LEGACY PROTECTION · 2026 EDITION

THE LEGACY PROTECTION BROCHURE

Protect your legacy. Secure your family's future.

A professionally drafted will is the most important document your family will ever rely on — and with Matla, it's free.

Plan today. ◆ **Protect tomorrow.** ◆ **Secure legacies.**

A DIVISION OF MATLA LIFE INVESTMENT (PTY) LTD · REG NO 2014/0865261/07

INSIDE THIS BROCHURE

A Will In Every Home

Everything you need to understand, choose and protect your legacy — from why a will matters to the exact plan that fits your family.

A will in every home. Only 3 in 10 South Africans have one. This brochure is our invitation to change that — for your family, today.

WHO WE ARE

A will in every home. A plan behind every family.

Matla Wills & Estates is the legacy-protection division of **Matla Life Investment (Pty) Ltd**. We bring the financial strength and trust of the Matla Life group together with a dedicated team of estate specialists — so drafting a will and protecting an estate is simple, affordable and genuinely secure.

01

Plan today

A custom will, drafted by professionals around your family and your wishes — free on every plan.

02

Protect tomorrow

Indemnified estate fees and cash benefits that shield your heirs from the costs that erode an estate.

03

Secure legacies

End-to-end estate administration by in-house experts, so more of what you built reaches the people you love.

"Matla" means strength.

It's the strength to face the future with a plan — knowing your family will be cared for, your wishes respected, and your estate handled by people who do this every day. Backed by national scale: 1.6 million wills drafted and over R2 billion in indemnified estate fees.

Without a valid will, the law decides who inherits — not you.

If you pass away without a will, the **Intestate Succession Act** takes over. Your assets are distributed by a rigid formula, your children's inheritance can be handed to the Government's Guardian's Fund, and your family loses control at the worst possible time.

A professionally drafted Matla will gives you:

- A custom will built around your family and your wishes
- Testamentary trusts that protect minor children
- An executor and a process you can actually trust
- Secure vault storage of your original document
- Free updates to your will, for life

> **Did you know?** Only 3 in 10 South Africans have a valid will. Drafting one with Matla takes a single afternoon — and costs you nothing.

THE REALITY IN SOUTH AFRICA

30%

Only 30% of South Africans have a valid will.

That means 7 in 10 families are left to navigate the courts, frozen bank accounts and uncertainty without clear instructions. A will changes that — in an afternoon.

9–12	3.5%
Months to finalise an estate	+ VAT executor fee on gross estate

The true cost of dying without a plan.

An unprotected estate quietly loses money to fees, time and frozen accounts — before a cent reaches your family. Here's what's really at stake.

3.5% +VAT

Executor's fee charged on your **gross** estate value

9–12

Months, on average, to finalise a deceased estate

R0

Accessible — banks **freeze** accounts the moment death is reported

7 in 10 families are unprotected.

Only 30% of South Africans have a valid will. The other 70% leave their loved ones to the Intestate Succession Act, the courts, and months of uncertainty — exactly when families can least afford it.

Has a valid will (30%) No will — intestate (70%)

What happens to your estate, step by step

1. **Assets valued** Everything you own is gathered and valued
2. **Debts settled** Liabilities are paid from the estate first
3. **Estate duty** Calculated where applicable (over R3.5M)
4. **Fees deducted** Executor fees of 3.5% + VAT come off
5. **Heirs inherit** Only what remains reaches your family

This is why fee indemnity matters. Matla's Maximum Indemnity Benefit™ and cash benefits are designed to absorb these costs — so more of what you built reaches the people you love.

Everything your estate needs, under one trusted roof.

From your very first will to the final transfer of assets to your loved ones, our specialists protect every step of the journey.

FREE ON ALL PLANS

Will Drafting & Secure Storage

A custom will drafted by professionals — including testamentary trusts for minor children — stored safely in our vault, with free updates for life.

Maximum Indemnity Benefit™

Covers the costs that erode an estate — executor fees (3.5% + VAT), testamentary trust fees and conveyancing — so more reaches your heirs.

Immediate Liquidity™

When bank accounts freeze at death, a fast cash payout covers the funeral, travel, groceries and the urgent costs your family faces right away.

Estate Overheads Protector™

Funds the executor for Master's fees, rates & taxes, medical aid and utilities throughout the 9–12 month estate wind-up.

Beneficiary Care Benefit

Ring-fenced trust funds keep school fees paid and children cared for while the estate is being administered.

Deceased Estate Administration

Full end-to-end administration by in-house specialists, integrated conveyancers and tax practitioners — with an online beneficiary portal.

Protecting your legacy is easier than you think.

