



The Legacy Protection Plan[®]

GUARDRISK 
TAILORED RISK SOLUTIONS

Capital Legacy Solutions (Pty) Ltd is an authorised financial services provider.
The Legacy Protection Plan[®] is underwritten by Guardrisk Life Ltd, a licensed life insurer.

**CAPITAL
LEGACY**

Wills & Estates Specialists



Securing legacies since 2012.

We're South Africa's leading wills and estates provider, here to give your loved ones peace of mind when you pass away.



1.6M+

wills drafted



R2Bil+

indemnified estate legal fees



350+

in-house estate professionals



20K+

deceased estates administered



2 500+

trusts managed



We make **protecting your legacy simple.**

Your will

Only 30%* of South Africans have a will, leaving most families vulnerable. Without one, your wishes may be overlooked, and loved ones can face unnecessary stress.

Your cover

With the Legacy Protection Plan®, we go further, covering the fees that arise at death so more of your estate goes directly to your loved ones.

Your estate

Losing a loved one is never easy. Our dedicated in-house estate administration team combines expertise and care to finalise your estate without added stress.

*Master of the High Court Survey 2022



Your will

We make it easy to get your will done.

- > We will meet with you at a convenient time and place, to **get your will drafted at no charge.**
- > **We provide personalised advice on your unique estate needs** during the consultation, which is included in your will.
- > **We create custom wills tailored to your estate,** including any relevant purpose-driven trusts.
- > **We'll collect your signed will and securely store it** in our vaults, at no cost to you.
- > Life happens. **We make it easy for you to update your will** at any time, again at no cost.



Your cover

Legacy Protection Plan®

When you pass away, we help protect your estate so that unexpected fees don't reduce what you leave behind.

Maximum Indemnity Benefit™

This cover helps indemnify:

- ▶ **Executor fees**
- ▶ **Testamentary trust fees**
- ▶ **Conveyancing attorney fees**

These costs often amount to far more than most people realise when winding up an estate but through indemnification we can ensure your family doesn't face this financial burden.

Immediate Liquidity™

Cash paid to the beneficiaries for:

- ▶ **Funeral expenses**
- ▶ **Travel costs and groceries**
- ▶ **Other immediate expenses**

No matter the size of the estate, most people underestimate the importance of access to immediate cash to cover urgent expenses when a loved one passes.

Estate Overheads Protector™

Paid to the executor to cover:

- ▶ **Master's fees and correspondence fees**
- ▶ **Clearance fees**
- ▶ **Medical aid, utility bills and other monthly expenses**

Monthly expenses continue during the administration process, along with new ad hoc costs. This benefit provides the executor with funds to cover them, easing the burden on beneficiaries.

Beneficiary Care Benefit

Dedicated funds in a trust to cover:

- ▶ **School fees**
- ▶ **Daily care**
- ▶ **Other living expenses**

Debts and expenses often drain estates leaving little behind for your loved ones. This benefit ring fences funds specifically to ensure your beneficiaries are cared for.



Choose the right Legacy Protection Plan[®] for you.

We offer protection built around your unique estate needs, supported by the country's largest in-house estate administration team.

CorePlan[™]

- ✓ Free will drafting and storage
- ✓ 25% indemnification (MIB[™])
- ✗ No cash benefits

No maximum entry age

Cover for
R0^{pm}

FeePlan[™]

- ✓ Free will drafting and storage
- ✓ 90% indemnification (MIB[™])
- ✗ No cash benefits

Maximum entry age 80 years

Cover from
R228^{pm}

Dynamic

- ✓ Free will drafting and storage
- ✓ 100% indemnification (MIB[™])
- ✓ Cash benefits
Up to R1.5M
- ▶ Immediate Liquidity[™]
- ▶ Estate Overheads Protector[™]
- ▶ Beneficiary Care Benefit

Maximum entry age 70 years

Cover from
R108^{pm}

A capitalisation benefit (opt-out cash benefit) can be requested to be paid as a cash lump sum that, should a claim be deemed valid, is payable in place of the Maximum Indemnity Benefit[™]. Exclusions/limitations and full Ts and Cs, are available on our website. Premiums are risk profile dependent and subject to annual review.



Your estate

Supporting your loved ones, when it matters most.

With your will and Legacy Protection Plan® in place, our specialist teams can get the estate administration underway without delay, making the loss of a loved one easier.

- **We have one of the largest in-house estate teams in the country,** wrapping up estates efficiently in just 9 - 12 months.
- **We manage the claims and estate administration process together,** making the process seamless and stress-free.
- **We assign dedicated Estate Consultants and Practitioners to each estate,** guiding your loved ones every step of the way with personal support.
- **We work with integrated conveyancers and tax practitioners** keeping everything on track without delays or relying on external service providers.
- **We provide beneficiaries with regular updates through our secure online portal,** keeping everyone informed and reassured.
- **We have a dedicated trust team that manages every trust with care and integrity,** always putting your loved ones first.

Fulfilling our mission to make the loss of a loved one easier.



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