



MESSAGE FROM THE CEO

Pedri Reyneke, CEO and Wealth Manager

It's been an exceptional year for Multilink and for the clients we serve. *Assets under management (AUM)* grew from R426.6 million in January to over R529.3 million in November – a phenomenal 24% increase. This momentum reflects the discipline of our advisers, the commitment of partners who are excited to build with us, and clients who understand the value of long-term planning and trust us to guide their financial journey.

But 2025 has been significant for reasons beyond growth. We strengthened our offering, expanded our community involvement, and received industry recognition that speaks to the standards we uphold. A few highlights include:

A stronger, broader offering

This year we integrated Alexander Forbes products into our suite of solutions, giving clients more flexibility across retirement, investment, and healthcare solutions.

Recognition among South Africa's best

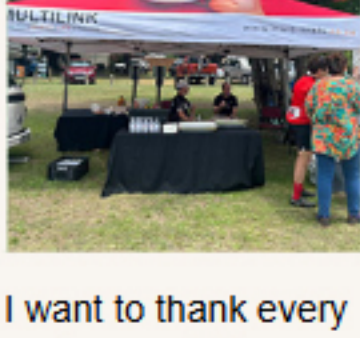
In another milestone, Multilink was named one of the Masthead Top 20 Advisory Firms in Johannesburg. Masthead benchmarks best practice in compliance, internal processes, risk management, and advice standards – areas that speak directly to client protection.

A personal career honour

I was recently selected as one of the Citywire Top 50 Advisers for 2025, recognising advisers who demonstrate excellence in client service, ethical practice, and financial planning. While personally meaningful, this was made possible thanks to an incredible team.

Celebrating movement, connection, and local pride

We recently co-sponsored the launch of Secunda's new MTB trail at Groen Stroom, where 167 enthusiastic riders took to the route for its debut. Our team served breakfast and refreshments, adding to the excitement and making the day feel genuinely special for everyone involved.



As we look forward to the December holiday, I want to thank every member of our Multilink family for supporting our journey this year. Your dedication is the reason we can grow responsibly and continue delivering honest, high-quality advice that puts clients first.

Please also note that our offices will close on 12 December 2025 and reopen on 5 January 2026.

Thank you again for your continued trust. We look forward to walking your financial journey with you into the new year.

CLIENT SUCCESS STORIES



A retirement plan that works

Multilink continued to deliver strong performance in 2025, with AUM reaching R529 million in November.

Behind that number are real stories – like Mr B, who transferred his pension into a Preservation Fund in 2021. By the time he retired in 2024, his fund had grown from just over R8.6 million to around R13.2 million – a 52.7% increase over three years. At retirement, he withdrew the standard one-third lump sum and invested R10.28 million into a Living Annuity to create a sustainable long-term income stream.

Since then, he has drawn over R500,000 in income, while the remaining portfolio has continued to grow. By October 2025, his fund stood at R11.2 million, with nearly R1 million in growth over the same period, proving that disciplined planning and wise investing creates sustainable returns.

A strong retirement plan for two

When Mr and Mrs V joined Multilink in 2020, their combined investment totalled some R21.8 million across several portfolios.

A key part of their plan involved shifting certain assets into Mrs V's name to benefit from her stronger tax position. Today, this allows her to withdraw R55,000 per month from her investments, while Mr V receives nearly R110,500 per month in retirement income – a combined income of about R165,500 monthly.

Meanwhile, their investments continue to grow. By October 2025, their assets had reached R29.1 million, reflecting nearly R7.3 million in growth since joining Multilink. The tax efficiency strategy alone has saved the couple around R15,000 each month, further strengthening their net retirement income.

These results serve as a clear example of how smart structuring, tax planning, and disciplined management can protect long-term wealth and support a comfortable retirement.

IN THIS ISSUE



CLIENT SUCCESS STORIES

A retirement plan that works

A strong retirement plan for two



COMMUNITY AND EVENTS

Businesswomen's Breakfast



MEDICAL AID

Last chance to confirm your 2026 cover



SHORT-TERM INSURANCE

Prepare for festive-season risks

COMMUNITY & EVENTS



Businesswomen's Breakfast

Our 2025 Businesswomen's Breakfast brought together a diverse and dynamic group of women from across Mpumalanga for a morning of professional insight and genuine connection.

Held at Huis Kombuis, the session featured guest speaker Madelain Roscher, CEO of PR Worx, who shared powerful, relatable guidance on building meaningful networks with intention. Her message that real relationships are formed through curiosity and authenticity resonated strongly with everyone in the room.

The atmosphere was warm and engaging, with entertainment by Rhona van Niekerk adding a light, memorable touch. Guests described the event as "one to remember" and were already looking forward to future gatherings.

We're grateful to everyone who joined us, and we look forward to hosting many more moments that bring our business community together.



[View more events](#)

MEDICAL AID



Last chance to confirm your 2026 cover

The window to finalise your 2026 medical aid plan is closing soon. With increases for 2026 already confirmed, this is the ideal time to make sure your cover still fits your needs and budget before the holiday season begins.

If your health needs, dependants, or financial circumstances have changed, it may be wise to reassess your plan, and whether your benefits still match your needs. Remember that upgrades typically need to be completed before year-end, while most schemes allow downgrades at any time during the year.

Our digital platform compares more than 300 plans, helping you find the most suitable cover without unnecessary costs. If you're unsure which to choose, our advisers are available to support you before offices close on 12 December.

[Speak to an Adviser](#)

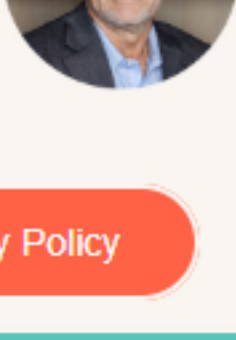
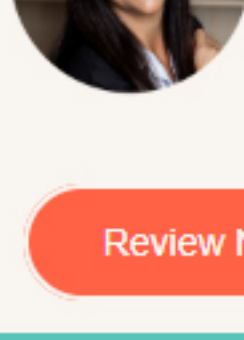
SHORT-TERM INSURANCE



Prepare for festive-season risks

November is an ideal time to review your short-term insurance. The festive season often brings an increase in accidents, theft, and weather-related claims, and many households are looking for ways to reduce costs without sacrificing protection.

A quick policy review can prevent duplicate cover, highlight unnecessary extras, and reveal savings without compromising your level of protection. Our advisers, Bronwyn and Zach, are available to help review your current policies and ensure everything is in order before the holiday period begins.



[Review My Policy](#)

YEAR-END OFFICES CLOSURE

Multilink will be closed from 12 December 2025 to 5 January 2026.

Please reach out before these dates for any urgent reviews or changes.

GET IN TOUCH

For investment planning, medical aid reviews, or policy updates, contact us on **017 638 1048** or reach out to your adviser directly.

