Monday, 28 September 2026 | Discovery Sandton, Johannesburg

Time	Session	Speaker/s
07:30	***Registration***	
09:00	**Welcome and Opening Remarks**	**Cobus Kruger** *Purple Wealth Advisory*
09:15	**Opening Keynote: AI and the Future of Global Investing** • TBC	**BlackRock SME** **Cogence CEO**
09:45	**Macro Keynote: The Macro and Political Lens on Offshore Capital** • The current SA macro and political risk picture, and the diversification rationale for clients • Where global capital is flowing and what it means for offshore allocation decisions • Currency outlook (ZAR / USD / GBP) and how to time client conversations on hard-currency exposure • How to translate the macro view into a clear client narrative on why offshore beyond just returns	**George Herman** *Citadel Asset Management*
10:30	**Exchange Control Update and Special Applications** • The latest SARB / FinSurv changes and what they mean in practice for advisors • Single Discretionary Allowance, Foreign Investment Allowance and the new AIT regime – when each applies • Special application process and realistic timelines for moves above R10m • Common compliance traps when structuring outbound flows for high-net-worth clients	**Lauren Marsh** *Currency Partners*
11:00	***Comfort Break and Networking***	
11:30	**Hard Currency Life Insurance in Cross-Border Planning** • Why hard currency life cover matters when offshore assets create US / UK situs exposure • How USD cover solves estate liquidity at the right place and in the right currency • Underwriting realities, premium structures, and product options available to SA residents • Where hard currency cover fits in the cross-border estate plan vs ZAR-denominated policies	**Harry Joffe** *Discovery Life International*

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12:00	**Offshore Endowment – Situs Tax & Beneficiary Nomination Considerations** • Why offshore endowments are the cleanest structural answer to US and UK situs tax exposure • Beneficiary nomination mechanics: bypassing the estate, and the CGT and estate duty implications • The five-year rule and a tax-efficiency comparison vs direct platform holdings • When the endowment is the wrong wrapper: liquidity, contribution rules and client age considerations	**Albert Coetzee** *Ninety One Consultant*
12:30	**International Retirement Plans in Cross-Border Planning** • The case for offshore retirement structures in cross-border financial planning • Structures available to SA residents and non-residents, and how they differ in design • Tax treatment at contribution, growth and withdrawal and the cross-jurisdictional view • Succession and beneficiary planning advantages, and when offshore pensions beat endowments (and vice versa)	**Rex Cowley** *Overseas Trust and Pensions*
13:00	***Lunch and Networking***	
13:45	**The True Cost of Offshore Platforms Personal Share Portfolios – A Comparative View** • The true total cost of platform ownership: TER vs TIC vs all-in cost to the client • Hidden cost layers: custody, FX spreads, dealing fees, transfer-out and withdrawal charges • Service trade-offs: execution-only vs advisory vs full-discretion and what each costs in practice • The diligence checklist every advisor should run before recommending a Personal Share Portfolio	**Panel:** **Brenda Bannatyne** *Ramsey Crookall* **Reginald Labuschagne** *Sanlam Private Wealth* **Michael Hunziker** *Swissquote* *Moderator:* **Cobus Kruger** *Purple Wealth Advisory*
14:30	**Digital Asset Panel Discussion: Focus on New Legislation** • The new SA legislative framework treating crypto as a financial product • FAIS Category I and II implications for advisors who advise on or discuss digital assets • Custody, tax reporting and offshore exposure considerations for client holdings • Where (and whether) digital assets fit in a cross-border portfolio conversation	**Panel:** **Marius Reitz** *Luno* **Jason Carpenter** *Etherbridge*
15:00	**AI in Platform Administration & Third-party Administration – Where the Technology Is Going** • How AI is reshaping platform operations, onboarding and client reporting • What advisors should expect and demand from next-generation platforms and Third-party Administration • Risk and accountability questions: data accuracy, errors, fiduciary lines and audit trails • Practical signals to assess platform AI maturity before recommending it to clients	**Panel:** **Nar Almeida** *Kane Solutions* **Mark Bredall** *FNZ* **Daniel Micali** *Santi4* *Moderator:* **Caryn Nicholai Bath** *Peregrine Administration Services*

Time	Session	Speaker/s
15:45	**Cross-Border Wealth Planning – Bringing It All Together** • Integrating Excon, structures, products, and tax into a single client planning framework • Sequencing decisions: which structure comes first, and why structure must precede product • Real practitioner case studies from each panelist and where the textbook view breaks down • The cross-border planning checklist advisors should take into every HNW client conversation	**Panel:** **Rex Cowley** *Overseas Trust and Pensions* **Reginald Labuschagne** *Sanlam Private Wealth* **Alan Wellburn** *Standard Bank W&I* **Harry Joffe** *Discovery Life International* *Moderator:* **Cobus Kruger** *Purple Wealth Advisory*
16:30	**Closing Remarks and Day Wrap-Up**	**Cobus Kruger** *Purple Wealth Advisory*
16:45	***Networking***	

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