



GRADIDGEMAHURA
INVESTMENTS

The Family Wealth Experts



University of Cape Town Retirement Fund

Beneficiaries

Support for the decisions you didn't expect to be making.

This is not a decision chosen freely. Grief and an unfamiliar, sudden financial responsibility have arrived at the same time, and it can feel as though you are expected to become the financially responsible one overnight.

You are not expected to navigate this alone. **Gradidge Mahura Investments** supports the beneficiaries of deceased UCTRF members with financial and investment advice, at reduced rates, with the patience this moment deserves.

What we'll help you with

- Help understanding the options available to you, explained clearly, without jargon
- A financial plan built around what matters most to you and your family right now
- Where relevant, an education plan to fund tertiary studies, including information on UCT staff tuition rates
- Support identifying skills development opportunities, where formal study is not the right path
- Clear short, medium, and long term financial goals, set together with you
- Guidance on the tax implications of the decisions ahead of you
- Advice available in English, Afrikaans, Setswana, Sesotho, isiZulu, Sepedi, and isiXhosa

How we work together



We take the time to understand your unique circumstances and what matters most to you right now



If relevant, we help you understand the cost and value of an education or skills plan



We build a tailored plan, setting out any trade offs honestly



We discuss it with you, adjust it, and remain available as circumstances change

What it costs

- Preferential rate for beneficiaries of deceased 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



krutham
An Intellidex Company

- 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



Approved
FPI Professional
Practice™ of the year
2021
WINNER