

The Family Office

bravura



Provenance

A Wealth Architecture Practice

Architecting Clarity

Preserving Legacy

Provenance is what protects value over time.

In the world of art, a masterpiece without its documented history is worth far less than one whose ownership and authenticity can be proven.

Family wealth is no different. Behind every trust, company and holding sits a reason it was created and a structure designed to preserve it. Yet few families see the complete picture until it is tested by regulation, evolving family dynamics or the next generation.

We document and clarify the provenance of what you have built, then act as its architect: keeping the whole structure in view, refining it as legislation, families and jurisdictions evolve, and ensuring that what passes to the next generation is understood as well as owned.



The Greatest Opportunities Lie Between the Disciplines

As your wealth grows, so does its complexity.

Businesses become holding companies. Trusts evolve. Investments diversify. Families expand. Assets cross borders. Tax obligations multiply. Succession becomes a reality. What began as a single structure becomes an estate of interlocking ones, added to over decades, by different hands, to different plans.

Before long, your accountant, attorney, tax adviser, investment manager, banker and insurer are all working hard on their own part of the structure. Each competent. Each in isolation.

The challenge is that no individual adviser sees the whole structure, and nobody holds the plans. That is where opportunities are missed, inefficiencies emerge and risk begins.



Bravura Provenance is your Family's Independent Wealth Architect

We don't replace your trusted advisers. We align their decisions, ensuring every specialist is working towards the same architectural plan.

By taking a consolidated view of your family's financial architecture, we uncover opportunities to improve efficiency, strengthen governance and reduce unnecessary tax leakage, enabling your wealth to function as one coherent structure rather than a collection of separate parts.

Protecting your wealth today. Preserving your legacy for generations to come.

It All Starts **with Clarity**

Every engagement begins with our independent **Family Wealth Architecture Review** — a structural survey of what has been built.

We consolidate your family's businesses, trusts, investments, liabilities and cross-border interests into a single set of drawings, examining each structure for what it holds, why it was built and whether it still earns its place. Then we identify any tax leakage, structural inefficiencies, governance gaps and succession risks that may otherwise remain hidden.

The result is more than a report.

It is a strategic blueprint. The foundation for everything that follows, instilling confidence in what you've built and a clear path to optimising what comes next.



Why **Bravura Provenance**?

The world's most successful families rarely need more advisers.

They need an architect: someone who holds the whole design and brings in the right specialists to build to it.

That's the thinking behind Bravura Provenance.

Family Wealth Deserves Careful Stewardship

In line with our name, **provenance** is what gives something lasting value. It explains what it is, where it came from and by what right it is held. Architecture gives that value structure. Together they create clarity, resilience and continuity.

We believe family wealth deserves an architect who holds both in view, and stands accountable for the result.

Bravura Provenance gives you a complete understanding of what has been built, refines the structures that support it, and helps ensure your legacy is preserved with clarity, purpose and confidence.

As the architect of your family's financial world, we coordinate your professional advisers while drawing on the multi-disciplinary expertise of one of Southern Africa's most respected integrated advisory groups, the **Bravura Group**, and a carefully curated network of leading specialists.

Bravura Provenance is a practice of Bravura Solutions (Pty) Ltd, an independent authorised Financial Services Provider (FAIS Category I). We coordinate and oversee your advisers; we do not manage investments in-house, hold no in-house products, and earn no commissions.



Together, we oversee every aspect of your family's wealth architecture, including:

- Tax strategy and structuring
- Estate and succession planning
- Trust and fiduciary oversight
- Consolidated wealth reporting
- Investment oversight
- Risk management
- Liquidity and debt management
- Cross-border planning
- Emigration and residency planning
- Governance across generations

One Trusted Architect One Set of Drawings One Coordinated Strategy

Our value extends far beyond coordination. We apply strategic oversight and independent advice across your family's entire financial architecture, finding opportunities to improve efficiency, reduce unnecessary tax leakage, strengthen governance and better prepare your wealth for future generations.

Where specialist expertise is required, we bring together the right professionals while remaining accountable for the integrity of the structure as a whole.

Because wealth, like any structure, is never sound in isolation.

It endures because every part is designed to work together, and is preserved through provenance.



Let's Optimise your **Wealth**

Get in touch with the Bravura Provenance team and discover how a **Wealth Architecture Review** can help protect, optimise and preserve your family's legacy.

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