SOVEREIGN

10TH ANNUAL RETIREMENT AND WEALTH STRUCTURING CONFERENCE

International retirement and wealth structuring in a changing world

Regan van Rooy | Ravenscroft | FinGlobal Proudly Bidvest | Von Seidels

AGENDA FOR THE 10TH ANNUAL RETIREMENT AND WEALTH STRUCTURING CONFERENCE

08:00 REGISTRATION

09:00 OFFICIAL WELCOME & SOVEREIGN ART FOUNDATION (SAF) INTRODUCTION – **Timothy Mertens**, Chairman, Sovereign Trust (SA) Limited

09:15 The Big Picture: The Global Economy and the influence of Geo-Political Risk – **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 Master's 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.

09:30 Fiscal considerations and trends of globalising your business – Panel discussion by **Keith Engel**, Chief Executive Officer, South African Institute of Taxation (SAIT), with **Coreen van der Merwe**, Director, Sovereign Trust (SA) Limited, **Roné Silke**, Senior Consultant, Sovereign Trust (SA) Limited

Keith Engel

Keith Engel is the Chief Executive Officer for the South African Institute of Taxation. As part of his core duties managing the Institute, he is heavily engaged in tax at a policy, legislative and interpretative level (e.g. with National Treasury, Parliament, SARS, the Davis Tax Committee and the private sector). His role also includes presentations and participation in a wide range of South African tax and regional African tax issues for technical audiences and is repeatedly engaging with the media. Outside of the Institute, he regularly teaches at the Wits University as an adjunct professor and provides lectures at other universities. Keith is well known for his leading roles in the formulation of tax legislation at the National Treasury from 2000 to 2013.

Keith Engel has engaged in a broad range of tax issues with a special emphasis on international and transactional tax. In more recent days, he has been focusing more heavily on individual wealth issues at both a domestic and cross-border level. He has a good grasp of residency and domicile issues involving South Africa, the United States and the United Kingdom. Many of his seminars relating to local and offshore trusts.

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.

Roné Silke

Roné obtained an LLB degree at the University of Stellenbosch and was admitted as an attorney and conveyancer of the High Court of South Africa. She practiced law for seven years, specialising in property and contract law. Looking for a new challenge, she joined the offshore industry with a specific focus on structuring offshore companies and trusts (including international retirement trusts) for South African tax residents and businesses expanding into Africa, Europe, Asia and the United States. With more than 10 years' experience in this field, she is passionate about finding bespoke solutions for her clients. Roné is also a full member of the Society for Trust and Estate Practitioners. Roné lives in Stellenbosch with her husband and two children. She likes the outdoors, especially mountain biking, reading and socialising with family and friends.

10:10 The SA and international tax implications of international retirement and wealth structuring from a SA tax perspective – **Vanessa Turnbull-Kemp (JHB)**, International Tax Specialist and **Irma Lategan (CT)**, International tax: Head of Private Clients, Regan van Rooy

Vanessa Turnbull-Kemp

Vanessa is an international tax specialist with over 15 years of experience in international tax. Vanessa has an Honours degree in Tax along with a Higher Diploma in Tax law and is currently completing the Advanced Diploma in International Tax via 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, along with some time at South Africa's National Treasury in their tax policy division. Vanessa also spent time as part of the Group tax team at a multinational corporation in South Africa. Vanessa joined Regan van Rooy in 2020, and is now heading up the outbound structuring division. The outbound structuring division serves all types of clients, from entrepreneurs to large corporates; and provides advice to clients in all sectors, including manufacturing, technology, digital services etc.

Vanessa is passionate about tax, in particular, international tax and cross border tax issues.

Irma Lategan

Irma has over thirteen years' experience in corporate and international tax and holds BComm (Law), LLB and a LLM (Tax) degrees. Irma was admitted as an attorney, notary and conveyancer and practiced for six years before specialising in taxation by completing the Higher Diploma in Tax and a master's degree in taxation at the University of Cape Town.

Based in Cape Town, she gained experience in the domestic and international tax arena with private and corporate South African and international clients mainly at the Maitland Group (now Stonehage Fleming) and KPMG before joining Regan van Rooy in 2022.

Irma now heads up the Private Client division at Regan van Rooy and her focus is on international structuring for individuals and corporates, offshore trusts, estate planning, tax residency and emigration, corporate tax, restructuring advice, as well as exchange control advice and applications.

10:40 The impact of banking and investment platforms on international estate planning – **Rene van Zyl (JHB)** and **Elizabeth Fick (CT)**, Joint-head Investec Tax & Fiduciary

Rene van Zyl

Rene completed her law degree at the University of Stellenbosch and is an Admitted Attorney of the High Court of South Africa. After completing her articles in Cape Town, she joined a multinational offshore trust company, gaining extensive experience in global estate planning and structuring for high net worth individuals, while obtaining her H-Dip Tax through Thomas Jefferson School of Law in San Diego, California. Rene was responsible for local and offshore products and solutions at FNB Fiduciary before joining Investec Wealth and Investment as a Tax & Fiduciary Specialist in July 2017.

