



University of Cape Town Retirement Fund

Young Adult Beneficiaries

A plan for the part of adult life nobody quite prepares you for.

It is possible to suddenly become responsible for money, or even a household, that most people of the same age never have to think about, often without anyone having explained how. That is not a personal shortfall. It is simply something nobody is taught in advance.

Gradidge Mahura Investments supports young adult beneficiaries (18+) of deceased UCTRF members with practical, plain language advice, at reduced rates, so that working this out for the first time does not have to happen alone.

What we'll help you with

- Help understanding your options, explained simply, without assuming prior knowledge
- A financial plan built around what you actually need right now
- Support setting up an education plan for tertiary studies, including UCT staff tuition rate information
- Help identifying skills development opportunities, if formal study is not your path
- Clear short, medium, and long term goals, set together with you
- Plain language guidance on any tax implications of 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 situation, without assumptions



If you are suddenly managing a household or budget, we help you build the basics: budgeting and cash flow



We build a simple plan, broken into what is needed now, soon, and later



We remain available as things change. This is not a one time conversation

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)
- Most plans take 2 to 3 meetings to complete
- **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 South Africa's first Black-owned 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
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- 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



FPI Approved
**Professional
Practice** of the year
**2021
WINNER**