



**NICOLA LANGRIDGE CFP® IS THE 2025 FINANCIAL PLANNER OF THE YEAR!**

**PROFESSIONAL GUIDANCE IS THE LINCHPIN TO SAFEGUARDING LEGACIES AND PROTECTING FAMILIES**

**MEDICAL AID PLAN CHECKLIST: WHAT TO REVIEW BEFORE UPGRADING**

**SARS' CRYPTO CRACKDOWN INTENSIFIES WITH DEDICATED CRYPTO ASSET UNIT**



## Nicola Langridge CFP® is the 2025 Financial Planner of the Year!



**Nicola Langridge CFP® has been recognised as the 2025 Financial Planner of the Year, the highest honour conferred by the Financial Planning Institute of Southern Africa (FPI).**

The award recognises exceptional professional ability, ethical conduct and leadership within the industry. Nicola who joined Private Client Holdings in 2016, emerged as the winner after an intensive, multi-stage evaluation.

Now in its 25th year, the FPI Financial Planner of the Year Award celebrates excellence in the profession by assessing technical skill, client engagement, practice standards and innovative thinking. According to the FPI, nominees undergo rigorous assessment before being selected as finalists and are required to demonstrate not only competency but genuine care and holistic client insight.

For Nicola, the journey was both challenging and deeply meaningful.

“The process really reminds us why we do what we do for our clients,” she says. “It makes you pause, reflect and consider the strengths, weaknesses and impact of your work.”

She believes planners should enter the competition only when they have enough experience to contribute meaningfully to the profession - and a strong team to support them as ambassadors of the FPI.

Nicola’s path into wealth management was far from conventional. Raised in a medically oriented, wellness-focused family, she initially studied Chiropractic and planned to become a chiropractor. But after realising it wasn’t her calling, she pivoted into entrepreneurship, starting a wellness business and later pursuing a Business Science degree in Finance at UCT, which is where her love for finance was sparked. A wealth manager later introduced her to the idea of financial wellness as an extension of holistic wellbeing - a concept that resonated deeply with her.

Her own financial journey began with two decisions: establishing an emergency fund and starting a retirement fund after university. “Saving early is important, even small amounts matter,” she says. Opening tax-free savings accounts for each of her children at birth means Nicola has secured their future education costs. Her biggest regret? Delaying the purchase of her first property.

With a calm, analytical approach, Nicola is not easily unsettled by economic noise.

“The economy moves in cycles. I am more concerned with what keeps my clients up at night, especially with so much misinformation out there. Trump’s antics certainly don’t help anyone sleep.”

In today’s uncertain environment, she believes the best investment remains a diversified one, built around clearly defined goals. Her goals-based, Family Office approach integrates financial planning, investment strategy and holistic wealth management.

In her new role as 2025/2026 FPI ambassador, she hopes to broaden financial education, inspire new professionals to enter the industry and elevate conversations around holistic financial planning.

“We are extremely proud of Nicola’s achievement, which reflects not only technical skill but a deep commitment to empowering her clients to feel confident, informed and secure in their financial lives,” says PCH Director Grant Alexander.



Nicola Langridge CFP®



# The Director's Desk



**2025 was an exciting and meaningful year for PCH. In October we celebrated 35 years in business - made possible by our clients' trust and the dedication of every person in our PCH team.**

As we step confidently into 2026, our focus remains on our clients' long-term financial wellbeing and security as well as continued focus on our client and colleague experiences (CX3).

We are extremely proud of Nicola Langridge CFP® being awarded the 2025 Financial Planner of the Year, a well-deserved recognition of her professionalism and passion. Alongside Nicola, four of our wealth managers; Mark MacSymon CFP®, Gareth Lange, Luke Hirst CFP®, and Warren Buys CFP®, CFA® were included in the CITYWIRE national Top 50 IFA list, a testament to the strength and depth of talent across our wealth management team. Congratulations also to Mark MacSymon CFP®, who was recognised by CITYWIRE for outstanding Practice Management.

Our annual PCH Spring Golf Day at Westlake Golf Course was a great success, bringing colleagues, partners and clients together for a day of camaraderie and purpose.

This year we raised awareness and funds for The Sugarbird Trust, whose work helps protect and restore the unique biodiversity of the Cape Floral Kingdom by removing invasive alien plants that threaten our natural heritage.

Thank you for being part of our journey. With strong momentum behind us, we look forward to another year of continued growth, innovation and shared success. We wish you and your loved ones a wonderful, prosperous year ahead!

