



# Company **PROFILE**

GUIDED BY EXPERIENCE

[everestwealth.co.za](http://everestwealth.co.za)

Everest Wealth Management (Pty) Ltd registration number 2002/004025/07, an Authorised Financial Services Provider FSP 795 CAT I, II & IIA and registered credit provider NCRCP 21504.



“

Change is inevitable in life. You can either resist it and potentially get run over by it, or you can choose to co-operate with it, adapt to it, and learn how to benefit from it. When you embrace change, you will begin to see it as an opportunity for growth.

*Jack Canfield*

”

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# Company Overview

## REGISTERED COMPANY NAME

Everest Wealth Management (Pty) Ltd

## TRADING NAME

Everest Wealth

## REGISTRATION NUMBER

2002/004025/07

## FSP LICENSE & CATEGORIES

Registered FSP: 795 CAT I & II & IIA

## REGISTERED CREDIT PROVIDER

NCRCP 21504

## HEAD OFFICE

3rd Floor, Building C, Westend Office Park,  
250 Hall Street, Centurion, 0046

## EXECUTIVE/KEY INDIVIDUAL

Mr Jarryd Gillmer

## CONTACT DETAILS

+27 72 785 4098

## DETAILS OF AUDITORS

KPMG Services Proprietary Limited

Practice Number: 900133

Date of Appointment: 27 June 2025

# Company Background

Established in 2002, Everest Wealth is a portfolio investment and wealth management company specialising in the building, management, and protection of wealth for trusts, companies, and individuals.

Our primary objective is to provide sound investment advice aimed at delivering stable returns over the medium to long term. We recognise that true growth is achieved over time, and Everest Wealth has established a strong track record of delivering competitive risk-adjusted returns over the medium to long term, while building long-standing, trusted client relationships.

The business is well known for its expertise in alternative investment solutions, including private equity and Section 12J structures, supported by a history of strategic and successful acquisitions, placements, and exits. This capability has evolved into the development of structured portfolio solutions such as the Onyx range and the Amethyst Living Annuity, designed to target consistent income and support sustainable long-term outcomes, subject to market and underlying asset performance.

Everest Wealth focuses on constructing investment solutions that prioritise consistency, sustainability, and defined outcomes, rather than reliance on traditional market volatility. By combining listed and private market exposure, the business is able to offer portfolios that are aligned to specific investor objectives, particularly in the context of income generation and long-term capital growth.

As part of its continued growth in private credit, Everest Wealth has established a dedicated investment platform to support its expanding credit strategy. This platform enables structured access to credit investment opportunities and facilitates participation in listed debt structures on the Cape Town Stock Exchange, enhancing capital access, improving transparency, and supporting the ongoing development of its alternative investment offering.

Strong corporate governance remains a cornerstone of the business, ensuring fair, transparent, and ethical dealings across all client engagements, while maintaining a disciplined and client-centric approach to wealth management.

# Manifesto



## VISION

To challenge traditional investment approaches by offering tangible, stable, and credible alternative investment solutions that deliver competitive outcomes over time, aligned to the intended risk profile of each solution.

## MISSION

To achieve sustainable growth through the continuous development of diversified portfolio solutions and the expansion of non-traditional investment opportunities, while remaining adaptable in approach and disciplined in execution.

## VALUE

To provide meaningful value to stakeholders through:

- Financial performance
- Personal engagement
- Long-term growth opportunities

This is supported by core services such as financial advice and fiduciary solutions.

## SECURITY

To maintain a business that is stable, ethical, credible, and sustainable, ensuring confidence for both investors and employees.

## EXPERTISE

To apply deep industry knowledge across all aspects of the business, from sourcing and structuring investments to managing portfolios and engaging with investors.

# Leadership



**JARRYD GILLMER**

Group Chief Executive  
Officer; Everest Wealth

Jarryd Gillmer is the Group Chief Executive Officer of Everest Wealth, responsible for the strategic direction, growth, and operational leadership of the business.

He has played a key role in positioning Everest Wealth as a forward-thinking investment firm, with a strong focus on alternative investments and the development of differentiated portfolio solutions. His leadership is centered on driving innovation, building strategic partnerships, and expanding the firm's investment capabilities both locally and internationally.

Jarryd has been instrumental in the development and implementation of investment structures and partnerships that support the delivery of scalable, outcome-driven solutions for investors.

