

Last Will & Testament

- On Site Drafting
- Unlimited Amendments
- 48 Hour Turnaround
- Version Control/Barcoded

Secure Custody

- CO2 Controlled Vault
- Limited Access
- 24 Hour Retrieval

Executor Appointments

- Freedom of Testation

Trustee Appointments

- Encourage a personal Trustee Appointment

Deceased Estate Administration

- 3,5% + VAT

Testamentary Trust Administration

- No Initial Fee
- 0.75% + VAT ongoing

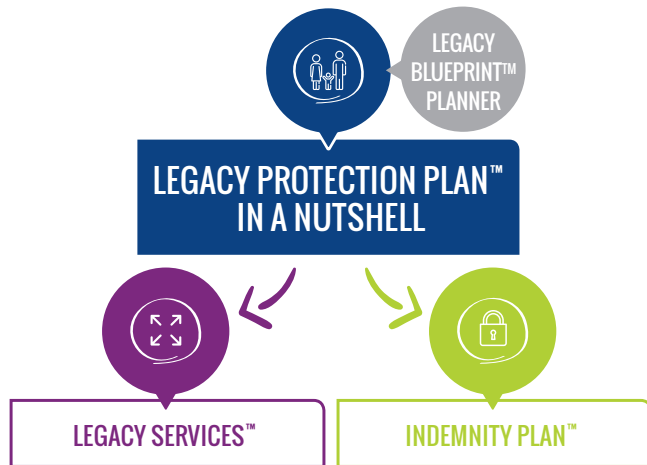
Other Assets Administration

- 0.75% + VAT
- Life Policies, Retirement Benefits, Worldwide Assets

Estate Property Transfers

- As per Attorney scales

25% - 100% INDEMNIFICATION



MAXIMUM INDEMNITY BENEFIT™ (MIB™)

- Executor's Fees
- Non-Estate Assets Fees
- Conveyance Fee - Property Transfers
- Ongoing Trustee Fees

Plan Type	Fee Indemnified	MIB™
CorePlan™	25%	
FeePlan™	75%	
Bronze	100%	R125 000
Silver	100%	R250 000
Gold	100%	R750 000
Platinum	100%	R1 500 000
Diamond	100%	R3 000 000
Unlimited	100%	Unlimited

CASH PAYMENT - 48 Hours after death

Integrated Benefits

Bronze	R15 000	Platinum	R110 000
Silver	R35 000	Diamond	R135 000
Gold	R80 000	Unlimited	R135 000

Principal - Extender Option

Light	Classic	Premium
Cash & MIB™: R25 000	Cash & MIB™: R50 000	Cash & MIB™: R100 000

Family - Extender Option

Light	Classic
Cash & MIB™: R25 000	Cash & MIB™: R50 000

Lives Assured: Spouse + 4 Children
6 Months Waiting Period

Child - Extender Option

Per Child

Cash & MIB™: R10 000

Lives Assured: Per Child
6 Months Waiting Period

Parent - Extender Option

Per Parent

Cash & MIB™: R25 000

Lives Assured: Per Parent
12 Months Waiting Period



INITIAL ESTATE EXPENSES NAMELY:

- Masters Fee
- Correspondents (eg. Masters Office)
- Advertising (eg. Newspapers)
- Property Clearance (eg. 4 Months Water, lights & refuse)

MONTHLY ESTATE EXPENSES NAMELY:

- School Fees
- Water & Lights
- Insurances
- Medical Aid
- Groceries

The balance is paid into the Estate

Integrated Benefits (Initial/Lump Sum)

Bronze	R6 000	Platinum	R15 000
Silver	R8 000	Diamond	R15 000
Gold	R11 000	Unlimited	R15 000

Extender Options

Lite	R30 000 (Lump Sum)
Classic	R12 500 (Per Month x 12)
Premium	R20 000 (Per Month x 12)

INHERITANCE TAXES

- Estate Duty Tax
- Capital Gains Tax
- Supplement loss of income of both Parents dying
- Pays into the last surviving Spouse's Estate

Integrated Benefits

Gold	R500 000
Platinum	R1 000 000
Diamond	R1 500 000
Unlimited	R1 500 000

Extender Options

Lite	R1 000 000
Classic	R2 000 000
Premium	R3 000 000

- Automatic upgrade to Unlimited MIB™ should both Spouses pass away within 12 months of each other.