

A MORE CONNECTED APPROACH TO FAMILY WEALTH

Planning Beyond One Generation



Grow. Protect. Preserve.
Your Wealth

Looking Beyond One Portfolio

Good financial planning begins with the individual, but it does not always end there. As families grow and circumstances change, questions naturally arise. The real value of looking at wealth across generations extends beyond investment fees. A wider conversation could help your family:



Coordinate financial planning between spouses or partners.



Introduce younger family members to financial advice.



Understand the role of trusts and other relevant family structures.



Prepare for changing financial responsibilities.



Support greater continuity between generations.



Identify eligible investment arrangements that may offer potential efficiencies.

Financial decisions rarely exist in isolation. Spouses, partners, children, parents, trusts and future generations can all form part of a family's broader financial picture.

Taking a more connected view can help identify where planning may be better coordinated, while still respecting the individual goals, circumstances and needs of each family member.

Carrick Wealth can help you consider how these different elements fit together and where there may be opportunities to plan more effectively across generations.



What is family pricing?

Certain investment platforms offer arrangements under which eligible investments held by related clients may be considered together when administration fees are calculated. This is generally referred to as **family pricing** or **family linking**.

Where the relevant requirements are met, considering eligible family investments together may result in administration-fee efficiencies. It does **not** mean that the investments themselves are combined.

Each person's investments remain individually owned, and each client continues to receive advice appropriate to their own circumstances.

Eligibility and any potential financial benefit depend on the relevant platform rules and investment arrangements and must be assessed individually.

Individual Needs Remain Individual

Every family is different, and every person within that family has their own goals, circumstances and financial needs. Connected planning does not mean shared ownership or a single investment strategy.



Start with a Conversation

You do not need to know whether your family qualifies for a particular arrangement before speaking to us. The first step is simply to consider whether there are people or structures within your wider family that should form part of the financial conversation.

Your Carrick Private Wealth Manager can then help identify whether there are planning opportunities worth exploring and, where relevant, assess whether family pricing may apply.

Disclaimer: This brochure provides general information and does not constitute personalized financial, tax or legal advice. Family pricing is subject to the relevant platform's rules, qualifying investments and eligibility criteria. Potential administration-fee savings are not guaranteed and do not necessarily reduce other investment costs. Any investment recommendation must be assessed against each client's individual circumstances. Carrick Wealth (Pty) Ltd is an authorized financial services provider, FSP 45621.