University of Cape Town Retirement Fund (UCTRF) Fee Disclosure and Agreement

UCTRF Living Annuitants

Gradidge-Mahura Investments (Pty) Ltd is an authorised financial services provider (FSP No.: 36327). **Gradidge-Mahura Investments (Pty) Ltd** has been providing financial advice and intermediary services since December 2008 in the following areas of financial planning:

- Life and Disability Planning
- Investment Planning and Estate Planning
- Retirement Planning

Gradidge-Mahura Investments (Pty) Ltd is authorised to provide advice and intermediary services in the below categories:

1.1 Long-Term Insurance subcategory A;	1.26 Participatory interest in a hedge fund;	1.14 Participatory Interests in a Collective Investment Scheme; Health Service Benefits;
1.3 Long-Term Insurance subcategory B1;	1.4 Long-Term Insurance subcategory C;	1.17 Long-Term Deposits;
1.20 Long-Term Insurance subcategory B2;	1.5 Retail Pension Benefits;	1.18 Short-Term Deposits.
1.21 Long-Term Insurance subcategory B2-A;	1.7 Pension Funds Benefits;	
1.22 Long-Term Insurance subcategory B1-A;	1.8 Shares;	

Gradidge Mahura Investments (Pty) Ltd is accredited to market the products of the following product suppliers:

Allan Gray	Hollard	Liberty Life	Sanlam
ABSA AIMS	Investec	Momentum	Satrix
Discovery Life	Just Life	Old Mutual	STANLIB

Gradidge Mahura Investments (Pty) Ltd receives more than 30% of remuneration from Allan Gray.

Gradidge-Mahura Investments (Pty) Ltd has been appointed by UCTRF to provide retirement advice to members invested in the UCTRF Living annuity.

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 goals, your responsibilities, your concerns
- We build a tailored plan around your retirement income needs
- We discuss it with you, adjust where needed, and answer your questions in full
- We help you put it into action, then review it as your life and circumstances change

Member agrees to the following fee structure:

- UCTRF negotiated preferential rates for UCTRF Living Annuitants
- The preferential rate for active members are: 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

I, hereby authorise ______________________________ or any member of his/her staff to obtain any information on my behalf regarding my assurance and/ or investment portfolio, and any of my employee benefits, from any life office, retirement fund or other financial institution directly, or by using the services of The Financial Services Exchange (Pty.) Ltd., trading as Astute.

I hereby give consent to any financial institution or employer in possession of information regarding my insurance, investments and employee benefits portfolio to release that information upon request directly to the person who is in terms of this document authorised to request it, or to the authorized person via Astute. For this purpose, I confirm that the authorised person is acting on my behalf and/or in my interest.

It was explained to me, and I understand, that this consent may possibly have a restricting influence on my constitutional right to privacy.

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Registration: Gradidge-Mahura Investments (Pty) Ltd Reg. No. 2008/015332/07 | Authorised FSP in terms of the FAIS Act, 2002 (Licence No. 36327)
Directors: CJ Gradidge, KA Mahura, C Redman, D Nadison
Gradidge-Mahura Asset Management (Pty) Ltd Reg. No. 2019/161429/07 | Authorised FSP in terms of the FAIS Act, 2002 (Licence No. 50549)

GRADIDGEMAHURA
INVESTMENTS
The Family Wealth Experts

This authorisation shall remain valid for 6 months (180 calendar days) from date of my signature.

YES		NO	

I hereby agree to the fee structure.

Signatory Name: ______________________________ ID Number: ______________________________

Signature: ______________________________ Date: ______________________________

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.