

CAPITAL LEGACY

Wills & Estates Specialists

EduCare™



Cover that's as invested
in your children's future
as you are.



GUARDRISK 

Capital Legacy Solutions (Pty) Ltd is an authorised financial services provider.
The Legacy Protection Plan™ is underwritten by Guardrisk Life Ltd, a licensed life insurer.

You've dedicated so much to your children. Do you have cover that does the same?

Our unique approach.

Life insurance is essential in protecting your family. However, after a decade of winding up deceased estates and administering hundreds of testamentary trusts, we know how easily life insurance gets wrapped up in other things like bond payments, and other debts and expenses when you pass away ultimately, putting your kids' education and care needs at risk.

With **EduCare™**, dedicated funds are securely ring-fenced to help cover the costs of education and care for your kids should you become impaired, severely ill or pass away.

How EduCare™ works.

- Select the amount required to help cover the costs of your children's ongoing education and care.
- Should you become impaired, severely ill or pass away, we will pay your EduCare™ benefit into a dedicated Children's Trust™ for your child.
- The trustees of the Children's Trust™ will then allocate funds to cover your kids' education and care needs based on your plan.
- All the trust and trustee fees are indemnified, ensuring the full value goes towards your children's education and care needs.
- Benefits even if you don't claim:

- A **cashback** will be paid out when your child reaches the trust's termination age.
- The EduCare™ benefit amount can be converted into **life cover** without any underwriting.

What's included in your plan.

Funds to help cover the costs of education and care, such as:

✓	School fees	✓	Food
✓	School clothes	✓	Transport
✓	Stationery	✓	Personal care
✓	Sporting equipment	✓	Tertiary education

EduCare™ also includes the following benefits:



Estate Duty Benefit

A cash lump sum of up to **R1 000 000** will be paid out to the estate of the plan holder to cover the estate duty.



Medical Studies Benefit

If the child studies to become a medical doctor, up to **R100 000** will be paid to the institution per annum for the last 3 years (first 4 years funded by Children's Trust™).



Achiever Benefit™

A cash lump sum of **R150 000** will be paid out, per child, if they qualify for National Colours.



Global Bursary Benefit™

Pays up to **R5 million** in university fees if your child is accepted into one of the 50 Oxford Global top universities.



LifeStarter Benefit™

Pays out as a cash lump sum on the 1st day of your child's 18th birthday month. This amount is selected by you in the initial calculation.

Match your cover to your needs.

We've simplified things by creating **3 options** for the type of education plus living expenses you want to cover.

Example:
4-year-old child
of a 34-year-old,
non-smoking mother

Option 1

Public school

R2.6 million

in benefits

For only

R87^{pm}*

Option 2

Private school

R5.8 million

in benefits

For only

R235^{pm}*

Option 3

Premium

R9.5 million

in benefits

For only

R362^{pm}*

- * Cover for a 4-year-old child of a 34-year-old, non-smoking mother.
- This quote is for illustrative purposes only and is profile and cover value dependent.
- Exclusions/limitations are available on our website at www.capitallegacy.co.za.
- For full Ts & Cs, call us on 087 352 2800 or speak to your broker.

Don't procrastinate!
Start writing their next chapter today.

Get your EduCare™ quote at capitallegacy.co.za
or speak to your financial advisor.

Why Capital Legacy?

As South Africa's #1 provider of wills and estates, it's always been our mission to make the loss of a loved one easier.

We see the reality of families struggling to deal with this loss almost daily. This is infinitely more difficult when someone's affairs are not in order. That is why we've dedicated the last decade to ensuring more people are protected against the unexpected costs of dying.

Whether you're in need of a **will, life insurance, dedicated education cover**, or the power of all three, we've got you covered.

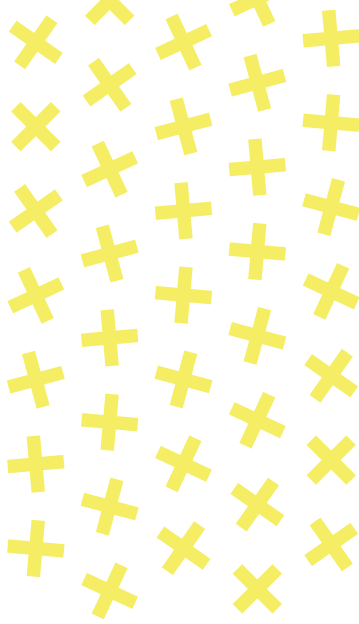
Not to brag, but we're kinda good at what we do.



Did you know?

EduCare™ was designed by parents, for parents.

It pays into a dedicated children's trust should you become severely ill, impaired or pass away. The trustees are parents themselves who will do their utmost to safeguard your kids' well-being and future.



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**BeneFactor™
for Good**

Insurance Making a Difference

We pay a portion of every EduCare™ premium to BeneFactor for Good™, a charitable trust linked to a bursary programme that gives promising kids a head-start in life.