CAPITAL LEGACY™
leave a legacy

THE LEGACY PROTECTION PLAN™

LEGACY SERVICES™

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

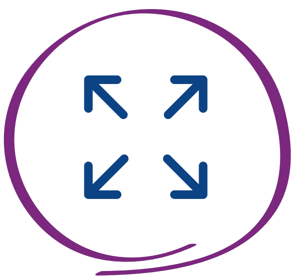
Ensure that your loved ones fill the financial gap created on the death of the last surviving Spouse and are free from the burden of inheritance taxes and other costs.

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

WHAT IS LEGACY SERVICES™

Legacy Services™ are the essential professional services we provide to our Plan Holders. Through them we deliver in terms of Last Will & Testaments, deceased Estate administration and related Estate fiduciary functions.

Most of these fiduciary services are categorised as “Indemnifiable Legacy Services” – meaning the costs can be indemnified and in effect discounted up to 100% through our unique insurance products.



WHY LEGACY SERVICES™

In contrast to most fiduciary services companies, we possess the expert ability to comprehensively deliver on the trust our clients place in us.

As we are strictly focused on Last Wills, Estates and Estate-only related services, we fulfil our role to the highest degree of service and efficiency, in a bid to be a leader in our field in South Africa.

With all our Legacy Services™, we combine technology, systems and processes to ensure our Plan Holders receive maximum value at the lowest or even no cost. We pride ourselves on our people and their compassion for the situation of our customers and their beneficiaries. To this end, Capital Legacy is a true service-excellence organisation that is dedicated to the needs of our customers.

PRODUCT DESCRIPTION

Legacy Services	Description	Indemnifiable	Legacy Service Fee Concession Available	Initial Fee	Annual Fee	Effective Discount via Indemnity Plan™		
						CorePlan™	FeePlan™	Bronze - Unlimited™
Last Will & Testament	Your Last Will & Testament is the most important document of your Estate. It conveys your final wishes and serves the following purpose: • Names the beneficiaries of your Estate • Creates special bequests • Appoints your Executors and the terms thereto • Creates a Testamentary Trust and makes appointments thereto • Specifies important terms of inheritance and conditions of execution • Can be used to state your wishes in terms of Guardians; pension benefits & being an organ donor	✓	✗	n/a	n/a	25%	75%	100%
Secure Custody	Make sure you always have a signed original of your Last Will & Testament in a safe and convenient place of your own. A signed copy of this Will must be sent to us and, if you so wish, we will keep a second signed original of your Last Will & Testament in our vaults. We use a sophisticated document and library system to track and recall your Will for ease of function and peace of mind.	✓	✗	n/a	n/a	25%	75%	100%
Executor Appointments	Your Executor is the the person, firm or combination thereof to whom you entrust the responsibility of winding-up your Estate. At Capital Legacy, we embrace the freedom of testatation or in other words, you can choose anyone to be your Executor with us. However, not everyone nor any firm have the crucial and practical knowledge and ability to fulfil their fiduciary duties in terms of being the Executor. When appointing your Executor, you should consider issues such as recent experience, reputation and accountability of the nomination. At Capital Legacy we will always encourage at least one professional appointment as your Executor. Take note that an Executor is entitled to an estate administration fee (which can be substantial) and your Executor my outsource the Executor function to a third party. In such a case the cost cannot be over and above the statutory fee payable to the Executor and is therefore for the cost of your Executor. You can appoint any of the following as your Executor: • Capital Legacy • MyPro™ (This is the alternate professional via the Capital Legacy network) • A friend, business partner or family member • A bank or other fiduciary firm • A lawyer or law firm	✓	✗	n/a	n/a	25%	75%	100%
Trustee Appointments	The people who look after your children are different from the people who look after your children's money. These people are the Testamentary Trustees you appoint via your Will. Ideally you would appoint a professional or outsource the services to ensure the financial well-being of your beneficiairies. At Capital Legacy, we also encourage a personal appointment together with the professional appointment. A Testamentary Trust is essential to ensure your children or financial dependants are protected from wasteful expenditure. You should also take steps to prevent your intended legacy falling into the hands of Guardians on restricted terms or into the Government's Guardian fund.	✓	✗	n/a	n/a	25%	75%	100%

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Deceased Estate Administration	Estate administration is a complex function which involves the collection and management of your Estate. Estate administration involves gathering the assets of the Estate, paying the debts, and distributing the remaining assets according to your Last Will and Testament or Interstate succession. Without the correct skills and knowledge relating to this function the process can be rather overwhelming. Capital Legacy employs a specialised team of Estate administrators to assist families during this process and to take the burden away from your beneficiaries.	✓	✓	3,5%	n/a	25%	75%	100%
Testamentary Trust Administration	Not to be confused with Estate administration, this function is necessary for the operation of the Testamentary Trust and the assets it holds on behalf of your beneficiaries. It can also become the most expensive as there is an annual fee levied on the net asset value for the duration of the Testamentary Trust. Testamentary Trust administration involves: • Ongoing engagement with beneficiaries or their Guardians • Annual budgeting and ongoing monitoring • Preparation of annual financial reports & preferably independant auditing • Beneficiary expense administration • Asset protection & investment activities • Tax planning & compliance • Beneficiary support services to help a Guardian	✓	✓	n/a	1%	25%	75%	100%
Other Assets Administration	The money intended for beneficiaries upon your death is not all derived from your Estate and via your Executor. Policies & retirement benefits, worldwide assets not governed by your Will and an array of other investments need the same due care and skill to wind-up and be delivered to your beneficiaries. Typically Executors steer clear of these assets but at Capital Legacy we see them as an essential part of your legacy. As such our team of professionals employ the utmost care and skill in executing these functions.	✓	✓	0,75%	1%	25%	75%	100%
Estate Property Transfers	Fixed property has a registered title via the Deeds Office. In order to transfer this title to your beneficiaries, the Executor is required to appoint a registered (and reputable) Conveyance Attorney to effect property transfers. This process is similar to a normal property registration but does require specialist skills not readily found amongst general Conveyance Attorneys. Our Capital Legacy professionals have extensive experience and expertise to perform this function.	✓	✓	Property Value Dependant	n/a	25%	75%	100%

All fees are exclusive Vat
All indemnified fees are subject to the administration service being rendered by Capital Legacy or its professional within its network

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GUARDRISK
TAILORED RISK SOLUTIONS