Kind Regards,  
**Grant Alexander**



## HAVE YOU HEARD?

### Spring Planting Challenge

Our Spring Planting Challenge saw PCH teams decorate Italian-themed pots using recycled materials and grow cherry tomato plants over three months. Entries were judged on both creative design and the health and growth of the plants. Competition was fierce!

### Fantasy Premier League

Our team are taking part in a Fantasy Premier League challenge, selecting and managing their own teams throughout the season. It's a fun, friendly competition that brings a bit of Premier League excitement into the office.

### Mandela Day

In honour of Nelson Mandela Day, PCH colleagues spent their 67 minutes making sandwiches for Sisters Incorporated, supporting women and children affected by domestic violence - a small act of service, rooted in our commitment to the community.

### Women's Day High Tea

To celebrate Women's Day, we treated the ladies of PCH to a high tea celebration - a moment to relax, connect and feel appreciated, recognising the big impact they make every day.

### Bok Fridays

In the build-up to the Springbok games, our team proudly wore their green and gold on Fridays, building excitement and team spirit ahead of each weekend's match.

### Rondebosch Cricket Club

PCF supports the Rondebosch Cricket club where staff member, Mario Jardine, is an active member. We recently supported a challenging golf day in the howling wind at Rondebosch Golf club to raise funds for the club.

## PCH CX Wellness Initiatives

Employee wellness remains a core priority at PCH. We consulted our teams to identify which wellness activities they would find valuable and, as a result, hosted workshops led by experts across various disciplines.

1. Kelly Jacobs, a registered counsellor, followed up her "Health and Wellness" workshop with workshops in "Resilience Building" and "The Art of Calm".
2. Prof. Dale Rae, a sleep specialist, explained the importance of a good night's sleep for optimal brain function and how to achieve it.
3. Lauren Rohloff, a life coach and spiritual guide, gave an introduction to energy healing.
4. Olivia Bloomer, a Biokineticist and Pilates instructor facilitated a Pilates and stretch session.

Members of our PCH Steering Committee underwent executive medicals at the Sports Science Institute in Newlands to benchmark their physical and mental wellbeing. We also continue to champion holistic health through our Employee Assistance Programme, offering confidential access to professional psychologists and counsellors whenever support is needed.

At PCH, our commitment is clear: to foster an environment where our people thrive, our culture grows stronger and our clients receive exceptional service. Each annual theme builds deliberately on the last, ensuring continuous, purpose-driven growth. Through ongoing investment in innovation, wellbeing and professional development, we remain focused on delivering a world-class experience for both our clients and our teams.





# Professional guidance is the linchpin to safeguarding legacies and protecting families

**A Will is one of the most important documents you will ever sign. It determines how your assets, responsibilities and personal wishes are carried out after your death. Yet many people treat it as a quick, low-cost formality. A poorly drafted Will can create confusion, legal disputes, delays in accessing funds and even unintentionally disinherit those you meant to protect.**

Small oversights, such as not considering blended families, providing for minors or disclosing existing trusts, can have far-reaching consequences. Often the problem is not ill intent, but incomplete information, vague wording or the absence of professional guidance.

The following scenarios show how different approaches can lead to very different outcomes.

## Scenario 1: The DIY Will

John and Mary, married out of community of property with three children (Betty, Sue and Michael), both die in a car accident. Their AI-drafted Will simply states: "I bequeath my estate to my wife and, failing her, to my children."

What they didn't tell AI: Betty is not John's biological nor his adopted child. As a result, Sue and Michael inherit everything, while Betty receives nothing. Because the heirs are minors, their inheritance is paid into the Guardian's Fund, limiting immediate access.

## Scenario 2: The Partially-Guided Will

After consulting his financial adviser, John includes a testamentary trust for the minor children.

While this protects Sue and Michael, Betty is still unintentionally excluded because no one asked about Mary's previous marriage or Betty's legal status.

## Scenario 3: Comprehensive Succession Planning

A proper succession-planning meeting with a fiduciary practitioner uncovers crucial details: the blended family structure, an existing inter vivos trust and the family's long-term financial needs. The trust is reviewed, aligned and used as the preferred structure, ensuring:

- All three children are provided for
- The trust receives policy proceeds for immediate cash flow
- The adviser gains a holistic view of the family's wealth

"The simplest way to protect your loved ones from the pitfalls of a flawed Will is to get professional guidance from the start," says Fiduciary Practitioner, Sarah Love CFP®. Be open about previous marriages, blended families, trusts and any special wishes and review your Will regularly.