Rene has been instrumental in building the Tax and Fiduciary offering for Investec since July 2017, and she was the first founding member of the team.

She was rated in the Chambers HNW 2019 and 2020 for professional advisors. Every year they carry out thousands of in-depth interviews with clients in order to assess the reputations and expertise of business lawyers worldwide. The qualities they look for (and which determine rankings) include technical legal ability, professional conduct, client service, commercial awareness/ astuteness, diligence, commitment, and other qualities most valued by the client.

Elizabeth Fick

Lizzie Fick is an admitted attorney, with her MComm in taxation from Stellenbosch University. After obtaining her degree, she jumped straight into the world of cross-border private client tax planning and structuring.

Before joining Investec, Lizzie worked at a global firm specializing in international tax structuring. She worked as a Client Relationship Manager in the Trust and Fiduciary team of this firm. This is where her love for private clients and the human element of private client tax was developed. She later moved to Legal Advisory as an Associate, honing her technical skills and knowledge. In March 2018, Lizzie joined Investec. One of her career highlights was being part of the core team that helped build Investec's Tax & Fiduciary offering and witnessing its growth and success.

Lizzie prides herself in bridging the gap between complex international tax planning and the private client. She is driven by finding holistic solutions, based in simplicity. She is client-centric and loves the positive impact good solid advice can have on the lives of her clients.

11:05 – 11:25 TEA / COFFEE BREAK

11:25 Emerging technologies for emerging markets – Panel Discussion by **Charles Laughlin**, Director, BigFive Summit with industry experts on business startups and the future of tech and AI

Charles Laughlin

Charles Laughlin is an American-born journalist, business commentator, podcast host, and event producer. As co-founder and Editor-in-Chief of BigFive Digital, Charles leads all of BigFive's content efforts, including writing its newsletter, hosting and producing its podcast, and organizing and moderating the BigFive Summit, held each year in Cape Town. Charles has written widely on technology trends, in particular those impacting small businesses. He has also produced technology-focused events in North America, Europe, and Asia, in addition to African and the Middle East.

11:55 Export of intellectual property assets by South African exchange control residents – **André J Marè**, Von Seidels

André J Marè

André has 17 years+ of IP experience, has spent time in IP and corporate law firms, and as the lead counsel for IP in the largest multinational pharmaceutical company in the southern hemisphere.

He has advised on the IP aspects of some of the most notable transactions on the African continent in the last few years with a particular focus on fintech, pharma (including bio-pharma), agriculture, telecommunications and retail. In recent years André has been ranked in WTR 1000, IAM 1000 and IP Stars for Commercial IP. His previous commercial IP team has been ranked in the top tier and awarded as the top transactional IP team in Africa by Managing IP. Although formally qualified as a trade mark practitioner, André has significant experience in all IP fields and the unique interplay between the different types of IP rights in transactional matters.

André started consulting with Von Seidels at the start of 2023 and is focussing on commercial and transactional IP mandates.

12:25 How to navigate financial emigration – A practical approach, **Ryno Viljoen**, CA(SA) CFP®, FinGlobal

Ryno Viljoen

Ryno served his articles at PwC Pretoria and qualified as a Chartered Accountant CA(SA) in 1997 and as a Certified Financial Planner (CFP®) in 2007.

Post articles Ryno had a tenure at Vodacom in the founding years from 1994 – 1996 and co-founded a Public Audit and Accounting practice in Johannesburg in 1997 with a partner.

The practice specialized in accounting and tax initially and later expanded into financial planning and business consulting.

Ryno was responsible for the financial planning in the practice, licensed under PSG Konsult.

In 2009, after spending 14 years in practice, he semi-grated to Hermanus in the Western Cape and founded FinGlobal (formerly cashkows.com). The business quickly evolved to become an industry leader specializing in financial emigration from South Africa.

The success of the business today is attributed to a team of committed employees supported by a continuous learning and values driven culture.

As a serial entrepreneur with a sense of social responsibility, Ryno is driven by his passion to serve people and to lead a proudly South African business delighting fellow South Africans all over the world with exceptional client experiences.

13:00 – 13:35 LUNCH

13:35 Greener pastures for investments beyond borders / Guernsey occupational pensions and related regulatory updates – **Leah Mannie** Pensions and Business Development Manager, Sovereign Trust (SA) Limited, **Jo Smeed**, Occupational Pension & Savings Exec, Sovereign Trust (Guernsey) Limited and **Martin-Dale Bradley**, Director, Sovereign Trust (Guernsey) Limited

Leah Mannie

Leah Trisha Mannie is the Pensions and Business Development Manager at Sovereign Trust (SA) Limited and has been with the group for over 9 years. Starting in compliance when joining the group in 2014 and studying compliance with the International Compliance Association, she has a wealth of knowledge in offshore retirement, pension plans and structures.

