, particularly where family wealth, succession planning and long-term decision-making are involved.

She is detail-oriented and values clear communication, thoughtful planning and consistent follow-through. Her approach is to make complex fiduciary matters easier to understand and to help clients make informed decisions with confidence.

Sarah's strength lies in her ability to combine careful technical work with a practical understanding of people, families and the responsibilities that come with preserving wealth for future generations.

ELMIEN POLS, CFP® FPSA® TEP
Elmien Pols is a Fiduciary Practitioner of South Africa, a FPI Certified Financial Planner™, and a Registered Trust and Estate Practitioner with the Society of Trust and Estate Practitioners (STEP), a globally recognised professional body advising families across generations. She has extensive experience in the fiduciary industry, having worked in both private and corporate environments, and is particularly passionate about estate planning and Will drafting as essential components of effective wealth creation and preservation. Elmien adopts a professional, client-centric approach which is central to the Private Client Trust offering, ensuring that clients receive tailored and practical solutions aligned with their long-term objectives.

She is also a leader and mentor, committed to developing talent within the industry. Elmien has played a significant role in guiding and empowering a number of women in advancing their fiduciary careers.

BETTINA WILLIAMS AREND, FPSA®
Bettina Williams Arend is an admitted Attorney of the High Court of South Africa, holding an LLB degree from the University of the Western Cape. She began her legal career by completing her articles at a full-service law firm in Cape Town, where she gained valuable experience in estate and trust administration.

In January 2022, Bettina joined Private Client Trust as an Estate Administrator, where she has continued to build on her strong foundation in fiduciary services. Recognising her passion for this specialised field, she transitioned from legal practice into the fiduciary space, where her skills are particularly well aligned.

Committed to continuous professional development, Bettina has further enhanced her expertise by qualifying as a Fiduciary Practitioner of South Africa (FPSA). She is currently furthering her education by completing a postgraduate qualification in Financial Planning, with the aim of obtaining the Certified Financial Planner (CFP®) designation.

Her combined legal background, specialised fiduciary knowledge, and ongoing advancement in financial planning give her a distinct competitive edge, enabling her to navigate complex estate matters with precision, professionalism, and a client-focused approach.

KIRSTEN FRANCIS, JUNIOR FIDUCIARY ADMINISTRATOR
Kirsten Francis is an emerging professional in the fiduciary services sector, currently serving as a Junior Fiduciary Administrator within the Private Client Trust team. She has developed a strong foundation in client service, enabling her to efficiently and accurately manage the administrative aspects of wills, trusts, and estates while maintaining a client-focused approach.

As part of Kirsten's commitment to continuous professional development, she successfully completed her Professional Certificate in Estate and Trust Administration through the Tax Faculty, where she achieved third place. This qualification has strengthened her technical expertise and deepened her understanding of fiduciary practice.

Kirsten's key strengths include attention to detail, strong organisational ability, and the capacity to navigate complex processes within a highly regulated environment. Her competitive edge lies in her enthusiasm for learning, adaptability, and commitment to delivering high-quality client service. Kirsten is passionate about growing within the fiduciary profession and contributing to trusted, client-centric solutions.