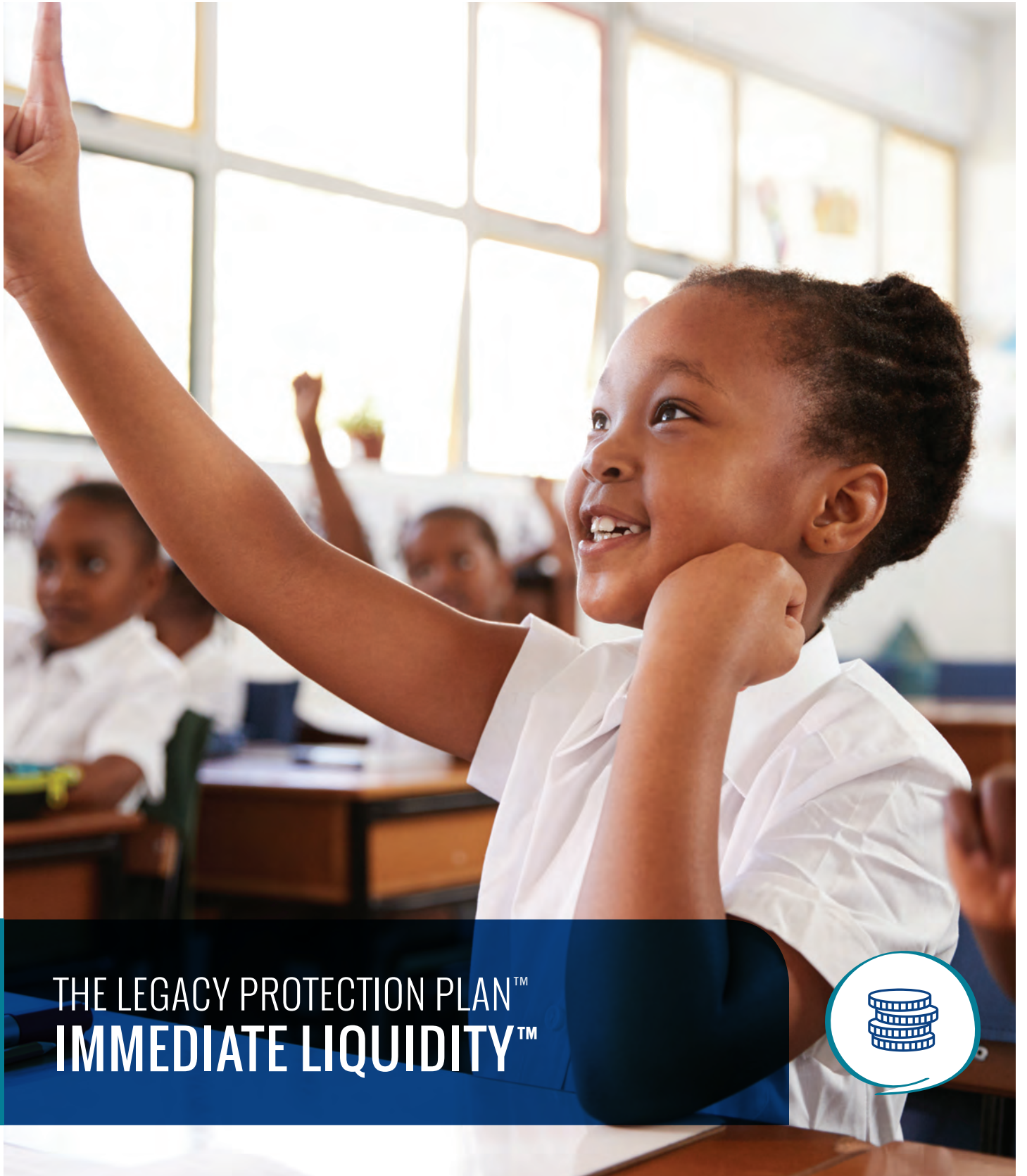


CAPITAL  
LEGACY



THE LEGACY PROTECTION PLAN™  
IMMEDIATE LIQUIDITY™



# WHAT IS IMMEDIATE LIQUIDITY™

The integrated Immediate Liquidity™ Benefit can seamlessly be enhanced by adding the extended Immediate Liquidity™ Benefit to your Indemnity Plan™ to provide more cover for final expenses such as the funeral, travel and monthly bills.