Leah is a dog lover, a beginner golf player, enjoys hiking, capturing nature and watching sport. She spends her time servicing the community by being involved with kids who are less fortunate and living in children's homes.

Jo Smeed

With over 20 years of experience in the occupational international pension and savings space, Jo has witnessed the evolution of these flexible structures in delivering meaningful solutions to employers that are diverse in geography, size, sector and needs. Jo is based in Guernsey and worked for the Generali Group with Generali Worldwide for more than 18 years in various roles including Head of Pension and Savings and Head of International Employee Benefits Sales. She moved to Sovereign in 2020 to spearhead the delivery of international products through the Group's global footprint in over 20 countries.

Martin-Dale Bradley

Martin-Dale having completed a Bachelor of Commerce and a Bachelor of Laws was admitted as an attorney of the High Court of South Africa in 2014. Following 4 years at a corporate commercial law firm in Durban, wherein he gained a wealth of local structuring, focusing on ensuring their client's achieved asset protection, estate and succession planning, Martin-Dale joined Sovereign Trust (Channel Islands) Limited in October 2019 as the in-house legal counsel. In June 2022, Martin-Dale was appointed as a Director of Sovereign Pension Services (CI) Limited to provide legal knowledge and expertise to the composition of the Board. In his personal time, Martin-Dale is a big sports fan and avid cricketer having recently represented Guernsey in two international t20 games.

14:15 Family office structuring in Guernsey – **Panel Discussion with James Crawford, Guernsey Finance International Business Development, Director, Natasha Kapp, Partner, Carey Olsen and Mark Savage, Tax Director, BDO**

James Crawford

James is responsible for implementing We Are Guernsey's business development strategy to promote the island as a global finance specialist and connect Guernsey's industry in its chosen target markets. He has more than 20 years' experience in the fiduciary sector, where he worked for international banks and independent trust companies based in the Channel Islands, Switzerland and the UAE.

Natasha Kapp

Natasha Kapp is a partner in Carey Olsen's trusts and private wealth team in Guernsey.

She deals with all aspects of contentious and non-contentious trust matters and advises professional trustees, family offices and ultra-high-net-worth families and individuals on the establishment, administration and restructuring of complex trusts and foundations and underlying structures. She has acted on the establishment of and provides ongoing advice to some of the largest family offices and philanthropies established in Guernsey. She has appeared before the Royal Court of Guernsey in applications regarding the interpretation of trust powers, the variation of trusts, the doctrine of mistake, the application of the Hastings-Bass rule under Guernsey law, Beddoes applications, rectification of trusts and a significant breach of trust case. Natasha is a member of the Association of Contentious Trusts and Probate Specialists (ACTAPs). She is ranked as a leading individual for Private Client, Trusts and Tax in Guernsey in the 2023 edition of Legal 500. She is also ranked in the Chambers High Net Worth Guide 2023.

14:45 The changing world order and the implications for investment markets – **Kevin Boscher**, Chief Investment Officer, Ravenscroft

Kevin Boscher

Chief investment officer at Ravenscroft, Kevin has over 35 years' experience in financial services and investments, having spent most of his career in the areas of portfolio management, fund management, asset allocation, investment strategy, fixed income, hedge funds, multi-manager investing and absolute return investing. He is a regular speaker at investment conferences and seminars and is also a frequent commentator for CNBC and Bloomberg TV.

15:10 – 15:25 TEA / COFFEE BREAK

15:25 Developments in property structuring in UK and Germany – **Shelley Wilson**, Wealth Manager, IP Global Ltd

Shelley Wilson

Shelly Wilson works as a Wealth Manager at IP Global Ltd. She has helped countless individuals and families invest in the best property in the United Kingdom. Her wealth of knowledge in the field ensures that clients receive top-notch services, from the initial consultation to the final closing. Shelly is passionate about property with 7 years' experience in the industry and a thorough understanding of offshore markets.

15:40 UK property structuring update – **Timothy Mertens**, Chairman, Sovereign Trust (SA) Limited

Timothy Mertens

Timothy was educated at St Andrew's College in Grahamstown and after completing national service in the SA Navy went on to study law at the Universities of Cape Town and Natal. He articled at prominent law firm DLA Piper Cliffe Dekker Hofmeyr, before joining Fedsure Holdings as the Cape Regional Legal Adviser. He later entered the offshore services industry as managing director of Sovereign Trust (SA) Limited, serving in that role for 12 years before becoming its Chairman in 2010. Timothy has extensive experience in the offshore industry and often appears on radio and television to discuss issues of cross border tax planning and changes in legislation. He is a founder member of the South African branch of STEP and in his spare time he has a keen interest in classic cars.

15:50 South Africa: Economic and political volatility ahead of a crucial election year – **Daniel Silke**