

# LIFE CAN BE UNEXPECTED





# ABOUT US

## EVERY MONTH, MORE THAN 6 500 CLIENTS TRUST US TO DRAFT THEIR WILLS

Established in 2012, our dedication and commitment has seen us grow to become South Africa's leading provider of Wills and first choice in Estate Administration. Trusted by over **300 000** Clients and more than **4 500** financial advisors, countrywide.

## OUR MISSION

**MORE VALID WILLS IN SOUTH AFRICA**  
AND **LOWER LEGAL FEES AT DEATH FOR OUR CLIENTS.**



**R70 BIL**

Value of Clients' legal fees indemnified through our unique Legacy Protection Plan™.

## KEY MARKET INSIGHTS

**75% OF SOUTH AFRICANS DIE WITHOUT A VALID WILL IN PLACE.**



**90% DON'T PLAN FOR THE UNEXPECTED COST OF DYING AND WINDING UP AN ESTATE.\***

\*Based on indicative feedback from the industry and Clients over the last 8 years.

## TOP 5 CONSEQUENCES OF NOT HAVING A WILL

**01** You can't decide who inherits what and your Estate is distributed according to South African law.

**02** Your Partner may be left with nothing if you are not married or your Will is not updated after your previous marriage ended.

**03** Your Children's inheritance could pass to the Government Guardian's Fund or the appointed Guardian who may squander the inheritance.

**04** Family feuds often occur when family members argue over your assets and when your final wishes are not clearly documented in a Will.

**05** Winding up your Estate can take years, as without a Will appointing a professional Executor, the government is essentially in control of the process.

## SIMPLE THREE-STEP PROCESS TO PROTECTING YOUR LEGACY



## TOP 5 IMPORTANT COSTS AND THEIR SOLUTIONS

01

### EXECUTOR FEES

Executors may charge up to 3.5% + VAT of the value of your Estate. If you don't have this money available, the Executor is entitled to auction off your assets to pay his fees.



### INDEMNITY PLAN™

An innovative insurance product that covers up to 100% of the Executor Fees, when you pass away.

02

### TESTAMENTARY TRUST FEES

By law, minors are not allowed to inherit so you should set up a Trust upon your death for them to inherit your assets. Trust and ongoing Trustee fees can erode their inheritances.



### INDEMNITY PLAN™

An innovative insurance product that covers up to 100% of the Testamentary Trust Fees, when you pass away.

03

### IMMEDIATE EXPENSES

When you pass away, your bank accounts could be frozen and your family could have limited access to cash.



### IMMEDIATE LIQUIDITY™ BENEFIT

This Benefit ensures you have money available for the funeral, travel, groceries and any other immediate expenses.

04

### MONTHLY LIVING EXPENSES

Estates can take months, if not years, to wind up and families mistakenly assume the Estate will pay the monthly ongoing expenses such as lights, rent, groceries, etc. but the funds are often tied up until the Estate is finalised.



### ESTATE OVERHEADS PROTECTOR™

This benefit provides for the essential monthly bills.

05

### TAXES

Most people leave their entire Estate to their Spouse, but if both of you pass away and your Children inherit everything then Capital Gains Tax and other inheritance taxes are triggered.



### ESTATE GAP COVER™

This benefit will pay cash into the second dying Spouse's Estate to cover the burden of these additional taxes.



## LAST WILL & TESTAMENT

### PROTECT INHERITANCES AND AVOID UNCERTAINTY, AT NO COST!

We've made it simple and easy for South Africans to get their Last Wills and Testaments drafted.

We have more than 100 Consultants who either travel to you or consult over the phone, and are able to return your Will draft to you, within 48hrs. Our Legacy Services for Wills - consultation, safekeeping, collection or making of any amendments - are all provided, at no cost. There's no excuse for anyone not to let us help them with their Will.



## LEGACY PROTECTION PLAN™

### COVER THE COSTS OF DYING FROM AS LITTLE AS R78.44 PER MONTH

Our Consultants will discuss and calculate your real cost of dying and show you how you can plan for these costs.

Our unique Legacy Protection Plan™ can indemnify you against legal fees such as Executor's, Testamentary Trust and Conveyance Attorney fees as well as other expenses that arise when you pass away.



## ESTATE ADMINISTRATION

### BURDEN-FREE AND EFFICIENT SERVICE

We offer a full in-house Estate Administration service with highly qualified staff members, across the country.

We have dedicated Estate Consultants who walk the entire Estate Administration journey with the Heirs to make sure the process is as burden-free as possible. On average, we are able to wind up Estates between 6 and 9 months compared to the industry norm of between 12 and 24 months.



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Capital Legacy (Pty) Ltd is an Authorised Financial Services Provider. The Legacy Protection Plan™ is underwritten by Guardrisk Life Ltd.