CAPITAL LEGACY™

leave a legacy

THE LEGACY PROTECTION PLAN™

INDEMNITY PLAN™ *MyPro*™

WHAT IS INDEMNITY PLAN™ *MyPro™*

MyProfessional™ is a series of Indemnity Plans™ with the same benefits and premiums as our principal Indemnity Plans™. Their difference is that they cover the professional appointment's costs relating to being the Executor and even their property transfer fees without these costs burdening your Estate.

Capital Legacy will administer the Estate under instruction from the appointed MyPro™ and work in conjunction with the MyPro™ to ensure your legacy is delivered how you intended it.

PRODUCT DESCRIPTION

With MyPro™, one can now get the benefit of their choice of Professional but without the cost. The interests of the MyPro™ and you, the Customer, are better aligned and the strength of Capital Legacy's Estate Administration abilities harnessed to deliver a true "best of both worlds" solution.

The solution involves an agreement between the MyPro™ and Capital Legacy where we are either both appointed or simply just the MyPro™ is appointed to be the Executor.

The Indemnity Plan™ will insure the cost of the MyPro's™ Executor fees and if the appointed MyPro™ is a Conveyance Attorney, his or her fees for any Estate property transfers will be paid from the plan.

Consideration must be given to any fee surplus or shortfall as a result of the inappropriate selection of plan type. This surplus or shortfall as may be the case will be either paid to or by the Estate.

WHY THE INDEMNITY PLAN™ *MyPro™*

Capital Legacy embraces the freedom of testation or in other words, the freedom to choose any Executor.

Up until now, the power of the Legacy Protection Plan™ to allow for the winding-up of one's Estate without the fees has been limited by the fact that we had no symbiotic mechanism to work with any other professional appointment you may prefer to make as your Executor.

You may wish to have an alternate professional, as your Estate planning is complex and may require the advice of your Attorney or Accountant. You may even wish for your financial advisor or broker to be more involved in your Estate affairs. They are what we call your MyPro™ and we can now enable their value to you without their cost consequence.

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)	○	R 0.00	R 0.00	R 0.00	R 0.00	R 0.00*	R 0	✗
FeePlan™ (No maximum entry age)	○	R 92.00	R 92.00	R 92.00	R 92.00	R 92.00*	R 0	✗
Bronze	○	R 53.00	R 60.00	R 69.00	R 87.00	R 114.00	R 7 500	✓
Silver	○	R 70.00	R 80.00	R 92.00	R 115.00	R 150.00	R 12 500	✓
Gold	○	R 96.00	R 110.00	R 127.00	R 159.00	R 207.00	R 15 000	✓
Platinum	○	R 131.00	R 150.00	R 173.00	R 217.00	R 283.00	R 17 500	✓
Diamond	○	R 166.00	R 190.00	R 219.00	R 274.00	R 357.00	R 20 000	✓
Unlimited™	○	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

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
• 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 MIB™ • 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	✓	✓	Benefit Dependent	✓	RIP	✓	✗	Refer to the table above	✓	Selection Dependent

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
✓	Selection Dependent	✗	Selection Dependent	✓	✗	✓	✓	1	✓	✓	✓	✓	✓

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

GUARDRISK
TAILORED RISK SOLUTIONS