



# University of Cape Town Retirement Fund

## Active Members

### Retirement feels far away. That is exactly why now is the time to plan for it.

Retirement can feel far away, and it is easy to assume that contributing each month means the plan will take care of itself. But the gap between where a retirement plan stands today and where it needs to be only grows harder to close the longer it goes unexamined.

**Gradidge Mahura Investments**, appointed financial advisor to UCTRF, helps members understand where they stand, clearly and without jargon. As a member, you have direct access to that support, at preferential rates, for as long as you need it.

### What we'll help you with

- A clear picture of your retirement income trajectory based on your current UCTRF contributions
- An explanation of your UCTRF investment channels and options, in plain language
- Clarity on your risk and disability benefits, and what they actually cover
- An honest analysis of your death and disability cover, so there are no surprises for your family later
- Guidance on the tax and estate planning implications of decisions you make now
- Advice available in English, Afrikaans, Setswana, Sesotho, isiZulu, Sepedi, and isiXhosa

### How we work together



We get to know your financial world: your goals, your responsibilities, your concerns



We build a tailored plan around your retirement income needs



We discuss it with you, adjust where needed, and answer your questions in full



We help you put it into action, then review it as your life and circumstances change

## What it costs

- Preferential rate for active members: **R1,086 per hour**, excluding VAT, applicable from 1 July 2026 to 30 June 2027 (standard rate R1,600 per hour)
- The consultations required will depend on your specific requirements and can be discussed in the first consultation, which is at GMI cost / expense.
- **Your first meeting is free**, at our cost, to understand your situation

## About Gradidge Mahura Investments

Gradidge Mahura Investments has been helping South African families and individuals plan for the future since 2008. Founded by Craig Gradidge and Kagisho Mahura, the firm is known today as The Family Wealth Experts, with seventeen years and over 100 years of combined team experience in retirement planning, wealth management, fiduciary services, and employee benefits.

We are an independent, authorised financial services provider (FSP No. 36327) and an FPI Approved Professional Practice, accredited by the Financial Planning Institute of Southern Africa. Recent recognition includes Top Wealth Manager for Executives (2024), People's Choice Top Wealth Manager (2017, 2018, 2020, 2024), second place Top Boutique Wealth Manager (2020, 2021, 2024), and Financial Advisor of the Year (2021).

## Worth knowing

Using Gradidge Mahura Investments' services is entirely your choice. You are welcome to consult your own financial advisor, at your own cost, if you would prefer.

## Your information, protected

We maintain a POPI Privacy Notice explaining how we collect, use, and protect your personal information, available on our website or on request.

## Get in touch

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Affiliation Masthead Distribution Services, Financial Planning Institute of Southern Africa.



**TOP PRIVATE  
BANKS & WEALTH  
MANAGERS SURVEY**



- Top Wealth Manager for Executives: 2024
- People's Choice as Top Wealth Manager: 2017, 2018 & 2020, 2024
- 2nd Place Top Boutique Wealth Manager: 2020, 2021, 2024
- Financial Advisor of the year: 2021
- 2nd Place in 4 categories: 2021
- Top Wealth Manager: 2018
- Top Wealth Manager for Lump-sum Investors: 2018
- Top Wealth Manager for Young Professional: 2018