He combines strong academic credentials in Finance and Investments with practical industry experience, enabling a balanced approach to both strategy and execution. Known for challenging traditional wealth models, he remains focused on ensuring that innovation is underpinned by disciplined investment principles and long-term sustainability.

Under his leadership, Everest Wealth continues to evolve as a specialist provider of structured investment solutions, with a clear focus on consistency, sustainability, and client-centric outcomes.



**THYS VAN ZYL**

Founder; Everest Wealth  
Chief Executive Officer;  
Everest Advisory Services

Thys van Zyl is widely recognised for his extensive experience in financial planning, with particular expertise in alternative investments and structured portfolio solutions.

With a career spanning multiple decades in the financial services industry, Thys has built a reputation for his ability to identify, structure, and implement investment opportunities beyond traditional market offerings. His approach is grounded in fundamental investment principles, with a strong focus on tangible underlying assets and long-term value creation.

He has been instrumental in developing Everest Wealth's alternative investment capability, including the structuring of private equity and private debt opportunities, as well as facilitating strategic transactions and investment solutions designed to deliver consistent, sustainable outcomes.

Thys is known for his disciplined and rational investment philosophy, placing strong emphasis on informed decision-making rather than market sentiment. His leadership has contributed to the positioning of Everest Wealth as a provider of credible, well-structured investment solutions, supported by strong client relationships and a commitment to ethical business practices.

He is licensed by the Financial Sector Conduct Authority (FSCA) and holds a number of local and international qualifications in financial planning and investment management.

# Group STRUCTURE



Registration  
CIPC: 2002/004025/07  
FSCA: 795 CAT I & II & IIA  
NCRCP 21504

## SUBSIDIARIES



Registration  
CIPC: 2017/362676/07  
FSP: 49495  
CAT I

In an evolving financial landscape, the need for specialised advice is critical. Our advisory services focus on delivering structured, solution-based guidance, helping clients navigate beyond broad product selection.



Registration  
CIPC: 2022/840317/07  
FSP: 52980  
CAT I

The protection of assets is a key component of preserving wealth. Our short-term insurance offering focuses on sourcing appropriate and cost-effective solutions, backed by experienced support to ensure clients are adequately covered.



Registration  
CIPC: 2021/510404/07

Legacy preservation is built on the proper administration of trusts, wills, and estates. Our fiduciary services offer tailored, considered solutions to support the effective transfer and protection of wealth.



Registration  
CIPC: 2025/590247/07

Everest Wealth continues to expand its private credit capability through a dedicated investment platform that supports its growing credit strategy. This platform provides structured access to credit opportunities and underpins participation in listed debt programmes on the Cape Town Stock Exchange. Through this development, Everest strengthens its ability to access capital markets, enhance transparency, and further evolve its alternative investment offering in a disciplined and scalable manner.



Registration  
CIPC: 2025/637479/07

Everest Wealth's Investment Hub is the central engine driving our alternative investment capability. In an evolving financial landscape, it provides structured, transparent, and scalable access to curated private market opportunities within a disciplined, well-governed framework. Leveraging specialist expertise and robust processes, the Hub enables diversified exposure across private credit and other alternative asset classes. This enhances transparency, supports consistent performance, and allows for efficient capital deployment strengthening our ability to deliver innovative, purpose-driven solutions aligned with long-term wealth creation and preservation objectives.

## DIVISIONS



We provide diversified portfolio solutions through carefully structured alternative investments that differ from conventional market strategies. By focusing on sustainability and disciplined portfolio construction, we aim to deliver stable outcomes over time, rather than chasing higher, unpredictable returns.



Our platform provides access to a range of financial products spanning pre-retirement, post-retirement, and voluntary investments. It facilitates the effective administration of our alternative portfolio solutions through a structured and cost-efficient environment.

# Our strategic ECOSYSTEM

Everest Wealth operates through an integrated ecosystem of product providers, platforms, and service providers that collectively support the administration, management, governance, and delivery of our investment solutions.

This structured and scalable investment framework enables Everest Wealth to provide transparent, outcome-driven solutions across pre-retirement, post-retirement, voluntary investment, and alternative investment markets, while supporting efficient administration, structured investment implementation, sound governance practices, and long-term wealth creation.

