CAPITAL LEGACY

YOUR #1 PROVIDER OF WILLS, LEGACY PLANNING PRODUCTS AND ESTATE ADMINISTRATION.

OUR MISSION IS FOR MORE SOUTH AFRICANS TO HAVE VALID WILLS AND LOWER LEGAL FEES AT DEATH

Established in 2012, our dedication and commitment to this cause has seen us grow to become South Africa's leading provider of Wills and first choice in Estate Administration. Trusted by over 300 000 Clients and more than 4 500 financial advisors, countrywide.

75% OF SOUTH AFRICANS DIE WITHOUT A VALID WILL IN PLACE & 90% DON'T PLAN FOR THE UNEXPECTED COSTS OF DYING AND WINDING UP AN ESTATE.*

OUR STATS THAT MATTER

6 500+
AVERAGE WILLS PER MONTH

300 000+
CLIENT WILLS DRAFTED OVER THE LAST 8 YEARS.

80+
AVERAGE NEW ESTATES PER MONTH

R70 BIL+
VALUE OF FEES INDEMNIFIED TO DATE

*Based on indicative feedback from the industry and Clients, in the past 8 years.

CAPITAL LEGACY IN A NUTSHELL

WHO'S WHO

INSURER:
GUARDRISK LIFE LTD

CONSULTANTS:
QUILL CONSULTING SERVICES (PTY)

LEGACY SERVICES™ PROVIDER:
CAPITAL LEGACY FIDUCIARY SERVICES (PTY) LTD

EXECUTOR AND TRUSTEES:
CAPITAL LEGACY BOARD OF EXECUTOR AND TRUSTEESHIP (PTY) LTD

INSURANCE PRODUCT ADMINISTRATOR:
CAPITAL LEGACY SOLUTIONS (PTY) LTD

OUR FOOTPRINT

350+
Staff including full in-house Estate administration and more than 100 Testamentary Consultants.

4 500+
Registered Advisors that are contracted with us to offer our Products and Services to their Clients.

10
Number of offices around the country

YOUR LAST WILL AND TESTAMENT

YOUR WILL IS PROBABLY THE MOST IMPORTANT DOCUMENT YOU'LL EVER SIGN

Too many people put off this important task until it's too late, which can have devastating consequences for loved ones. We make it easy to draft or update your Last Will & Testament, and provide cover for your legal fees at death.

TOP 5 CONSEQUENCES OF NOT HAVING A WILL

01

You can't decide who inherits what and your Estate is distributed according to South African law.

02

Your Partner may be left with nothing if you are not married or your Will is not updated after your previous marriage ended.

03

Your Children's inheritance could pass to the Government Guardian's Fund or the appointed Guardian who may squander the inheritance.

04

Family feuds often occur when family members argue over your assets and when your final wishes are not clearly documented in a Will.

05

Winding up your Estate can take years, as without a Will appointing a professional Executor, the government is essentially in control of the process.

OUR SIMPLE THREE-STEP PROCESS

1 CONSULTATION

Draft your Last Will and Testament

We come to you, either at work or at home, during or after office hours to meet with you to discuss your Last Will & Testament and Estate planning needs.

Our expert Consultants then draft your Will using cutting-edge technology, and will send you your draft Will within 48 hours.

From simple to complex Wills and Estate planning requirements, we have all the solutions you might need.

We have industry-leading solutions for purpose-driven Trusts, from Children's Trusts for your minor Children to Widow and Provider (Special Needs) Trusts, to cater for every Estate scenario.

We don't charge for drafting, updating or the safekeeping of your Will.

2 CALCULATION

Identify your unique fees and expenses at death

Our Consultants will also calculate your real costs of dying and show you how best you can plan for these costs.

During the consultation, our Testamentary Consultant will use the approximate values of your assets and debts to provide you with insightful information on what legal fees - such as Executor, Trustee and Conveyance Attorney fees - and costs will be applicable to your Estate, when you pass away. Understanding these legal fees and expenses can help you prepare and ensure that these costs are covered and the burden on your loved ones is alleviated.

Should you require more complex advice on your Estate, you can select the Succession Plan™.

3 INDEMNIFICATION

Cover these fees and expenses at an affordable premium

Many Estates incur hundreds of thousands of Rands in fees and struggle with liquidity issues causing financial stress.

Starting from as little as R78.44 per month, our unique Legacy Protection Plan™ can indemnify your loved ones against all legal fees such as Executor Fees, Conveyance Attorney Fees, Testamentary Trust Fees, and other expenses that arise when you pass away.

On average, we are able to wind up Estates between 6 and 9 months compared to the industry norm of between 12 and 24 months.

THE REAL COSTS OF DYING

Along with the heartache of death comes a variety of additional burdens in the form of legal fees and expenses which have to be taken care of by your loved ones. Understanding these legal fees and expenses can help you prepare for them and ensure that these costs are covered and the burden on your loved ones is alleviated.