## WHY IMMEDIATE LIQUIDITY™

The extended Immediate Liquidity™ Benefit provides for the final expenses and deceased Estate fees in a cost-effective Integrated Benefit. You can provide for or add to your own provision for immediate liquidity and protection of fees.

This benefit reaches further than 'funeral' benefit products to ensure the minimum cost of winding-up of a loved one's Estate is provided for. The benefit includes a feature of additional indemnification of deceased Estate legal expenses on the life assured in question.

## PRODUCT DESCRIPTION

As a supplement to the optimum Indemnity Plan™ for your budget, consider the disastrous impact that final expenses can have on your loved ones. These expenses include the cost of your funeral, travel arrangements or even paying that month's bills to keep the lights on.

The extended Immediate Liquidity™ option can be added to your Indemnity Plan™ to provide for such expenses that may not be provided for in terms of the integrated Immediate Liquidity™ Benefit. Furthermore, you may need to protect yourself against these same costs in the event of losing your Spouse, Children or Parents.

A unique feature of this benefit is that an amount equal to the stated Immediate Liquidity™ Benefit will be added to your Maximum Indemnity Benefit™ (MIB™) for the indemnification of deceased Estate legal expenses on the relevant life assured you have selected.

This benefit allows you to provide for the cost of the funeral and winding-up of the Estate of a Spouse, Child, Parents or even Parents-in-law. In the case of your life, you can top-up your liquidity and fee protection needs for a nominal cost each month.

# IMMEDIATE LIQUIDITY™



Extender Option	Initial Waiting Period (in months)	Immediate Liquidity™ Benefit	Maximum Indemnity Benefit™	Initial Estate Overheads Protector™	Monthly Estate Overheads Protector™	Estate Gap Cover™ Cash Benefit	Total Value to Beneficiaries	Medical Information Required
● Principal Immediate Liquidity - Lite	0	R 25 000	R 25 000	R 0	R 0	R 0	R 50 000	✓
● Principal Immediate Liquidity - Classic	0	R 50 000	R 50 000	R 0	R 0	R 0	R 100 000	✓
● Principal Immediate Liquidity - Premium	0	R 100 000	R 100 000	R 0	R 0	R 0	R 200 000	✓
● Family Immediate Liquidity - Lite	6	R 25 000	R 25 000	R 0	R 0	R 0	R 50 000	✗
● Family Immediate Liquidity - Classic	6	R 50 000	R 50 000	R 0	R 0	R 0	R 100 000	✗
● Child Immediate Liquidity - Per Child	6	R 10 000	R 10 000	R 0	R 0	R 0	R 20 000	✗
● Parent Immediate Liquidity - Per Parent	12	R 25 000	R 25 000	R 0	R 0	R 0	R 50 000	✗

Premiums & Benefits applicable for 2018 only.

Extender Option	Selection	Age 18 - 30 or *0 - 21	Age 31 - 45	Age 46 - 50	Age 51 - 55	Age 56 - 60	Minimum Monthly Income	Age Related Increase
● Principal Immediate Liquidity - Lite	<input type="radio"/>	R 22.00	R 25.00	R 29.00	R 37.00	R 49.00	R 12 500	✓
● Principal Immediate Liquidity - Classic	<input type="radio"/>	R 40.00	R 45.00	R 52.00	R 65.00	R 85.00	R 12 500	✓
● Principal Immediate Liquidity - Premium	<input type="radio"/>	R 78.00	R 89.00	R 103.00	R 129.00	R 168.00	R 15 000	✓
● Family Immediate Liquidity - Lite	<input type="radio"/>	R 40.00	R 45.00	R 52.00	R 65.00	R 85.00	R 12 500	✓
● Family Immediate Liquidity - Classic	<input type="radio"/>	R 71.00	R 81.00	R 94.00	R 118.00	R 154.00	R 12 500	✓
● Child Immediate Liquidity - Per Child	<input type="radio"/>	R 12.50*	n/a	n/a	n/a	n/a	R 12 500	✗
● Parent Immediate Liquidity - Per Parent	<input type="radio"/>	R 125.00	R 149.00	R 239.00	R 383.00	R 613.00	R 12 500	✓

Premiums & Benefits applicable for 2018 only.

