

CAPITAL
LEGACY



leave a legacy

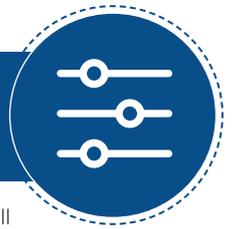


ARE YOU

PREPARED



WHAT YOU NEED TO KNOW



Writing a Will to take care of your legal affairs is imperative! If you don't write a Will before your death, South African law will determine who gets your assets according to Intestate Law of Succession and a judge may decide who will raise your children. Capital Legacy offers you a unique solution to assist you in protecting your estate against the exorbitant Legal Fees. Our principal mission is to drastically reduce or nullify unrealistic deceased estate and legal expenses.

The fees involved in your estate are as follows:



EXECUTOR FEES:

This is the fee charged by the Executor or assisting professional to wind-up your estate.

HOW IT WORKS

A maximum of 3.99% of your GROSS estate will be charged.

FEE EXAMPLE

An estate worth R3million will pay R119 700 in fees



TESTAMENTARY TRUST FEES:

This is the fee charged by the Trustees to administer the Trust that you create in terms of your Will, normally to look after the money you leave to your minor children. Not having a trust for minors, will mean their inheritances will land up with the government's Guardian Fund or with their Guardians.

HOW IT WORKS

On average, 1.14 % initially charged on the NET assets and 1.6% charged annually.

FEE EXAMPLE

The total cost with R1.5m in assets over 15 years is R367 000



CONVEYANCE ATTORNEY FEES:

This is the fee charged by the transferring attorney when property needs to be inherited.

HOW IT WORKS

The attorney charges according to the tariff as provided for by the S.A. Law Society, effectively a percentage of the value of the property(ies) being conveyed.

FEE EXAMPLE

A home worth R1 850 000 being transferred to a beneficiary will cost R21 850 in fees to the estate

SOLUTIONS

- Negotiate the fees with your Executors and Trustees
- Let your family pay for the fees with their inheritance or your life cover
- Use the Legacy Protection Plan™ to provide for ALL the fees and it pays an immediate cash amount within 48 hours