EXECUTOR FEES

This is the industry-standard fee charged by the Executor or assisting professional to wind up your Estate. A maximum of 3.5% + VAT of the gross Estate value is usually charged.

TESTAMENTARY TRUST FEES

This is the fee charged by the Trustees to administer the Trust created in terms of your Client's Will, usually to manage the money they leave to their minor Children.

CONVEYANCING ATTORNEY FEES

This is the fee charged by the Conveyancing Attorney when property needs to be transferred.

OTHER FEES INCLUDE MASTERS FEES, CORRESPONDENCE FEES, CLEARANCE FEES, ADVERTISEMENT COSTS, INHERITANCE TAX, ONGOING SHORT-TERM BILLS AND OTHER IMMEDIATE EXPENSES

OUR SOLUTIONS TO THE COSTS OF DYING AND ESTATE PLANNING

LEGACY PROTECTION PLAN™

This complete solution is the first of its kind in South Africa. You can guard your legacy and protect your family from the financial burden of expenses and taxes payable when you pass away. Provide certainty and security from as little as R 78.44.

LEGACY SERVICES™

Planning your legacy and how you will go about protecting your legacy requires specific knowledge and services. These services include: Will Administration, Trust Administration, Estate Administration and Succession Planning™, which we provide to all our Clients.

INDEMNITY PLAN™

Cover the fees of the Executor, Testamentary Trust, Conveyance Attorney and Non-estate Asset Administration with an Indemnity Plan™ best suited to the value of your Estate.

EXTENDERS

IMMEDIATE LIQUIDITY™

Cash paid to your dependants to cover immediate expenses

ESTATE OVERHEADS PROTECTOR™

Cover monthly household expenses and essential service fees

MYCOVER™

Life cover designed to leave a lasting legacy

ESTATE GAP COVER™

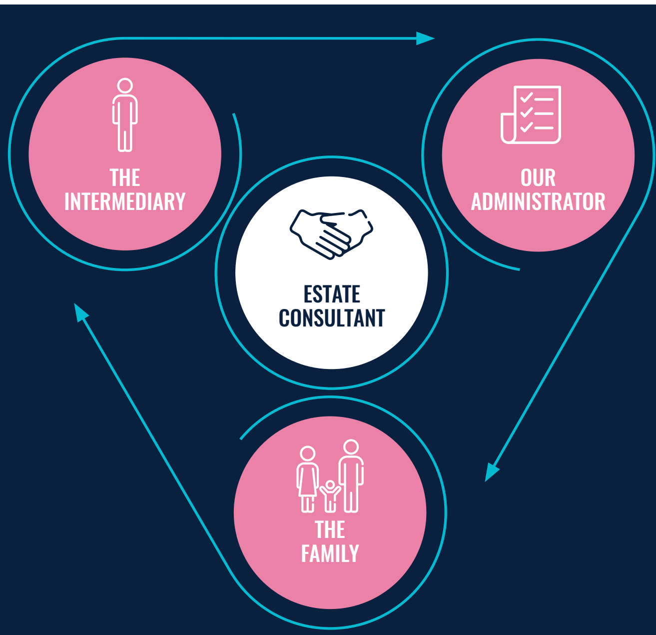
Cover for the increased costs to the Estate should both Spouses pass away

EFFICIENT AND COMPASSIONATE ESTATE ADMINISTRATION

Winding up the Estate of a loved one can be an emotional, time-consuming and burdensome process. It is a time fraught with legal, financial and procedural hurdles. Our Estate Administration team takes care of the entire process from beginning to end, removing this pressure and burden from your family.

OUR UNIQUE APPROACH TO ESTATE ADMINISTRATION

- Our unique three-prong relationship model ensures that your family and loved ones have a dedicated Estate Consultant who will explain all the complexities and reduce the stress while maintaining efficient and continuous communication throughout the administration.
- We have cutting-edge Estate Administration technology that ensures we provide efficient service and accurate reporting.
- You or your family have access to the expertise of our professionals who work together under one roof to provide you with a superior service and a complete solution.



WHY US FOR ESTATE ADMINISTRATION

- Professional, compassionate and burden-free Estate Administration.
- Our Estate Consultants alleviate all the pressure your family might experience during this process.
- Our Estates are wound up faster than the industry average, with distributions taking place within 6-9 months.
- An advanced system that ensures regular feedback and progress.
- Our Administrators and Estate Consultants take ownership of all tasks and work together with the families to ensure continuous and efficient communication.
- You can secure up to 100% indemnification with the correct Legacy Protection Plan™, saving on legal fees.

CAPITAL LEGACY

leave a legacy™

1st Floor, Roland Garros, The Campus,
57 Sloane Street, Bryanston, Gauteng, South Africa
087 352 2800
lifeinfo@capitallegacy.co.za | www.capitallegacy.co.za