

Management team



wealth associates

 carmel wealth

Management Team

We have a wealth of knowledge and experience in Wealth Associates and our management team has a proven track record of building advisory, distribution, and asset management businesses.



Ryno de Kock

Group CEO and Co-Founder

Ryno is co-founder and Group CEO of Carmel Wealth (Pty) Ltd. He has been involved in the financial services industry in South Africa for 22 years, in roles including being the executive of a banking advisory business, head of distribution for a life insurance company, shareholder in an integrated advice and investment business, and head of financial planning and advice for a corporate owned advisor network.



Hans de Nysschen

Head of Risk, Governance and Capital Management

Hans is an accountant with more than 25 years of experience spanning financial services disciplines such as mergers and acquisitions, insurance, investments, wealth management, private equity, and venture capital. He is a seasoned financial services professional and has served as full-time executive, independent director, shareholder, investor and advisor at many organisations including ABSA Corporate & Merchant Bank, PSG Konsult and the Remgro Groups.



Marc du Plooy

Head of Wealth Management

Marc has more than 30 years of experience in the financial services industry and has served as a director of the Financial Intermediary Association (FIA) and chaired the FIA's Investment Management Committee, which includes consulting to the Financial Sector Conduct Authority (FSCA) on draft legislation around investment management and developing ethics and standards for the investment management industry. Marc was the CEO of Wealth Associates until the acquisition by Carmel Wealth.



Johan Schoeman

Head of Stockbroking Services

Johan has been a Stockbroking member of the Johannesburg Stock Exchange since 1985 and a member of the South African Institute of Stockbrokers. He was a director of SMK INC Stockbrokers and a Stockbroker with PSG Konsult. Johan is also an admitted attorney with a B.Proc Degree from the University of Port Elizabeth (Nelson Mandela University) and has experience in corporate and financial markets, both locally and internationally.



Theoniel McDonald

Head of Operations

Theoniel has been a Wealth Manager for more than 20 years. He has held various leadership positions, including Managing Director of Wealth Associates Central and Wealth Associates Fiduciary Services. He also served on the main board of Wealth Associates. Theoniel has been a member of the Financial Intermediary Association of South Africa since 2014 and currently serves as Vice President of the organisation. He holds a Post Graduate Diploma in Financial Planning (UFS) and an MBA (UFS).



Marjorie van den Heever

Head of Human Capital and Marketing

Marjorie has an Honours Degree in marketing and over 26 years' experience in the financial services industry. She has served as Head of Marketing for several companies, including a major life assurance business, a large and well-respected asset and wealth management firm and two major advisory networks. At Carmel Wealth she will oversee all people matters, as well as marketing, brand, communications and client experience initiatives.



Jason Hill

Head of Acquisitions and Growth

Jason Hill is the Head of Acquisitions and Growth at Wealth Associates. He has been involved in the Financial Services Industry in South Africa for 25 years, in various distribution and growth roles from Regional Management for Life Offices to building distribution for corporate banks and corporate-owned wealth and asset management businesses.



Chris Adams

Group Chief Financial Officer

Chris earned an Honours Degree in Accounting from the University of Stellenbosch and is a registered Chartered Accountant CA(SA). He began his career at Ernst & Young Cape Town, specialising in the financial services industry. From there he joined an agricultural company as Head of Finance and subsequently Financial Director. Chris joined Carmel Wealth during its inception and now serves as the Group Chief Financial Officer.



Mauritz van den Heever

Head of IT

Mauritz van den Heever's entire career has been in wealth management and this spans over 16 years. He has a BCom Degree in Investment Management and holds both the CFP® and CIPM designations for his profession. His passion and experience include studies in the information technology sector and he heads up this sphere for Wealth Associates.



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