CAPITAL LEGACY™

leave a legacy

LEGACY PROTECTION PLAN™

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.

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

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LEGACY SERVICES™

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.

We make the process of Will-drafting extremely convenient, to meet all your needs, including worldwide services. There is no initial fee for this service and no charge for amendments, Will collection and safe custody.

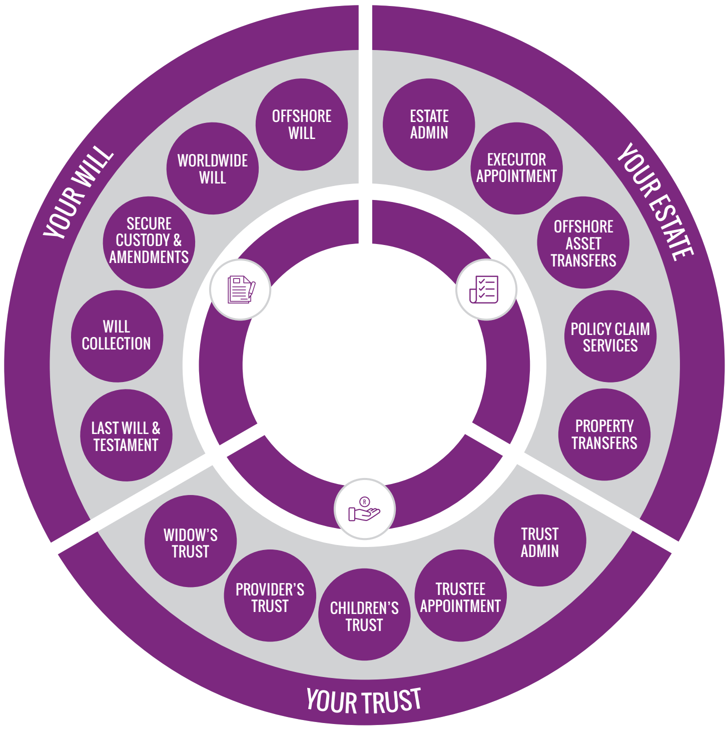
We alleviate all the pressure your family may experience when a loved one passes away. Our Estates are wound up within 6-9 months. We also harness a unique Relationship Model to enhance communication during this difficult time.

We provide professional, expert advice with regards to Trust Administration. Our experts help you navigate the complexities of Estate, tax and succession planning. We offer various purpose-driven Trusts to find the best-suited solution for you.

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

WE HAVE ALL THE RIGHT PROFESSIONALS UNDER ONE ROOF TO ENSURE A COMPLETELY INTEGRATED SOLUTION

WHAT ARE OUR LEGACY SERVICES™



Convenient, professional and essential Legacy Services™ all under one roof.

INDEMNITY PLAN™

THE 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.

The cost of our Legacy Services™ are covered through our unique Maximum Indemnity Benefit™ (MIB™) in the form of an insured service.

By choosing the correct Indemnity Plan™ you receive between 25% and 100% indemnification against your legal fees which are calculated using our Legacy Blueprint Planner™.

Further benefits have been integrated into our Indemnity Plans™ which provide a cash benefit for further, unforeseen expenses incurred when you pass away.

Should these benefits not adequately address the cash needs of your family, there are Extender Benefits which can be added to your selected Indemnity Plan™ to adequately meet the future needs of your family.

Indemnity Plan™ age bands

18 - 30 years	31 - 45 years	46 - 50 years	51 - 55 years	56 - 60 or *61+ years

Our age bands are based on your age as at your next birthday (ANB).
*Available for our CorePlan™, FeePlan™ Lite and Classic Indemnity Plans™.

Unique Terms and Conditions

Waiting Periods	Underwriting	Whole of Life Cover
From 0 - 6 months (Plan dependent)	Both Underwritten and Non-underwritten Plans available	Selection dependent

See Plan Terms & Conditions for more information.

