

GRADIDGE MAHURA INVESTMENTS



**University of Cape Town Retirement Fund
Retirees' Brochure**

Contents

Gradidge-Mahura Investments (Pty) Ltd (GMI) are the appointed advisors to the University of Cape Town Retirement Fund (UCTRF). GMI has been appointed to assist members approaching retirement with retirement planning and the specific focus in developing a retirement income plan.

The services provided by GMI include the following :

- Retirement Planning;
- Explain UCTRF investment channels or options;
- Explain the UCTRF annuity options and provide advice on the different annuity options;
- Provide advice on external options (if appropriate) and general advice around outside products;
- Provide annuity estimates and final quotations;
- Provide advice on tax and estate duty implications.

The above is achieved by developing a financial plan, specifically looking at your retirement income requirement. Your financial plan will include an explanation of the UCTRF default investment options and other alternatives that may be relevant to you.

Use of GMI's services is entirely voluntary.

Developing a financial plan for your retirement income needs :

- **Understanding your financial world and getting a better understanding of your retirement aspirations (and challenges)**

During the initial meeting it is important to understand your financial and personal “eco” system to ensure we develop and implement a financial plan specifically for you. In order to develop an appropriate and holistic plan, it is important to have a detailed understanding of your financial world including assets and liabilities, income needs (detailed budget) and investment and lifestyle objectives.

- **Develop your financial plan**

Once we have established your financial objectives and understand your financial eco system, we can

start “crunching” some numbers and tailoring a retirement income plan that works for you. A financial plan also often has trade-offs. During the analysis we can identify what the trade-offs are, or what is required to implement your financial plan.

- **Discuss and tailor your financial plan**

Developing and implementing a financial plan is a strategic long-term partnership. We apply our expertise and technical skills in developing a financial plan and roadmap, but this roadmap has to work for, and be adjusted for you! We discuss the plan with you to ensure you understand it and to give you a chance to ask questions on how it works. We make any changes that arise from this discussion.

- **Making it work**

Once we have agreed to your financial roadmap, we will jointly agree on an implementation plan and

strategy. This could be very simple or extremely complex, depending on your financial roadmap. The implementation of an effective financial plan requires regular reviews and aligning the plan to your changing world and the changes in the macro environment.

Developing a financial plan that works for you

- Clients have different needs and objectives and we tailor our approach according to your specific needs and objectives.

UCTRF financial planning services and preferential fee agreement

- The UCTRF offers member's 3 free consultations leading up to retirement. This includes 3 hours of preparation and analysis and 3 hours to implement the board endorsed annuity, or the members preferred annuity options.
- Annuities purchased with the member's UCTRF retirement benefit are to be invested at 0% commission. Annuities or other investments purchased with non-UCTRF assets will also be invested at 0% commission. Should the member elect to convert their group life cover, commission is received in line with industry scales.

If members require more detailed and sophisticated planning that is not included in the initial 3 consultations (9 hours in total) and/or an annual review, the UCTRF has also negotiated preferential fees for its members. These fees will be disclosed in the second or third consultation.

More about GMI

GMI is an authorised financial services provider (FSP No.: 36327).

- **We are a diversified Wealth Manager. GMI is a diversified investment advisory and wealth management company. We provide a comprehensive range of financial planning and wealth management services and solutions, including; retirement planning, wealth management, fiduciary services and employee benefits.**
- **We are independent. As one of South Africa's leading Wealth managers, we work with and source products from leading and emerging financial services providers. We go out of our way in finding the right investment products and solutions to deliver on our clients' needs.**

- **We are a leading South African Wealth manager.** We participated in the Top Private Banks and Wealth Managers survey in 2018 and won four major awards, including the coveted overall Top Wealth Manager award. We were ranked 1st in the People's Choice award, Passive Lump Sum Investor and the Young Professional categories. In 2017, we were 2nd in the Boutique Category and 1st in the People's Choice Award.

GMI is proud to have been accredited as an Approved Professional Practice™ by the Financial Planning Institute of Southern Africa. GMI won the sought after FPI Approved Professional Practice™ of the Year 2021.

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Protection of Personal Information Disclosure

We would hereby like to notify you that we have a Protection of Personal Information (POPI) Privacy Notice in place which explains how we collect, use and protect your personal information. There is no action needed from you, but please ensure that you familiarize yourself with our Privacy Notice to learn more about the changes and how they apply to the protection of your personal information. You can view the Privacy Notice on our website by scrolling to the bottom of the page and find it under the disclosures section OR request for it directly from us. It is our intention to respect your privacy and we will continuously strive to treat your personal information confidentially.

Top Private Banks & Wealth Managers Survey:

- Top Wealth Manager: 2018
- People's Choice as Top Wealth Manager: 2017, 2018 & 2020
- Top Wealth Manager for Lump-sum Investors: 2018
- Top Wealth Manager for Young Professionals: 2018

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