CAPITAL LEGACY™

leave a legacy

ABOUT CAPITAL LEGACY

Your #1 provider of Wills, Estate Administration & Legacy Planning Products

Let us protect your legacy with the most cost-effective Will & Testaments, Legacy Planning Products and Estate Administration in South Africa.

YOUR LAST WILL AND TESTAMENT

CAPITAL LEGACY: UNIQUE IN EVERY WAY

Capital Legacy, through its unique approach, ensures capacity for the administration of services without having to rely on the pay-outs of other policies that could take months to be distributed. The promises that we make to Clients to administer their Estates with efficiency and to deliver on the promises of immediate liquidity are not dependent on their Estate's liquidity. It is something already provided and paid for by the Client while he or she is still alive.

What sets us apart is that we indemnify the Estate Administration fees which means it is not a cash pay-out that increases the value of the Estate, rather a specific amount of financial provision dedicated to its intended purpose.

CONSULTATION: DRAFT YOUR LAST WILL AND TESTAMENT

1

CALCULATION: IDENTIFY YOUR UNIQUE FEES AND EXPENSES AT DEATH

2

INDEMNIFY: AVOID ALL THESE FEES AND EXPENSES AT AN EXTREMELY AFFORDABLE PREMIUM

3

YOUR LAST WILL AND TESTAMENT

While it may not be a pleasant topic to think about, it is important to have a valid and up-to-date Last Will and Testament in place, when you pass away.

Your Last Will and Testament is the document that guides the Executor on how to administer your Estate and provides insight into how you wish your Beneficiaries' lifestyles should continue.

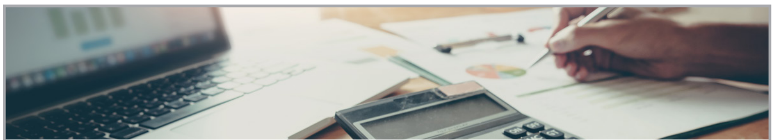
- There won't be any uncertainty with regards to your wishes and nominations.
- Protect your minor Children's inheritances through the use of a Testamentary Trust and nominate the Guardian(s) of your minor children in the event of both Parents passing away.
- Nominate your own choice of Executor and Trustee to ensure your wishes are carried out the way you intended them to be.

You do, however, need to consider how your Estate will cover the cost of dying that can severely depreciate the legacy you leave to your loved ones, if not planned for.

LET US DRAFT YOUR LAST WILL AND TESTAMENT AT NO COST

We meet at a time and place convenient for you, during office hours or after hours, to draft your tailor-made Last Will and Testament.

We will also keep it in safe custody, ensure easy recall and updates and arrange for the collection of your original Will, all at absolutely no cost.



DID YOU KNOW: IT COSTS TO DIE!

It is important that you know what fees and expenses arise when you pass away; these often shock your loved ones if not correctly planned for.

These legal fees can claim a large portion of the inheritance you intended to leave to your Beneficiaries. They are charged as a percentage of your total Estate value.

- Executor's Fees
- Conveyance Attorney Fees
- Testamentary Trust Fees
- Non-Estate Administration Fees

RIP

What's more, after passing away, your loved ones could have no access to money for months and sometimes up to a year until your policies are paid out, and everyday expenses continue to accrue while your Estate is being wound up.

The negative impact these unplanned for expenses can have on your loved ones can be crippling and devastating.

Funeral costs, travel costs, Master's fees, Correspondent's fees, advertising costs, property clearance fees, medical aid, school fees, water & lights, insurances, groceries.

In the worst case scenario, if you and your Spouse had to pass away within 12 months of each other, your Beneficiaries would have to foot the bill for exponentially high inheritance taxes.

Inheritance taxes: Estate Duty, Capital Gains Tax.

THE SOLUTION: OUR UNIQUE LEGACY PROTECTION PLAN™

087 352 2800 | lifeinfo@capitallegacy.co.za

OUR GROUND-BREAKING **LEGACY PROTECTION PLAN™**

None of us like to think about death, but you can plan for it to ensure your loved ones are taken care of when you're gone.

Our unique, first-to-market Legacy Protection Plan™ is a complete solution that accompanies your Will and indemnifies you and your loved ones from the inevitable fees associated with dying. What's more, the Legacy Protection Plan™ offers you and your loved ones protection from various other expenses that arise when you pass away and are often forgotten or overlooked and which can be burdensome on the people you love.

