

# CAPITAL LEGACY

Wills & Estates Specialists

## The Legacy Protection Plan™



We've got you covered  
against the unexpected  
costs of dying.



**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.

# Protect your legacy. It starts with your will.

More than 70% of South Africans die without a valid will in place and 90% don't plan for the unexpected costs of dying. We know that life gets busy. Still, your will is one of the most important documents you will ever draft, and all we need is an hour of your time.

## 01 Consultation

One of our expert will consultants will meet with you, either at work or at home, during or after office hours, to discuss your will and estate-planning needs. We will send your draft will within 48 hours for signing and arrange for the collection and safekeeping thereof.

## 02 Calculation

Our consultant will use the approximate value of your assets and debts to provide you with insightful information on which legal fees will be applicable to your estate when you pass away.

## 03 Indemnification

Our unique Legacy Protection Plan™ indemnifies these legal fees, resulting in far fewer delays with deceased estates.

## Why do I need the Legacy Protection Plan™?

When you pass away, your estate will be subject to legal fees and your family could end up having limited access to funds. The Legacy Protection Plan™ is an effective planning tool to set aside funding to cover your estate's legal fees and caters for immediate expenses. It protects not only yourself but your spouse, kids and parents too.

- **Affordable premiums for any age + BIG benefits.**
- **No cease age, cover for life.**
- **Cash benefits to plug gaps that other policies can't.**

# A full suite of services, all under one roof.

## Your will



- Free of charge + unlimited amendments.
- Access to a specialist consultant.
- Free collection + safekeeping.

## Your beneficiaries



- Create a trust for your kids + spouse.
- Care for your loved ones with disabilities.
- A personal estate consultant by your side.

## Your estate



- Up to 100% cover for legal fees + other costs.
- Choose any executor.
- Administered by in-house professionals.

The Legacy Protection Plan™ integrates our services and insurance offerings, giving you peace of mind when it comes to covering the costs of dying, such as **executor**, **conveyancing** and **testamentary trust fees**.

## Additional cover available in your plan:

### Immediate Liquidity™

Cash is paid to your dependents to cover immediate costs such as funeral expenses, travel arrangements and groceries.



### Estate Overheads Protector™

Cover monthly expenses such as electricity, medical aid, school fees, groceries and insurance for up to 6 months.



### Estate Gap Cover™

Cover for the increased costs to the estate like inheritance taxes should both spouses pass away.



# The Legacy Protection Plan™ in action.

Example: 32-year-old, non-smoking female

Estate assets, excl. properties  
**R2 million**

Estate & executor fees  
**R80K**

Properties  
**R2 million**

Property & conveyance fees  
**R32K**

Value to trust  
**R3 million**

Trust & trustee fees  
**R595K**

Term of trust: 23

**Total estate fees**

**R707K** 100% covered

**Maximum Indemnity Benefit™**

**R898K**

For only

**R160<sup>pm</sup>\***

Includes

**Immediate Liquidity™**

**R96K**

Gold Legacy Protection Plan™

- \* Cover for a 32-year-old, non-smoking female with a young child.
- This quote is for illustrative purposes only.
- Exclusions/limitations are available on our website.
- For full Ts & Cs, call us on 087 352 2800 or speak to your broker.

Get your Legacy Protection Plan™ quote  
at [capitallegacy.co.za](http://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.

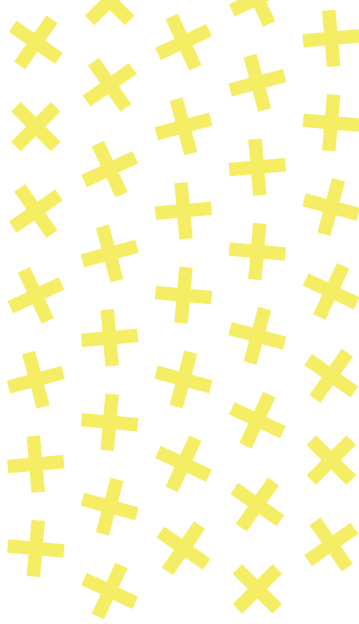
Whether you're in need of a **will, life insurance, dedicated education cover**, or the power of all three, we've got you covered.

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



## Did you know?

Capital Legacy was the first to introduce an integrated insurance solution with your will that covers the fees and costs when you pass away. It's called the **Legacy Protection Plan™** and has revolutionised the industry, helping more than 300 000 South Africans since its launch in 2012.



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