

Gradidge-Mahura Investments (Pty) Ltd (GMI) Fee Agreement for Child & Young Adult Beneficiaries of deceased Members of the University of Cape Town Retirement Fund (UCTRF)

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

GMI is authorised to provide advice and intermediary services in the following categories:

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

GMI is accredited to market the products of the following product suppliers:

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

GMI has been appointed by UCTRF to provide financial and investment advice to beneficiaries of deceased members.

The consultation meetings, depending on the members specific needs and planning objectives, will include:

- Assisting beneficiaries in understanding the options available to them
- Develop a financial plan for the beneficiary to deliver on their specific objectives
- Where necessary, develop an education plan to fund studies (for minors and scholars)
- Where applicable, discuss the benefits of, and options available as part of the UCT staff tuition rates
- Help identify skills development opportunities to increase chances of employment in future
- Set out short term, medium term and long-term financial planning goals for the beneficiary
- Implement tax efficient income and investment solutions
- Assist members in understanding any tax consequences of their decisions

Member agrees to the following fee structure:

The UCTRF has negotiated preferential fees for its members.

These fees are R 1 050 per hour excluding VAT (our standard hourly rate is R 1 600 excluding VAT), or an equivalent fee of 0,35% (per annum) of assets under management, excluding VAT (standard fees would be 1% per annum).

Annuities purchased with the members 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.

Commission on any risk cover you purchase will be in line with the industry scale and will be disclosed.

GMI has not received more than 30% of last year's remuneration from one product supplier.

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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)

**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



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.

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

YES	NO
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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.

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<p>TOP PRIVATE BANKS & WEALTH MANAGERS SURVEY</p>  <p>An Intellidex Company</p>	<ul style="list-style-type: none"> • 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 		
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