By consulting with one of our Testamentary Consultants to draft your Last Will and Testament and calculate your real cost of dying through our innovative Legacy Blueprint Planner™, you could completely indemnify your loved ones against all the legal fees and cover the expenses that arise when you pass away.

Give your family and loved ones peace of mind that everything has been taken care of and no unforeseen fees and expenses will creep in during a very difficult time.

LEGACY SERVICES™

Our Legacy Services™ are the essential, convenient and professional services we provide to all our Plan holders in respect of Wills, Estates and Trust administration. Each Estate that needs to be administered in South Africa incurs legal and administrative fees from these services. These administrative services attract Executor, Conveyance, Trust and non-estate administration fees.

With all the right professionals under one roof, we are able to provide these essential services in a convenient and professional manner. When securing the correct Legacy Protection Plan™, all these Legacy Services™ can be adequately indemnified to protect the legacy you intend to leave to your Beneficiaries.

- Will
- Estate
- Trusts

INDEMNITY PLAN™

A unique all-in-one solution that indemnifies and protects you from the administrative fees specified under the Legacy Services™ to ensure there are no hidden fees. Depending on your Plan selection, you may receive further integrated benefits such as: Immediate Liquidity™; Estate Overheads™; and Estate Gap Cover™, to cover further unforeseen expenses that are often overlooked.

- CorePlan™
- FeePlan™ Lite & Classic
- Bronze
- Silver
- Gold
- Platinum
- Diamond
- Unlimited
- *MyPro*™

IMMEDIATE LIQUIDITY™

When you pass away, your family could have limited access to money. Ensure there is money available to cater for things such as funeral expenses, travel arrangements, groceries and other immediate expenses. This benefit seamlessly protects not only yourself, but your Spouse, Children and Parents too.

- Principal - Lite
- Principal - Classic
- Principal - Premium
- Family - Lite
- Family - Classic
- Additional Child
- Parent

ESTATE OVERHEADS PROTECTOR™

Estates take time to wrap up and in the meantime your family has numerous accounts and monthly expenses to pay. This benefit will keep the lights on, pay the medical aid, pay the school fees, pay for groceries and cover the insurance. Through the Executor, accounts are paid directly to the provider, every month, for up to 6 months.

- Principal - Lite
- Principal - Classic
- Principal - Premium

ESTATE GAP COVER™

If both you and your Spouse should pass away, it can be a financial shock to your Beneficiaries. It's often too expensive to cover the costs associated with both Spouses passing away simultaneously. Through this benefit, you can provide for inheritance taxes and other additional legal costs as well as the loss of a monthly income.

- Joint Life - Lite
- Joint Life - Classic
- Joint Life - Premium

GUARDRISK
TAILORED RISK SOLUTIONS

087 352 2800 | lifeinfo@capitallegacy.co.za

EFFICIENT AND COMPASSIONATE **ESTATE ADMINISTRATION**

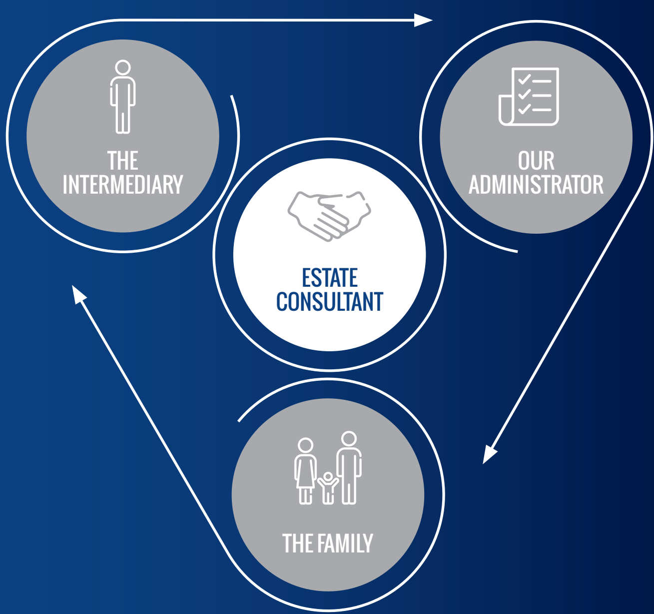
Administering your Estate after death can be a long and complex process that is always a very difficult and onerous time for friends and family, but it need not be.