Three simple steps stand between you and complete peace of mind.

1

Book a free consultation

Speak to a qualified consultant who listens to your wishes and analyses your estate — at no cost, no obligation.

2

We draft & protect your will

We draft a custom will, set up trusts for your children, store it securely and add the level of fee cover you choose.

3

Your family is looked after

If the worst happens, our specialists handle everything — fees, liquidity and full estate administration.

OUR FLAGSHIP · MOST POPULAR

The Legacy Protection Plan™

Will drafting, fee indemnity and cash benefits brought together in three simple tiers — so you choose exactly the level of protection your family needs.

- FREE will drafting & secure vault storage
- Free lifetime updates to your will
- Executor-fee cover from day one
- Optional cash benefits up to R1.5M

STARTS FROM

R0 / month

Only 3 in 10 South Africans have a valid will. Don't leave your family's future to chance — start free today.

Three plans. One promise: your legacy, protected.

Every Legacy Protection Plan™ includes **free will drafting and secure storage**.
Choose the level of fee indemnity and cash benefits that's right for your family.

Plan features	CorePlan™ Free to start	FeePlan™ Greater protection	RECOMMENDED FeePlan™ Dynamic Full protection + cash
Monthly cost	**R0**	**From R108**	**From R228**
Free will drafting & secure storage	✓	✓	✓
Executor fee cover	25%	90%	100%
Cash benefits	×	×	✓ Up to R1.5M
Immediate Liquidity™	×	×	✓
Estate Overheads Protector™	×	×	✓
Beneficiary Care Benefit	×	×	✓
Maximum entry age	None	80 years	70 years

START HERE

CorePlan™

A professional will at no monthly cost, with essential 25% executor-fee cover. Ideal if you're getting your affairs in order for the first time.

STRONGER COVER

FeePlan™

Your estate fees almost entirely covered (90%) so your heirs keep more. Ideal for homeowners and growing families.

MOST COMPLETE

FeePlan™ Dynamic

Full 100% fee cover *plus* cash benefits — immediate liquidity, estate overheads and beneficiary care. Nothing left to chance.

Please note: Premiums are risk-profile dependent and subject to annual review. Figures shown are starting points; your consultant confirms your exact premium and benefit limits.

Questions South African families ask us.

Estates can feel complicated — they don't have to be. Plain-language answers to the things that matter most.

Q The frozen-account crisis

The moment a bank is told of a death, it **freezes all of the deceased's accounts** — including ones a spouse relied on. Nothing can be withdrawn until the estate is administered. **Immediate Liquidity™** bridges this gap with a fast cash payout.

Q Protecting your children

If a minor inherits with no trust in place, the money usually goes to the State's **Guardian's Fund** until age 18. A **testamentary trust** — included in your Matla will — keeps funds professionally managed for their education and care, on your terms.

Q Marital regimes & your estate

How you're married shapes your estate:

- **In Community of Property** — one joint estate; half goes to the surviving spouse.
- **ANC with accrual** — separate estates, shared growth.
- **ANC without accrual** — fully separate, no sharing.

Q Estate duty explained

Estate duty is the tax on a deceased estate's dutiable value. As a general guide:

- First **R3.5 million** is exempt (the abatement).
- **20%** applies up to R30 million.
- **25%** applies above R30 million.

A note on advice: These guides are for general education only and are not legal or tax advice. For guidance on your situation, please book a free consultation with a qualified Matla consultant.

Strength, scale and specialists on your side.

Indemnified estate fees

Over R2 billion in estate legal fees indemnified — protecting what your family inherits.

350+ in-house specialists

Estate administrators, conveyancers and tax practitioners working as one integrated team.

Proven national scale

1.6 million wills drafted and 20,000+ estates administered across South Africa.

1.6M+	350+	R2bn+	20k+	2,500+
Wills drafted nationally	In-house professionals	Indemnified estate fees	Estates administered	Trusts managed

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LED BY DIRECTORS WHO CARE

ZM

Mr Z. Mpungutye

Director

Driving Matla's commitment to accessible, professional estate protection for every South African family.

MP

Mr M. Phahlake

Director

Ensuring our specialists, conveyancers and tax practitioners deliver with care and integrity.

Rooted in South Africa — protecting families from every corner of the country, for generations to come.

PLAN TODAY · PROTECT TOMORROW · SECURE LEGACIES

Your free consultation takes one conversation.

Speak to a qualified Matla consultant about your will, your family and the right plan for you. No cost, no obligation — just clarity. A consultant will contact you within 24 hours.

Book a free consultation

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Plan today. ◆ *Protect tomorrow.* ◆ *Secure legacies.*