

GRADIDGE MAHURA INVESTMENTS



**University of Cape Town Retirement Fund
Beneficiary Brochure**

Contents

Gradidge Mahura Investments (Pty) Ltd (GMI) has been appointed to assist beneficiaries of deceased UCTRF members with financial and investment advice. These services will be at reduced rates.

The services provided by GMI include the following:

- Assisting beneficiaries in understanding the options available to them.
- Develop a financial plan for the beneficiary to deliver on their specific objectives.
- Where necessary, develop an education plan to fund tertiary studies.
- Where applicable, discuss the benefits of, and options available as part of the UCT staff tuition rates.
- Help identify skills development opportunities to increase chances of employment in future.
- Set out short term, medium term and long-term financial planning goals for the beneficiary.
- Assist members in understanding any tax consequences of their decisions.

Use of GMI's services is entirely voluntary.

Developing a financial plan for beneficiaries of deceased members

- **Understanding your financial needs and getting a better understanding of your unique circumstances**
It is critically important that beneficiaries receive professional financial advice so that they can make financial and investment decisions that will provide the best long-term financial outcomes. First, we need to understand your unique needs, circumstances and requirements. Second, we need to help the beneficiary understand how the financial and investment decisions they make will impact their long-term future.
- **Developing an education plan**
Having a tertiary education significantly increases your odds of employment. The value of steady employment and a regular income cannot be understated. We will help the beneficiary understand the cost of a tertiary education and set aside funds in order to cater for their studies. Beneficiaries who opt not to pursue formal studies can engage in skills development programmes in order to increase their chances of employment.

- **Develop your financial plan**

Once we have established your financial objectives and understand your financial needs, we can create a tailored plan that works for you. A financial plan also often has trade-offs. During the analysis we can identify what the trade-offs are, or what is required to implement your financial plan.

- **Discuss and tailor your financial plan**

Young adult beneficiaries may be thrust into running a household or budget. We will assist them with budgeting and cash flow analysis. We will also break down the financial planning into short term (immediate) requirements, medium term needs and long-term goals.

- **Making it work**

Once we have agreed to your financial roadmap, we will jointly agree on an implementation plan and strategy. This could be very simple or extremely complex, depending on your financial roadmap. The implementation of an effective financial plan requires regular reviews and aligning the plan to your changing world.

Financial planning services and preferential fee agreement

- A tailored financial plan will require an estimated 2-3 meetings.
- The first meeting is at GMI's expense, in this meeting we will determine your objectives and determine if we are able to assist.
- The UCTRF has negotiated preferential fees for the beneficiaries of deceased members.
- These fees are R1 050 per hour excluding VAT (our standard hourly rate is R 1 600 excluding VAT).

Developing a financial plan that works for you.

- Clients have different needs and objectives, and we tailor our approach according to your specific needs and objectives.

More about GMI

GMI is an authorised financial services provider (FSP No.: 36327).

- **We are a diversified Wealth Manager.**

GMI is a diversified investment advisory and wealth management company. We provide a comprehensive range of financial planning and wealth management services and solutions, including; retirement planning, wealth management, fiduciary services and employee benefits.

- **We are independent.**

As one of South Africa's leading Wealth managers, we work with and source products from leading and emerging financial services providers. We go out of our way in finding the right investment products and solutions to deliver on our clients' needs.

- We are a leading South African Wealth manager. We participated in the Top Private Banks and Wealth Managers survey in 2018 and won four major awards, including the coveted overall Top Wealth Manager award. We were ranked 1st in the People's Choice award, Passive Lump Sum Investor and the Young Professional categories. In 2017, we were 2nd in the Boutique Category and 1st in the People's Choice Award.

GMI is proud to have been accredited as an Approved Professional Practice™ by the Financial Planning Institute of Southern Africa. GMI won the sought after FPI Approved Professional Practice™ of the Year 2021.

Protection of Personal Information Disclosure

We would hereby like to notify you that we have a Protection of Personal Information (POPI) Privacy Notice in place which explains how we collect, use and protect your personal information. There is no action needed from you, but please ensure that you familiarize yourself with our Privacy Notice to learn more about the changes and how they apply to the protection of your personal information. You can view the Privacy Notice on our website by scrolling to the bottom of the page and find it under the disclosures section OR request for it directly from us.

It is our intention to respect your privacy and we will continuously strive to treat your personal information confidentially.

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Top Private Banks & Wealth Managers Survey:

- Top Wealth Manager: 2018
- People's Choice as Top Wealth Manager: 2017, 2018 & 2020
- Top Wealth Manager for Lump-sum Investors: 2018
- Top Wealth Manager for Young Professionals: 2018

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