

CAPITAL  
LEGACY



THE LEGACY PROTECTION PLAN™  
**INDEMNITY PLAN™**



# WHAT IS THE INDEMNITY PLAN™

The Indemnity Plan™ effectively indemnifies the costs of the Executor & Trustee services, Conveyance Attorney fees as well as Non-executable Estate Assets that are necessary to wind-up the deceased Estate.

## WHY THE INDEMNITY PLAN™

By having a dedicated provision for the necessary professional fees to administrator a deceased Estate, your Beneficiaries will save tremendously both in time and money, ensuring your legacy is delivered as you intended it.



## PRODUCT DESCRIPTION

Every plan type offers the following minimum Legacy Services™:

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

The cost of these Legacy Services™ are then provided for or covered through our unique Maximum Indemnity Benefit™ (MIB™). Therefore with the right plan type selection, your loved ones will not have the bills to pay but will have the professional services they need to benefit from your legacy.

In other words, depending on the plan type selection, one can get between 25% - 100% effective discount on their Estate fees. The value of fees saved versus the nominal monthly premium is unheralded, starting with no charge for our starter or CorePlan™.

To ensure comprehensiveness, certain additional benefits have been integrated into the Indemnity Plans™. These benefits include the provision of immediate liquidity for final expenses; a cash benefit in the event of the simultaneous passing of you and your Spouse as well as funds to cover the cash costs necessary for the Estate.

The Indemnity Plan™ is the complete solution to securing ones legacy and reaches far beyond any current solution involving the simple provision of a Will.

# INDEMNITY PLAN™



Indemnity Plan™	Initial Waiting Period (in months)	Maximum Indemnity Benefit™	Fee Indemnity Percentage	Integrated Benefits				Medical Information Required
				Immediate Liquidity™ Benefit	Initial Estate Overheads Protector™	Estate Gap Cover™ Cash Benefit	Total Value to Beneficiaries	
● CorePlan™	0	n/a	25%	R 0	R 0	R 0	Estate dependent	✗
● FeePlan™	0	n/a	75%	R 0	R 0	R 0	Estate dependent	✗
● Bronze	6	R 125 000	100%	R 15 000	R 6 000	R 0	R 146 000	✗
● Silver	0	R 250 000	100%	R 35 000	R 8 000	R 0	R 293 000	✓
● Gold	0	R 750 000	100%	R 80 000	R 11 000	R 500 000	R 1 341 000	✓
● Platinum	0	R 1 500 000	100%	R 110 000	R 15 000	R 1 000 000	R 2 625 000	✓
● Diamond	0	R 3 000 000	100%	R 135 000	R 15 000	R 1 500 000	R 4 650 000	✓
● Unlimited™	0	Unlimited	100%	R 135 000	R 15 000	R 1 500 000	Unlimited	✓
Indemnity Plan™	Selection	Age 18 - 30	Age 31 - 45	Age 46 - 50	Age 51 - 55	Age 56 - 60 or *61+	Minimum Monthly Income	Age Band Increase
● CorePlan™ (No maximum entry age)	<input type="radio"/>	R 0.00	R 0.00	R 0.00	R 0.00	R 0.00*	R 0.00	✗
● FeePlan™ (No maximum entry age)	<input type="radio"/>	R 92.00	R 92.00	R 92.00	R 92.00	R 92.00*	R 0.00	✗
● Bronze	<input type="radio"/>	R 53.00	R 60.00	R 69.00	R 87.00	R 114.00	R 7 500	✓
● Silver	<input type="radio"/>	R 70.00	R 80.00	R 92.00	R 115.00	R 150.00	R 12 500	✓
● Gold	<input type="radio"/>	R 96.00	R 110.00	R 127.00	R 159.00	R 207.00	R 15 000	✓
● Platinum	<input type="radio"/>	R 131.00	R 150.00	R 173.00	R 217.00	R 283.00	R 17 500	✓
● Diamond	<input type="radio"/>	R 166.00	R 190.00	R 219.00	R 274.00	R 357.00	R 20 000	✓
● Unlimited™	<input type="radio"/>	R 244.00	R 280.00	R 322.00	R 403.00	R 524.00	R 25 000	✓

Premiums & Benefits applicable for 2018 only.

## UNIQUE TERMS AND CONDITIONS

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 for Arrears (Months)	Automatic Lapse After 2 Months in Arrears	30-Days Notice to Cancel	Reinstate Option	Claim Notice Period (12 Months)	Worldwide Cover	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	
✓	Selection Dependent	✗	Selection Dependent	✓	✗	✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

- Indemnification at rates as per current Plan Terms and Conditions except for Testamentary Trust
- Immediate liquidity as per wording for extender Immediate Liquidity™ except for addition of MILB™
- Estate Overheads Protector™ as per extender option except for lump sum only
- Estate Gap Cover™ as per extender wording except for death within 12 months

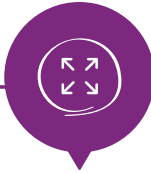


## LEGACY PROTECTION PLAN™

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



1st Floor, Wrigley Field, The Campus,  
57 Sloane Street, Bryanston, Gauteng, South Africa  
087 352 2800  
[lifeinfo@capitallegacy.co.za](mailto:lifeinfo@capitallegacy.co.za)



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