



University of Cape Town Retirement Fund

Living Annuitants

A plan that keeps working as hard as your income needs to.

A living annuity is not something to set once and leave unattended. Markets shift, needs change, and the drawdown rate set today determines how long the income lasts. Without regular review, it is easy to drift off course without realising it, until the impact is already showing.

Gradidge Mahura Investments, appointed financial advisor to UCTRF, provides the ongoing review that income managed for the rest of a lifetime deserves.

What we'll help you with

- A review of your current income and drawdown rate, and whether it is still right for you
- Help with post-retirement budgeting and cash flow planning
- A clear explanation of your living annuity investment channels
- Annuity estimates and quotations whenever you need them
- Guidance on external options, where appropriate, and honest advice on outside products
- Tax and estate planning guidance for your ongoing decisions
- Advice available in English, Afrikaans, Setswana, Sesotho, isiZulu, Sepedi, and isiXhosa

How we work together



We get to know your financial world: your income needs, your goals, your concerns



We review or rebuild a plan focused specifically on your retirement income



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



We help you act on it, then check in as your circumstances change

What it costs

- Preferential rate for living annuitant 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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Gradidge-Mahura Investments (Pty) Ltd. FSP No. 36327. An Authorised Financial Services Provider.
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