## UNIQUE TERMS AND CONDITIONS

Terms of Cover	Standalone Benefit	Non-Accelerated Cover	Age Restrictions	Multiple Lives	Trigger Event	Whole of Life Cover	Available on Multiple Policies	Cover Amounts	Services Opt-Out Benefit	Waiting Periods
● Lump sum cash payout as per policy Plan Terms and Conditions for Extender Immediate Liquidity™.	✗	✓	✓	✓		✓	✗	Refer to the table above	✗	✗

Minimum Income Required	Underwriting on Principal	Underwriting on Other Lives	Age-Related Increases	Annual Benefit Increases	Premium Guarantees	Upgrades & Downgrades @ Anytime	Pre-Policy Issued Free Cover	Grace Period (Months)	Automatic Lapse After 2 Months in Arrears	30-Days Notice to Cancel	Reinstate Option	Claim Notice Period (12 Months)	Worldwide Cover
✓	✗	✗	✓	✓	✗	✓	✓		✓	✓	✓	✓	✓

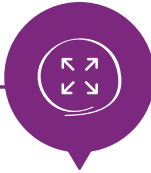


## LEGACY PROTECTION PLAN™

Central to Capital Legacy is our unique Legacy Protection Plan™ (LPP™) underwritten by Guardrisk Life Ltd, a subsidiary of MMI Holdings Ltd. Developed initially to fend-off the high cost of deceased Estate legal expenses, our signature product has now evolved into the complete solution for deceased Estates. Ground-breaking in its approach and comprehensive in its offering, every Customer will now be seen as a Legacy Protection Plan™ Holder.

No two Wills nor deceased Estates are the same. Like your fingerprint, your Legacy Planning needs are unique. Rigid solutions are therefore not possible to help you protect and deliver the legacy you so wish to leave. The new LPP™ can be tailored to most Estate planning needs and very rarely is it unable to deliver, all the while remaining robust and easily understandable to ensure you have the peace of mind that a single solution has been found to an age-old problem of securing one's legacy.

Simply doing a Will or taking a policy of sorts can certainly help secure your legacy but by no means are such solutions complete. Worst yet, done in isolation, they can even be counter-productive in terms of your needs. The all new Legacy Protection Plan™ now provides for FIVE interconnected services, plans and benefits that we have devised to ensure a complete solution to your death planning needs as follows:



### LEGACY SERVICES™

Legacy Services™ are the Testamentary and Fiduciary services in respect of Wills, Estates and Trusts.

- Last Will & Testament
- Secure Custody
- Executor Appointments
- Trustee Appointments
- Deceased Estate Administration
- Testamentary Trust Administration
- Other Assets Administration
- Estate Property Transfers



### INDEMNITY PLAN™

A world class solution to help you protect your legacy by indemnifying the professional fees associated with the cost of dying.

- CorePlan™
- FeePlan™
- Bronze
- Silver
- Gold
- Platinum
- Diamond
- Unlimited
- MyPro™



### IMMEDIATE LIQUIDITY™ BENEFITS

Insure yourself, your family or Parents from the need for immediate liquidity upon death with a seamless extension of cover.

- Principal Immediate Liquidity - Lite
- Principal Immediate Liquidity - Classic
- Principal Immediate Liquidity - Premium
- Family Immediate Liquidity - Lite
- Family Immediate Liquidity - Classic
- Child Immediate Liquidity
- Parent Immediate Liquidity



### ESTATE OVERHEADS PROTECTOR™ BENEFITS

A world class Executor-guided Benefit to protect your family from the complex funding problem of short and medium term Estate overheads such as medical aid, home utilities and school fees. The benefit can pay an initial and/or monthly benefit.

- Estate Overheads Protector - Lite
- Estate Overheads Protector - Classic
- Estate Overheads Protector - Premium



### ESTATE GAP COVER™ BENEFITS

Ensure that your loved ones fill the financial gap created on the death of the last surviving Spouse and are free from the burden of Inheritance Taxes and other costs.

- Estate Gap Cover - Lite
- Estate Gap Cover - Classic
- Estate Gap Cover - Premium



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Capital Legacy Solutions (Pty) Ltd is an Authorised Financial Services Provider,  
and is underwritten by Guardrisk Life Ltd, a subsidiary of MMI Holdings Ltd.