A Will is more than a document - it is your plan for your family's future. Investing in proper guidance ensures your legacy is honoured as you intended.



Sarah Love, CFP® FPPSA® TEP  
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## Medical Aid Plan Checklist: What to review before upgrading

In addition to a valid Will, a solid credit record and a trusted wealth manager, aligning your medical aid with your needs is a key part of maintaining sound financial affairs. The right medical cover protects not only your health, but also your long-term financial stability.

"Upgrading your medical aid can be a smart financial move, especially if your health needs, lifestyle or family circumstances have changed. However, a higher premium does not automatically mean better value," cautions Wealth Manager, Chris Fraenkel CFP®. Before committing to an upgrade, assess whether the new plan supports your medical needs and financial goals. Use this practical checklist below to guide your decision.

### 1. Assess your current usage

If you are consistently paying out of pocket, an upgrade may be warranted. Ask:

- Do your day-to-day benefits run out too early each year?
- Have you faced unexpected co-payments or hospital shortfalls?

### 2. Consider recent life changes

Your cover should evolve as your family does.

- Have you added dependants?
- Do you or a family member need chronic medicine or specialist care?

### 3. Compare costs vs benefits

A slightly higher premium may reduce unpredictable expenses later. Ensure the added benefits justify the increase.

### 4. Review benefit enhancements

Look at improvements that matter to you, such as higher hospital limits, better chronic cover or updated medicine formularies.

### 5. Align your medical aid plan with your long-term financial goals

It should support your family's needs without straining cash flow or compromising investments.

"Your medical aid is part of your wealth protection strategy. By consulting someone who understands the schemes and their rules will ensure you choose the plan that fits your life," says PCH medical aid specialist, Anna Letsira.



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# CITYWIRE South Africa unveils 2025's Top 50 Advisers



NICOLA LANGRIDGE CFP®



LUKE HIRST CFP®



WARREN BUYS CFP®, CFA®



MARK MACSYMON CFP®



GARETH LANGE

A record 226 entries were submitted for this year's showcase of SA's leading independent financial advisers, with transformation and mentorship emerging as standout themes. The increased response in 2025 not only underscored the appetite among wealth managers to share their stories but also reflected the profession's growing confidence and willingness to benchmark itself against high standards of practice.

A list of the Top 50 IFA's was created. Five of our PCH wealth managers submitted answers to a detailed research questionnaire and all five made the Top 50 list. The Top 50 list does not attempt to impose a hierarchy or ranking but rather recognises the breadth of talent and diversity within the advice profession and provides a platform for wealth managers to showcase how they are serving clients and communities while building a sustainable business.

Submissions were assessed across six dimensions: financial planning process; practice management; investment process; charity and community involvement; transformation and mentorship; and innovation. In many cases, advisers were just a point apart after scoring, demonstrating the exceptional overall calibre of submissions.

"What stood out most this year was the profession's collective commitment to raising the bar," said Citywire SA editor, Ruan Jooste. "Excellence is no longer the exception; it is becoming the standard, which is encouraging not just for advisers, but for the clients and communities who rely on them."

**PCH is very proud of Nicola Langridge CFP®, Mark MacSymon CFP®, Gareth Lange, Luke Hirst CFP® and Warren Buys CFP®, CFA® who were all included in the national Top 50. Mark won honours in the Practice Management category - an incredible achievement!**

## PCH proudly marks its 35th anniversary



**PCH celebrates 35 years of Nurturing Wealth and the PCH legacy of excellence built on trust, professionalism and client focused service excellence and long-term relationships.**

What began as a small tax consultancy has grown into a respected multi-Family Office and wealth management firm committed to guiding generations of clients with clarity and care. To celebrate this milestone, staff gathered at the beautiful Suikerbossie Restaurant for a day of gratitude, recognition and shared pride in how much PCH has achieved. The occasion highlighted not only the achievements of the past 35 years but acknowledged the commitment of the team shaping the next chapter of the PCH story.





# PCH Spring Golf Challenge 2025 - a day of connection, competition and conservation



The scenic Westlake Golf Course once again played host to the PCH Spring Golf Challenge, our much-anticipated annual event that brings together valued partners, clients and friends of PCH. This year's event drew an impressive field of 140 golfers, including PCH wealth managers, who joined in the spirit of friendly competition and camaraderie. The golf day supported two environmental causes close to our PCH hearts - The Sugarbird Trust and Greenpop.

