

CAPITAL
LEGACY



THE LEGACY PROTECTION PLAN™
ESTATE OVERHEAD PROTECTOR™



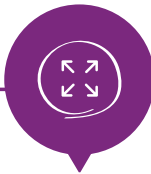


LEGACY PROTECTION PLAN™

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 ESTATE OVERHEADS PROTECTOR™

The Estate Overheads Protector™ specifically pays for the necessary everyday expenses your family needs in the aftermath of your death and for the duration of the winding-up of your Estate.

WHY ESTATE OVERHEADS PROTECTOR™

The Estate Overheads Protector™ has a focused and dedicated purpose, to ensure the lights stay on, the insurances are paid and your family is still covered on medical aid if you are no longer there to pay these important bills.



PRODUCT DESCRIPTION

The Estate Overheads Protector™ is unique in that it pays only for pre-classified expenses at the direction of your Executor who is responsible for the well-being of your family.

The unique benefit provides for a monthly or otherwise payment directly to the providers in question, such as your medical aid or car insurer, at the request of your Executor, for a period of 12 months.

This structure avoids the common pitfall where beneficiaries have the expectation that these expenses are taken care of. The funds do not mix with the Estate late bank account where liquidity restrictions mean that the Executor may not be able to use these funds to pay your family's bills each month.

In the case of a monthly benefit any residue or unpaid expenses at the end of the 12-month payment period will pay to the Estate or the nominated beneficiary of your Immediate Liquidity Benefit™.

A Lite option of the benefit is available in combination to or on its own to provide specifically for upfront cash costs that your Executor needs to pay that may not be provided for sufficiently by the Indemnity Plan™.

ESTATE OVERHEADS PROTECTOR™



Estate Overheads Protector™ Options and Benefits	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
● Estate Overheads Protector - Lite	0	R 0	R 0	R 30 000	R 0	R 0	R 30 000	✓
● Estate Overheads Protector - Classic	0	R 0	R 0	R 0	R 12 500	R 0	R 150 000	✓
● Estate Overheads Protector - Premium	0	R 0	R 0	R 0	R 20 000	R 0	R 240 000	✓

Premiums & Benefits applicable for 2018 only.

Principal Life Age Band and Monthly Premium	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
● Estate Overheads Protector - Lite	<input type="radio"/>	R 19.00	R 21.00	R 25.00	n/a	n/a	R 12 500	✓
● Estate Overheads Protector - Classic	<input type="radio"/>	R 73.00	R 83.00	R 96.00	n/a	n/a	R 17 500	✓
● Estate Overheads Protector - Premium	<input type="radio"/>	R 113.00	R 129.00	R 149.00	n/a	n/a	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
<ul style="list-style-type: none"> Monthly and lump sum cash payouts as per Plan Terms and Conditions for Extender Estates Overheads Protector™ 	✗	✓	✓	✗	RIP	✓	✗	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 for Arrears (Months)	Automatic Lapse After 2 Months in Arrears	30-Days Notice to Cancel	Reinstate Option	Claim Notice Period (12 Months)	Worldwide Cover
✓	✓	n/a	✓	✓	✗	✓	✓	1	✓	✓	✓	✓	✓



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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.