GRADIDGEMAHURA
INVESTMENTS
The Family Wealth Experts

University of Cape Town Retirement Fund

Retirees

One decision. Made once, made right.

Which annuity to choose, how much to take as a lump sum, what happens to risk cover. This is the biggest financial decision of a working life, arriving at exactly the moment the options can feel most confusing, and it cannot be undone once made.

Gradidge Mahura Investments, appointed financial advisor to UCTRF, helps you face this decision with full clarity. If you are 50 or older, UCTRF funds three consultations with us before retirement, so this support costs you nothing to begin.

Your UCTRF benefit, before anything else

If you are 50 or older, UCTRF funds three consultations with Gradidge Mahura Investments ahead of your retirement: three hours of preparation and analysis, and three hours to help you implement your chosen annuity. Annuities purchased with your UCTRF retirement benefit are invested at 0% commission. Should you choose to convert your group life cover, commission applies at standard industry rates.

What we'll help you with

- A full explanation of your UCTRF investment channels and options
- A clear walk-through of every annuity option, so you understand exactly what each means for your income
- Guidance on external options, where appropriate
- Annuity estimates and final quotations
- Tax and estate duty guidance for your retirement 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 build a plan focused on your retirement income, including the UCTRF default options and the alternatives relevant to you

We discuss it with you and refine it until you are confident in it

We help you implement your decision, and review it with you as needed

Beyond the three free consultations

If you would like more detailed or sophisticated planning beyond your initial three consultations (nine hours in total), or an annual review afterwards, UCTRF has negotiated preferential fees for members. These will be discussed and disclosed openly during your second or third consultation, with nothing hidden upfront.

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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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

MASTHEAD VERIFIED FAIS COMPLIANT 2015 - 2025

FPI Approved Professional Practice of the year 2021 WINNER