



# 10 IMPORTANT THINGS *about your will*



## WE WILL PROVIDE YOU WITH A WILL THAT IS TAILORED TO SUIT YOUR SPECIFIC TESTAMENTARY NEEDS

There is no initial fee for this and you can make as many amendments as you may need, provided your Legacy Protection Plan is in force. At your discretion, you may have your Will stored in our safe custody for no additional charge.



## DECEASED ESTATE AND FIDUCIARY SERVICES

With your Legacy Protection Plan in force at the time of your death, your estate will enjoy the use of our legal services for no charge up to and including the Maximum Benefit, and so recoup all or nearly all of the legal fees associated with a deceased estate.

### These services include and are limited to:

- Fully executing your deceased estate
- Trusteeship of the assets you leave to testamentary trust
- Conveyance of property(ies) to the applicable beneficiary(ies)

You can thus benefit from the peace of mind that your intended legacy is preserved, and not sacrificed to exorbitant legal fees in the event of your untimely death.



## LEGACY PROTECTION PLAN OPTIONS

Plan type	Selection	Monthly premium according to age band (R) (Note that age next birthday is used to determine your respective age band)					Maximum Benefit (R)	Immediate Liquidity Benefit (R)	Initial waiting period (months)
		18 - 45	46 -55	56 - 60	61 - 65	66 - 70			
Legacy Protection Plan™									
No Plan - Will only	<input type="checkbox"/>	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Bronze	<input type="checkbox"/>	40.00	59.99	89.99	134.99	148.48	56 318.11	12 349.92	6
Silver	<input type="checkbox"/>	65.45	98.17	147.25	220.87	242.95	125 722.20	30 874.80	6
Gold	<input type="checkbox"/>	89.58	134.39	201.56	302.35	n/a	677 202.98	74 099.53	0
Platinum	<input type="checkbox"/>	117.58	176.37	264.55	396.83	n/a	1 451 760.41	98 799.37	0
Diamond	<input type="checkbox"/>	151.18	226.75	340.14	510.21	n/a	2 497 732.04	123 499.21	0



## IMMEDIATE LIQUIDITY BENEFIT

A cash benefit, equal to the stated benefit amount, will be made available to your nominated beneficiary within or after 48 hours of your death. This benefit helps alleviate the financial strain normally experienced shortly after death and before the executor is appointed by the courts. Its versatility also means it can be used to assist with funeral preparations.



# 101 IMPORTANT THINGS

*You need to know about your will*

- 1 Only an original and signed Will is valid
- 2 Your appointment of a friend/family member as Executor may be declined by the Master, thus the co-appointment of an approved professional is paramount
- 3 Your Will only deals with life cover that pays your estate, thus your Will and life cover beneficiary nominations must complement each other
- 4 If you do not create a Testamentary Trust for minor children's inheritances, their money will go to the Government Guardian's fund
- 5 Guardian nominations are only applicable when there is no surviving biological or legally-appointed parent
- 6 Guardian nominations are only a wish, these nominations should be aware of and happy to accept such an appointment
- 7 No one can inherit until all debts, fees, taxes and marital contract claims are settled, regardless of what your Will says or even if you have no Will
- 8 You can use a Will to document your last wishes but these are only wishes and may not be enforceable, albeit they are likely to be honoured
- 9 If you state that you wish to be an organ donor in your Will, you must still register with the organ donor society for this wish to be effective
- 10 You cannot cater for every eventuality, thus it is better to keep it simple and up-to-date as your circumstances change