## INTEGRATED ECOSYSTEM OF PRODUCT PROVIDERS, PLATFORMS AND SERVICE PROVIDERS



Registration:  
2018/629597/07

### Role within the ecosystem

- Alternative Insurer - Living annuity Underwriter



Registration  
CIPC: 2022/666528/07  
FSP: 52896

### Platform Function

- Linked Investment Service Provider (LISP)
- Investment implementation platform
- Product facilitation and administration

The platform supports the implementation and administration of investment solutions across voluntary and compulsory investment structures.



Registration  
CIPC: 2013/157477/07  
FSP: 45863

13B Administrator: 24/767

### Role within the ecosystem

- Administrator of pension funds and policies
- Investment Product Administration

D & D The Cycle facilitates the administration of investment products across the Everest Wealth investment platform environment.



Registration  
CIPC: 2015/385366/07  
Full SAVCA membership

### Role within the ecosystem

- Private equity holding structure
- Strategic investment and capital participation
- Alternative investment management company



Registration  
CIPC: 2004/014436/06  
FSP: 238

### Role within the ecosystem

- Current Living Annuity underwriter



### Structured DMTN program

The CTSE is a fully licensed and regulated exchange for debt and equity listings.

### Disclaimer:

The entities, platforms, insurers, administrators, and service providers referenced within this section form part of Everest Wealth's broader operational and investment ecosystem and are reflected for informational and illustrative purposes only. Unless expressly stated otherwise, Everest Wealth does not hold any direct or indirect shareholding, ownership interest, or stake in these entities, nor should such references be interpreted as creating an affiliation, partnership, joint venture, or guarantee of performance. Each entity operates independently within its respective licensed, regulatory, and operational capacity.



# Our approach to **YOUR WEALTH**

**IT'S ABOUT TIME IN THE MARKET, NOT  
TIMING THE MARKET.**

Everest Wealth defines a crucial part of wealth management. Decisions regarding the investment mix, matching investments to objectives, asset allocation, balancing risk against performance are as much an art as they are a science. Full financial planning and protection against external forces are critical to both wealth creation and preservation.

## **INVESTMENT SERVICES**

A platform designed to offer a range of financial products including pre-retirement, post-retirement and voluntary investments. These products act as a home for our unique portfolio solutions, where they are administered appropriately, efficiently and cost-effectively.

## **ALTERNATIVE INVESTMENTS**

A range of portfolio solutions offering a unique, tangible and credible investment alternative to traditional investments. The consistency of returns for our clients are more important than chasing high and volatile, scenarios found in the traditional market.

## **ADVISORY SERVICES**

In a world that is evolving, clients have too many financial solutions to choose from. It is becoming crucial that financial advisors act as specialists in the solutions they render advice on. Let us assist you in understanding the difference between specialised advice in the context of a broad (independent) product selection.

## **PROTECT (SHORT-TERM INSURANCE) SERVICES**

Protection forms a fundamental part of a well-rounded financial strategy. Our short-term insurance offering is designed to safeguard assets against unforeseen risks, providing practical and cost-effective solutions. With access to appropriate cover and experienced support, we ensure that clients' personal and business assets are adequately protected, forming a critical layer alongside investment growth and wealth preservation.

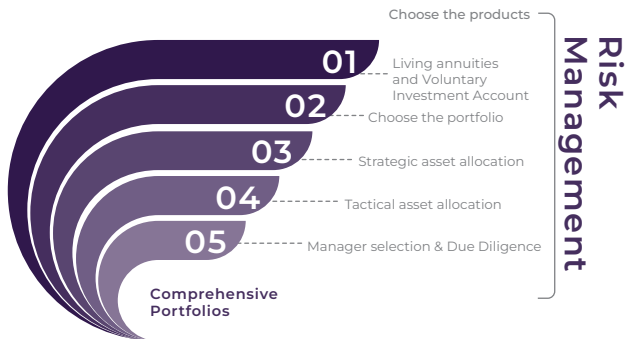
## **FIDUCIARY SERVICES**

Part of leaving a legacy is to ensure personalised administration of clients' trusts, wills, and estates. We have a bespoke solution to your unique fiduciary needs.

# INVESTMENT strategy

Everest Wealth takes a pragmatic approach that ensures an enhanced and specialised investment management process is executed across all our portfolios. We understand that a client's individual objectives are the priority when choosing appropriate investment products to structure their wealth. Everest Wealth considers the unique objectives of our clients when building a solution that leverages the strategic allocation of tactical assets to ensure these objectives are met.