Capital Legacy continuously innovates and strives to ensure we avoid delays wherever possible so that your family and loved ones will have a burden-free experience.

Our three-prong approach which draws it uniqueness from having an Estate Consultant, ensures that we do not lose the human touch at a time when your loved ones are grieving. We alleviate the need for grieving loved ones to constantly think about everything.

OUR UNIQUE APPROACH TO **ESTATE ADMINISTRATION**

Our unique three-prong relationship model ensures that your family and loved ones have a dedicated Estate Consultant to absorb all the complexities and stress of the process while maintaining efficient and continuous communication throughout the administration.



Your loved ones will have access to a dedicated Estate Consultant to guide them through every step in the process.

We alleviate all pressure from your loved ones and take ownership of all tasks that need to be attended to.

WHY CAPITAL LEGACY FOR **ESTATE ADMINISTRATION**

The below points will show you why Capital Legacy is your #1 Fiduciary Partner.

- 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.

WE PRIDE OURSELVES IN OUR EXCEPTIONALLY QUICK TURNAROUND TIMES

Leave your Legacy!

SEND US YOUR DETAILS AND WE'LL CONTACT YOU TO SET UP AN APPOINTMENT.

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CAPITAL LEGACY

WHO ARE WE?

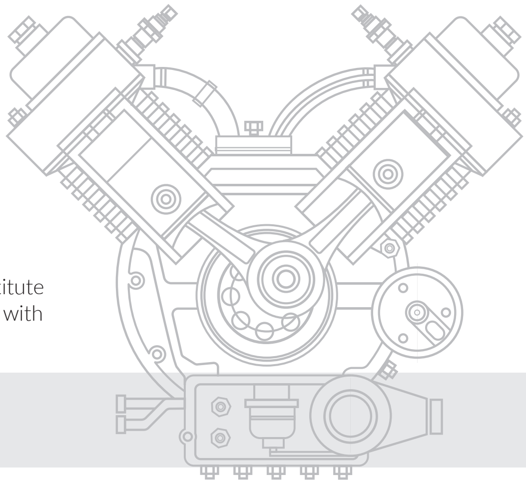
We strive to be the unparalleled provider of Wills, Estate Administration Services and complementary Legacy Planning Products.

We are unique in our approach and are the most economical and service-driven company, with no equal, when it comes to providing for the needs of a Last Will and Testament, Estate Administration and protection against legal fees and associated death expenses. We are the movers and shakers within the fiduciary industry - we aim to enhance an industry too long neglected.

CAPITAL LEGACY IN A NUTSHELL

CAPITAL LEGACY FIDUCIARY SERVICES (PTY) LTD

- Largest Wills Administrator in SA
- In-house Estate Administration and Testamentary Trust operation
- Our Wills and Estate Administration services business is supported by the highest grade of professionals, as our business subscribes to the Fiduciary Institute of Southern Africa (FISA) Code of Ethics with some staff being members of FISA.



CAPITAL LEGACY SOLUTIONS (PTY) LTD

- Underwritten by Guardrisk Life Ltd.
- Supported by one of the largest reinsurers in the world, Munich Re.
- Powers the Legacy Protection Plan™ that saves Clients millions in legal fees and associated death expenses

WHAT WE STAND FOR

- Operating with transparency and honesty
- Empowering our Clients to enable them to make informed decisions
- Aiming to "WOW" in our approach with our Clients and Stakeholders alike
- Working with purpose as a team, delivering simple and practical solutions to complex problems
- Accepting nothing less than the best for our Clients in terms of service and communication
- Always delivering on our promises by exceeding expectations and setting new standards of quality and service

OUR MISSION

MAKE IT **EASY & CONVENIENT** FOR **EVERYONE** TO HAVE A **VALID WILL** SO THAT THEIR BENEFICIARIES CAN INHERIT **SWIFTLY & AFFORDABLY**

STATS THAT MATTER

FEES SAVED FOR CLAIMANTS	VALUE OF INSURED FEES	VALUE OF BENEFITS PAID
R113mil	R56bil	R12mil

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