For The Sugarbird Trust, we helped raise awareness and funds for their incredible work to protect and restore the unique biodiversity of the Cape Floral Kingdom. In partnership with SANParks, the Trust employs teams of people to remove invasive alien plants (IAPs) threatening our natural ecosystems. Their long-term goal is nothing short of inspiring - to restore the entire Table Mountain National Park to its original splendour. You are encouraged to volunteer!

In addition, we continued our support for Greenpop, one of our long-standing CSI partners. Greenpop's mission to "plant trees, green communities, and empower environmental stewards across Sub-Saharan Africa" aligns closely with our values.

Our contribution funded the planting of more trees in the PCH Forest, with every tree geo-located for ongoing tracking.

**Our heartfelt thanks to our trusted partners and sponsors who made the event possible:**

Ninety One, Allan Gray, Prescient, Coronation, M&G Investments, Investec, DMA, Old Mutual International, Canaccord Genuity, Peregrine, PSG Asset Management, C&A Friedlander Attorneys, Diesel & Dust, and Under Armour.

These professional organisations bring the expertise and excellence that enable PCH to provide bespoke, client-centred financial solutions as part of our multi-Family Office offering.

Special thanks to Mark MacSymon CFP®, Chris Fraenkel CFP®, Christian Helmbold CFP®, Zeldi Musgrave and Cathy Alexander for putting the day together. Thank you to everyone who contributed to making this year's PCH Spring Golf Challenge a celebration of partnership, purpose and the power of giving back.



# SARS' Crypto Crackdown Intensifies with Dedicated Crypto Asset Unit



An estimated 5.8 million South Africans now hold a crypto asset, and Southern Africa has the highest uptake of Bitcoin in the world. Unsurprisingly, SARS has taken notice. The rapid growth of digital currencies has triggered a significant compliance push, with SARS dedicating substantial resources to identifying undeclared crypto activity.

"If you have crypto assets and have not declared them, speak to a tax expert urgently to ensure you remain compliant," says William Bierman, director at Private Client Financial.

## How are crypto assets taxed?

Crypto assets are not legal tender, but all transactions and speculation involving them fall under existing South African tax law. Any income, gains or losses must be declared in the tax year in which they arise. Depending on the nature of the transaction, amounts may be taxed as revenue (gross income) or as capital gains subject to CGT.

Whether a receipt is capital or revenue in nature is determined using long-standing tax principles. Taxpayers may also claim legitimate expenses incurred in producing crypto-related income, while CGT rules allow for base-cost adjustments where appropriate.

## Crypto-related gains or losses typically arise in three ways:

1. Mining - earning crypto through validating transactions.
2. Buying and selling crypto via exchanges or private transactions.
3. Barter transactions - receiving crypto in exchange for goods or services.

In all cases, the onus remains on taxpayers to declare their income and gains.

## Stricter enforcement

Sars has intensified oversight by:

- Using advanced analytics, machine learning and AI to detect undeclared crypto activity;
- Establishing data-sharing agreements with crypto exchanges; and
- Creating a specialised Crypto Asset Unit focused solely on this sector.

Since 2024, many taxpayers have received Audits and Requests for Relevant Material because SARS now has access to trading data. Through global information-sharing agreements, SARS can also detect offshore crypto transactions.

## What must taxpayers do?

Non-compliance can lead to audits, penalties of up to 200%, interest, and potentially further legal action. Bierman notes that crypto traders must also consider the tax implications of staking, airdrops, and other blockchain-based rewards, and may benefit from software that tracks taxable events.

Taxpayers who have not declared crypto activity may apply for the Voluntary Disclosure Programme (VDP) – but only before SARS initiates any audit.

"Once SARS has identified a taxpayer for review, the VDP is no longer an option," warns Bierman. "Professional tax expertise is essential to correctly assess historical crypto liabilities, declare current transactions, and ensure proactive compliance," he adds.

*For assistance, contact William Bierman at [WilliamB@privateclient.co.za](mailto:WilliamB@privateclient.co.za) or the PCF tax team at [tax@privateclient.co.za](mailto:tax@privateclient.co.za) or 021 671 1220.*



**William Bierman**  
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## WHO TO TALK TO

Our Private Client Holdings experts are available to field your questions. Don't hesitate to contact us for wealth management advice.

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## Look out for our Tax Guide



SCAN HERE TO ACCESS THE PCF TAX GUIDE