

2025 Sovereign Trust SA Wealth and Retirement Structuring Seminar:

Global strategies, lasting legacies.

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AGENDA FOR THE WEALTH AND RETIREMENT PLANNING SEMINAR – MIDRAND

08:00 –
09:00 **Registration**

09:00 –
09:10 **Welcome and opening By Ralph Wichtmann, Managing Director, Sovereign Trust (SA) Limited**

09:10 –
09:40 **Global uncertainty is the new certainty in town By Daniel Silke**



Daniel Silke

Daniel Silke is a renowned political and economic analyst sought after for his engaging keynote addresses on global, African, and South African affairs. With over 20 years of experience, he leverages his passion for politics and gift for public speaking to deliver flagship presentations for high-profile clients. Daniel holds a Masters' in Political Science from the University of Cape Town and previously served in public office as a Member of Parliament in the Western Cape Legislature and City Councillor for the City of Cape Town. Today, he is the Director of the Political Futures Consultancy where he provides critical insights to leading companies both in South Africa and globally. A respected voice across media platforms, Daniel appears frequently on national radio and television as well as global news networks like the BBC and Al Jazeera. Daniel is the author of the book 'Tracking the Future: Top Trends that will Shape South Africa and the World' and shares his analysis through writing columns for News24, The Sunday Times and Business Day Online. Daniel's ability to identify key trends matched with his dynamic speaking style has established him as a leading speaker on political risk and economic change.

09:40 –
10:20 **Beyond the structure: Why offshore planning fails without FX Strategy By Chris Lukan, Head of operations: Forex, Sable International**



Chris Lukan

Chris holds an Honors degree in Economics from Rhodes University, where a keen interest in Treasury Management took root. From the very beginning of his career, Chris has been immersed in the foreign exchange industry, gaining extensive experience across exchange control, sales and hedging strategies. This diverse expertise has shaped a deep understanding of both the business landscape and the evolving needs of clients.

10:20 –
11:00**Global Equity Views and Opportunities** By Wynand Venter, SA investment solutions head, Credo Group SA
The Evolution from LISP to Investment Platform By Louise Usher, SA country head, Credo Group SA

Wynand Venter

Wynand joined Credo in August 2024 as Head of Investment Distribution for the Credo investment funds and managed portfolio service in South Africa. He has 10 years of industry experience, and his previous roles include 5 years at Glacier International as a regional business development manager. Wynand holds a certificate in economics and an advanced certificate in financial planning.



Louise Usher

Louise joined Credo as a Relationship Manager in September 2019. Having worked in financial services both in South Africa and the UK for the past 22 years, Louise brings a deep understanding of international investing and a passion for having a client-centric focus and meeting their stated goals and objectives. Louise holds a Bachelor of Arts (Law) degree from the University of the Witwatersrand and a Postgraduate Diploma in Management (Business Administration) from Wits Business School. Louise has held several directorship positions, both in South Africa, as well as the Channel Islands.

11:00 –
11:20**Tea/Coffee Break**11:20 –
12:20**Cyprus: structuring opportunities for South Africans** By Coreen van der Merwe, Director, Sovereign Trust (SA) Limited, Rebecca Ephgrave, Managing Director, Sovereign Trust (Cyprus) Limited Andrew Wellsted, Director, Osborn Wellsted Paulsen

Coreen van der Merwe

After Coreen completed her master's degree in Commercial Law at Stellenbosch University, Coreen joined Herold Gie Attorneys in Cape Town. She spent 3 years practicing law after which she joined Sovereign Trust (SA) Limited as a legal consultant. She has obtained a certificate in International Tax Law from the University of Cape Town in 2009. In 2010 Coreen was appointed as the Managing Director of Sovereign's South African operations; a position she held for 9 years until she moved to Stellenbosch where she now heads up this satellite office. Coreen has over 15 years of experience in the offshore industry with a specific focus on structuring offshore companies, trusts (including international retirement trusts) for South African tax residents and business expanding into Africa, Europe and the United States. Coreen is regularly interviewed by business journalists around the country and is a familiar face and voice on eNCA and RSG. Coreen lives in Stellenbosch with her husband, two daughters and their Persian cat, Charlie. She is an enthusiastic tennis and table tennis player and recently took up mountain biking.



Rebecca Ephgrave

Rebecca Ephgrave is the Managing Director of Sovereign Trust (Cyprus), leading our office in Limassol. Rebecca knows the offshore world inside out and holds a Master's degree in Corporate Governance. Originally from Jersey, she's worked in both Jersey and Guernsey before making the move to Cyprus in 2020.

With 15+ years in trust and corporate services, Rebecca has worked with private clients worldwide, managing complex structures and client service teams. An award-winning Chartered Governance Professional, she has also been recognised as ICSA Corporate Services Officer of the Year and named in the ePrivateClient Top 35 Under 35.