## CLIENT INVESTMENT PROCESS



Once asset allocation is completed, there is an active shift towards the critical and undivided function of managing various asset categories. Our specialised teams, implement a bespoke understanding of these categories of assets effectively to deliver on the holistic objectives of the combined portfolio solution. This process benefits our clients by reducing fees and generating a refined and specialised investment framework.

# INVESTMENT process

## INVESTMENT PRODUCT PLATFORM

A structured investment journey across our Voluntary Investment Account (VIA) and Amethyst Living Annuity (LA) solutions.

1

### DEFINE YOUR INVESTMENT STRATEGY

Select a tailored Everest Wealth solution across the Amethyst and Onyx portfolio range, aligned to your income needs, investment horizon, and risk profile.

### STRUCTURED IMPLEMENTATION

Your investment is implemented through either a Voluntary Investment Account (VIA) or Amethyst Living Annuity (LA) structure, ensuring a secure and efficient entry point.

2

3

### CAPITAL ALLOCATION

Funds are deployed into carefully selected underlying opportunities, aligned to the portfolio's mandate and structured to aim for targeted outcomes.

### OUTCOME-FOCUSED OBJECTIVES

Each solution is managed with a clear focus on:

- Capital preservation
- Enhanced income generation
- Sustainable long-term growth

4

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### ACTIVE INVESTMENT MANAGEMENT

Everest Wealth applies a disciplined, tactical approach across private credit and alternative investments, optimising performance while maintaining transparency.

### ONGOING CLIENT EXPERIENCE

Investors benefit from continuous reporting, efficient administration, and dedicated support throughout the full investment lifecycle.

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# Our WRAP FUNDS

## EVEREST WORLDWIDE FLEXIBLE WRAP FUND

The wrap fund aims to provide a high level of capital growth over the long term. Investors in this fund are prepared to tolerate high fluctuations in the value of their investment over the short term. The fund will be diversified across all major asset classes with a strong bias towards equities (maximum of 100%) and can invest in South African and/or foreign markets up to 100% either way. Investors in this fund should have a minimum investment horizon of 5 years or longer. The fund is not compliant with Regulation 28 of the Pension Funds Act.

## EVEREST MODERATE WRAP FUND

The wrap fund aims to provide a reasonable level of capital growth over the medium term. Investors in this fund are prepared to tolerate moderate fluctuations in the value of their investment over the short term. The fund will be diversified across all major asset classes with an average exposure to equities (maximum of 60%). Investors in this fund should have a minimum investment horizon of 3 years or longer. The fund is compliant with Regulation 28 of the Pension Funds Act.

## EVEREST FLEXIBLE INCOME WRAP FUND

The wrap fund aims to provide investors with a high level of income over the short term. The preservation of capital is of primary importance. The fund will consist primarily of income orientated assets with limited exposure to equities (maximum of 10%). Investors in this fund have an investment horizon of a minimum of 1 year or longer. The fund is compliant with Regulation 28 of the Pension Funds Act.



## EVEREST MODERATE AGGRESSIVE WRAP FUND

The wrap fund aims to provide a high level of capital growth over the long term. Investors in this fund are prepared to tolerate high fluctuations in the value of their investment over the short term. The fund will be diversified across all major asset classes with a bias towards equities (maximum of 75%). Investors in this fund should have a minimum investment horizon of 5 years. The fund is compliant with Regulation 28 of the Pension Funds Act.

## EVEREST CAUTIOUS WRAP FUND

The wrap fund aims to provide investors with stable income and a high level of capital stability. The probability of capital loss over the medium to long term is low. The fund will consist primarily of income orientated assets with a below average exposure to equities (maximum of 40%). Investors in this fund should have a minimum investment horizon of 3 years. The fund is compliant with Regulation 28 of the Pension Funds Act.



# Everest Wealth **ALTERNATIVE INVESTMENTS**

## **HOW DO WE DO IT?**

Everest Wealth offers a range of investment portfolio solutions, supported by appropriate product structures, providing a tangible, credible, and specialised alternative to traditional investments. Our primary focus is on delivering consistent and sustainable returns, with a disciplined approach to portfolio construction. In addition, we aim to outperform traditional market-based investments over the medium to long term.

