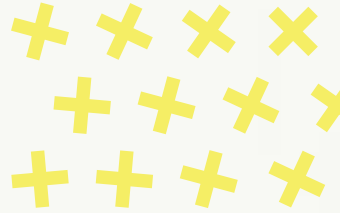


# CAPITAL LEGACY

Wills & Estates Specialists

## MyCover™



There are no second chances when it comes to having the right life insurance.

**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.

# MyCover™

putting your  
beneficiaries first.

Get life insurance that's transparent and tailored to suit your needs – and your pocket.



## The cover

A comprehensive solution that includes optional illness and impairment cover, creates a trust for your children, and lasts for the remainder of your life, with no executor or trustee fees.



## The premiums

Our insurance plans offer fair pricing, sustainable premium increases below the industry average, and flexible options for premium payment and benefit reimbursement.



## The process

With MyCover™, we offer a hassle-free solution. You can choose to work directly with us or through your advisor, there is no need for medical testing in most cases, and you have the added benefit of getting your will done quickly and easily.

It just makes sense  
to do your life insurance  
with the people you trust  
to do your will.

# The power of integration.

Our life insurance was designed to integrate with your will and Legacy Protection Plan™ to meet all your financial estate-planning needs.

With the power of integration, we provide financial certainty for your loved ones to ensure you leave a lasting legacy.

## Will integration

It integrates with your Capital Legacy will to ensure you make the correct beneficiary nominations.

## Up to R15 million life cover

Our flexible life insurance keeps you ahead of the game – with added benefits at comparably better rates.

## Save on fees

Save on executor and trustee fees - life insurance that pays to your estate is indemnified against estate fees, ensuring all your life insurance is used for what you intended.

## Convenient & easy

It is a convenient and easy application process with streamlined underwriting.

## MyAbility Cover™

This is an optional benefit for both impairment and critical illness.



The combination of impairment and critical illness means you are covered for both and if the benefit goes unused, it will pay out with your life insurance and not fall away.



Up to R5 million cover.

# Choose an option that best suits you.

**Example:**  
43-year-old,  
non-smoking male

**R1 million**  
life insurance with  
**R500 000**  
impairment &  
critical illness cover

For only  
**R312<sup>pm</sup>\***

#### Protected Cover

A non-accelerated option which means if you had to claim on your MyAbility Cover™, your MyCover™ benefit will not be affected.

Option 1

#### More Benefit

Increase your life insurance amount at cost price.

Option 2

#### Less Premium

Reduce your monthly premiums without sacrificing cover.

Option 3

#### Cashback

Get up to 12 months' premiums back in cash every 5 years.

Option 4

Structured with one of four options which you can change whenever you want.

- \* Cover for a 43-year-old, non-smoking male based on the Protected Cover option.
- This quote is for illustrative purposes only and is risk profile dependent.
- Exclusions/limitations are available on our website at [www.capitallegacy.co.za](http://www.capitallegacy.co.za).
- For full Ts & Cs, call us on 087 352 2800 or speak to your broker.

Get your MyCover™ quote at [capitallegacy.co.za](http://capitallegacy.co.za)  
or speak to your financial advisor.

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# 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.

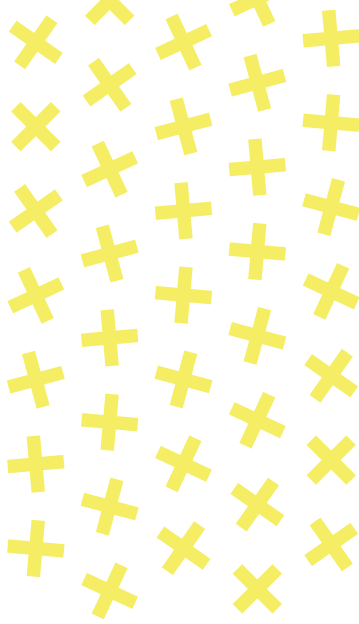
Whether you're in need of a **will, life insurance, dedicated education cover**, or the power of all three, we've got you covered.

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



## Did you know?

Capital Legacy was the first to introduce life insurance that automatically creates a **trust for your children**, with no added costs or any executor fees should it pay to your estate.



# CAPITAL LEGACY

Wills & Estates Specialists

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