Andrew Wellsted

Andrew is a highly regarded South African tax practitioner. He has significant tax experience in a number of fields including finance transactions, corporate transactions and/or restructures, international tax and tax compliance work, including voluntary disclosure and disputes. He also has significant experience from an exchange control perspective in relation to cross border transactions and ownership of crypto assets.

Andrew is widely recognized as being commercial and innovative when attempting to solve client problems. He also has good relationships with various regulators where interactions are necessary.

He was ranked by Chambers and Partners in South Africa for Tax, 2018-2022.

12:20 –
13:00

Is Mauritius still the best option for South Africans to grow, protect and invest their Wealth? A closer look at the changing landscape, emerging challenges and evolving opportunities in operating from or retiring in Mauritius By Richard Neal, Commercial Director – Africa, Sovereign Trust (Mauritius) Limited


Richard Neal

Richard has been with the Sovereign Group for 13 years – joining the Cape Town office in 2012, then a 3-year stint in Johannesburg, 2015, and back to Cape Town in 2018. He has held positions as Managing Director in our South African and Mauritian offices, now he has returned to his true passion – business development. With a specific focus on growing our book of clients in Africa, Richard helps clients leverage international structuring opportunities by ensuring their personal and corporate goals are met.

13:00 –
14:00

Lunch

14:00 –
14:40

Growing business and wealth through generations with international diversification and leveraging Isle of Man opportunities By Cecilia Albertyn, Business Development Consultant, Finance Isle of Man


Cecilia Albertyn

Transitioning from the Human Capital space into international trade and relationship management, Cecilia was the Vice President of the British Chamber of Business in Southern Africa before joining Finance Isle of Man in December 2023 as their South African market Business Development lead.

She is a BSc Honours psychology graduate with an international perspective from experience in market research, strategy, business development and stakeholder management. She has spent time living and working in the Cayman Islands, London and is now based in Johannesburg, proudly representing Finance Isle of Man as well as the South African Chamber of Commerce UK.

She is dedicated to client engagement and to amplifying the Isle of Man as a destination of choice to help businesses grow and execute their international strategy.

14:40 –
15:10

The use of tax structuring for SA individuals, entrepreneurs and SME's By Vanessa Turnbull-Kemp, Partner, Regan Van Rooy



Vanessa Turnbull-Kemp

Vanessa is an international tax specialist and Partner at Regan van Rooy, with over 15 years of experience in international tax. She holds an Honours degree in Tax and a Higher Diploma in Tax Law, and is currently completing the Advanced Diploma in International Tax through the UK's Chartered Institute of Taxation.

Vanessa has spent the majority of her career with Big Four accounting firms in their international tax departments, as well as time at South Africa's National Treasury in the tax policy division. She also gained in-house experience as part of the Group Tax team at a multinational corporation in South Africa.

Vanessa joined Regan van Rooy in 2020, where she initially headed up the outbound structuring division before being appointed Partner. The outbound structuring division serves a wide range of clients—from entrepreneurs to large corporates—providing advice across industries including manufacturing, technology, and digital services.

She is deeply passionate about tax, particularly international and cross-border tax matters.

15:10 –
15:30

Tea/Coffee break

15:30 –
16:10

Pour-Over Trusts and Repatriation: Navigating South Africa's Tax Landscape By Ralph Wichtmann, Managing Director, Sovereign Trust (SA) Limited, Leah Mannie, Offshore Consultant, Sovereign Trust (SA) Limited and Vanessa Turnbull-Kemp, Partner, Regan Van Rooy



Ralph Wichtmann

Ralph graduated with a LLB degree from the University of Stellenbosch and obtained a higher certificate in corporate law from the University of South Africa. He is an admitted attorney of the High Court of South Africa and prior to joining Sovereign Trust in May 2017, worked in the legal advisory sector and practiced law, with a special focus on litigation as well as corporate and commercial law. He currently serves as the Managing Director for Sovereign's South African office and is a member of the Society of Trust and Estate Practitioners. His legal experience coupled with his time spent at Sovereign Trust, enables him to assist clients with identifying the opportunities available to expand their businesses international.



Leah Mannie

Leah Trisha Mannie specializes in assisting clients with bespoke international retirement planning as well as structuring offshore companies and discretionary trusts. Starting in compliance when she joined Sovereign in 2014 and studied compliance with the International Compliance Association. She is the Pensions and business development manager for Sovereign Trust (SA) Limited and has grown with the group over the years. She has a wealth of knowledge in offshore retirement planning and structuring as well as regularly contributes to articles to provide educational pieces and participates in radio interviews.

Leah is a dog lover, enjoys hiking, being in nature and watching sport. She also spends her time servicing the community by being involved with children who are less fortunate and living in children's homes as well as feeding the homeless around Cape Town.

16:10 –
16:30

South Africa in the era of the GNU and Donald Trump an update on the domestic political economy By Daniel Silke

16:30 –
16:40

Closing Remarks By Ralph Wichtmann

16:40 –
17:00

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