## **WHAT ARE ALTERNATIVE INVESTMENTS?**

Alternative investments enhance a portfolio by improving diversification, reducing overall volatility, and supporting more stable return outcomes. These investments typically have a low correlation to traditional asset classes, allowing them to perform independently of broader market conditions.

## **WHAT ALTERNATIVE INVESTMENT SOLUTIONS DO WE OFFER AT EVEREST WEALTH AND HOW ARE THEY UNIQUE?**

Everest Wealth focuses on alternative investments that allow for a more active investment approach relative to traditional market-linked investments through active management and strategic oversight. This includes private equity and private debt structures, where investment decisions are based on the underlying fundamentals of private businesses rather than external market factors. This approach enables the development of investment solutions with more defined return profiles, supported by tangible assets and experienced management teams, ultimately enhancing the consistency and predictability of investor outcomes.

## **WHAT DOES “UNIQUE” ACTUALLY MEAN?**

At Everest Wealth, “unique” refers to investment solutions that are not solely dependent on external economic or market conditions. By focusing on private market opportunities and fundamentally driven investments, we are able to structure portfolios where outcomes can be more directly influenced. This results in investment solutions that prioritise consistency, sustainability, and controlled risk, offering investors greater confidence in achieving their long-term financial objectives.

# Everest Wealth

## PORTFOLIO

Everest Wealth offers a range of investment portfolio solutions, supported by appropriate product structures, providing a tangible, credible, and specialised alternative to traditional investments. Our primary focus is on delivering consistent and sustainable returns, with a disciplined approach to portfolio construction. In addition, we aim to outperform traditional market-based investments over the medium to long term.

### ONYX INCOME

The portfolio is designed to provide stable income and capital preservation by investing into unlisted instruments such as preferential shares and debt instruments issued by the Portfolio Holdings Company.

- **Targeted gross Annual return of 12.80% \*\***
- Minimum amount: R100 000
- Dividends paid monthly
- 10% Special Dividend at Maturity



### ONYX INCOME+

The Onyx Income+ portfolio is ideal for investors looking to receive consistent monthly returns, with a fixed 5-year term.

- **Targeted gross Annual return of 14.20% \*\***
- Minimum amount: R100 000
- Dividends paid monthly

### ONYX GROWTH

A solution for clients seeking high, and consistent capital growth, but no access to returns or capital over a 5-year term.

- **Targeted gross Annual return of 14.50% \*\***
- Minimum amount: R100 000
- Dividends paid on maturity



\*\* Please note: 'Targeted Annual return' refers to the return that the investment manager aims to achieve; these are by no means guaranteed.

# Amethyst LIVING ANNUITY



## STRUCTURED INCOME SOLUTIONS

The Amethyst Living Annuity is a purpose-built retirement income solution designed for investors seeking predictable, sustainable income, supported by a structured approach to long-term capital preservation. Through integration with the **Everest Wealth Onyx portfolio range**, Amethyst aligns income with portfolio capability, not market timing, delivering more stable long-term outcomes.

### AMETHYST INFLATION PROTECTOR

Stability. Sustainability. Longevity.

Amethyst Inflation Protector invests into the **Onyx Income Portfolio**, delivering a targeted gross return of 12.12% per annum, supported by a built-in Inflation Protector Dividend.

The structure is designed to align income with portfolio capability, supporting a sustainable drawdown of 10% or lower, while preserving capital integrity and maintaining purchasing power over time.

- Targeted gross return: **12.12% per annum \*\***
- Built-in Inflation Protector Dividend
- Minimum investment: R100,000 \*

*Best suited to investors prioritising stable income and long-term sustainability.*

### AMETHYST INCOME+

Enhanced Income. Controlled Flexibility.

Amethyst Income+ invests into the **Onyx Income+ Portfolio**, offering a higher targeted gross return of 13.38% per annum. This structure enables a higher level of income than Inflation Protector, with the effective drawdown dependent on individual client factors, including applicable advisor fees and product charges.

The solution remains structured and disciplined, balancing the Amethyst Income+ enhanced income with long-term sustainability considerations.

- Targeted gross return: **13.38% per annum \*\***
- Increased income flexibility (drawdown dependent on client factors)
- Minimum investment: R100,000 \*

*Best suited to investors requiring higher income within a controlled, outcome-driven framework.*

\* Portfolio minimum, subject to management discretion

\*\* Targeted dividend refers to the dividend the investment manager aims to achieve and is not guaranteed

## DISCLAIMER

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