OUR INDEMNITY PLAN OFFERS BETWEEN 25% AND 100% INDEMNIFICATION

PREMIUMS AND BENEFITS

PREMIUMS STARTING FROM AS LITTLE AS R 0.00

PLAN VALUE TO BENEFICIARIES UP TO R4 665 000

FEE INDEMNITY 25%, 75%, 90%, 100%

INTEGRATED BENEFITS

IMMEDIATE LIQUIDITY™ UP TO R 100 000

ESTATE OVERHEADS PROTECTOR™ UP TO R 30 000

ESTATE GAP COVER™ UP TO R 3 000 000

Use our unique Legacy Blueprint Planner™ to calculate your real cost of dying.
Take our Legacy Protection Plan™ to protect your loved ones from these costs.

GUARDRISK
TAILORED RISK SOLUTIONS

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IMMEDIATE LIQUIDITY™

IMMEDIATE LIQUIDITY™

When you pass away, your bank accounts could be frozen and your family could have limited access to money.

That's why we have Immediate Liquidity™ to ensure there is money available to cater for things such as funeral, travel arrangements, groceries and other immediate expenses.

- This benefit seamlessly protects yourself, your Spouse, your Children and Parents too.
- Choose from different options to ensure the cash benefit matches your specific needs.
- A unique feature of this benefit is that a Maximum Indemnity Benefit™, equivalent to the cash benefit, is used to indemnify some or all of the fees and costs associated with winding up the Estate.

Immediate Liquidity™ age bands

18 - 30 *0 - 21 years	31 - 45 years	46 - 50 years	51 - 55 years	56 - 60 years

Our age bands are based on your age as at your next birthday (ANB).
*Applicable to our Child Immediate Liquidity™.

Unique Terms and Conditions

Waiting Periods	Underwriting	Benefit Type
Principal: 0 months Family: 6 months Child: 6 months Parents: 12 months	Principal Immediate Liquidity™ only	Lump sum cash payout

See Plan Terms & Conditions for more information.

TOP-UP YOUR LIQUIDITY AND FEE PROTECTION NEEDS

PREMIUMS AND BENEFITS

- PREMIUMS STARTING FROM AS LITTLE AS R 22.00
- PLAN VALUE TO BENEFICIARIES UP TO R 200 000
- MAXIMUM INDEMNITY BENEFIT™ UP TO R 100 000

BENEFIT OPTIONS

- PRINCIPAL IMMEDIATE LIQUIDITY™ UP TO R 100 000 — LITE CLASSIC PREMIUM
- FAMILY IMMEDIATE LIQUIDITY™ UP TO R 50 000 — LITE CLASSIC
- CHILD IMMEDIATE LIQUIDITY™ UP TO R 10 000 — PER CHILD
- PARENT IMMEDIATE LIQUIDITY™ UP TO R 25 000 — PER PARENT

Ensure your Beneficiaries have access to immediate cash just 48 hours after we receive official notification of your passing away.

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ESTATE OVERHEADS PROTECTOR™

ESTATE OVERHEADS PROTECTOR™

Estates can take time to wrap up, sometimes, they can take years and in the meantime your family continues to have numerous accounts to pay. Families mistakenly assume that the Estate will pay the mounting expenses, but funds are often tied up while the Estate is being finalised.

Our unique Estate Overheads Protector™ is built into every premium paying Legacy Protection Plan™ to cover upfront fees and to cover the costs of initial expenses such as Master's fees, correspondent's fees, advertising costs and property clearance fees.

This benefit will keep the lights on, pay the medical aid, pay the school fees, pay for groceries, cover the insurance and pay any other monthly expenses during the time it takes to wind up your Estate.

If there are any surplus funds, it will be paid to your Estate or to the nominated Beneficiary on your Immediate Liquidity™.

Through the Executor, accounts and bills are paid directly to the provider, every month, for up to 6 months.

Estate Overheads Protector™ age bands

18 - 30 years	31 - 45 years	46 - 50 years	51 - 55 years	56 - 60 years

Our age bands are based on your age as at your next birthday (ANB).

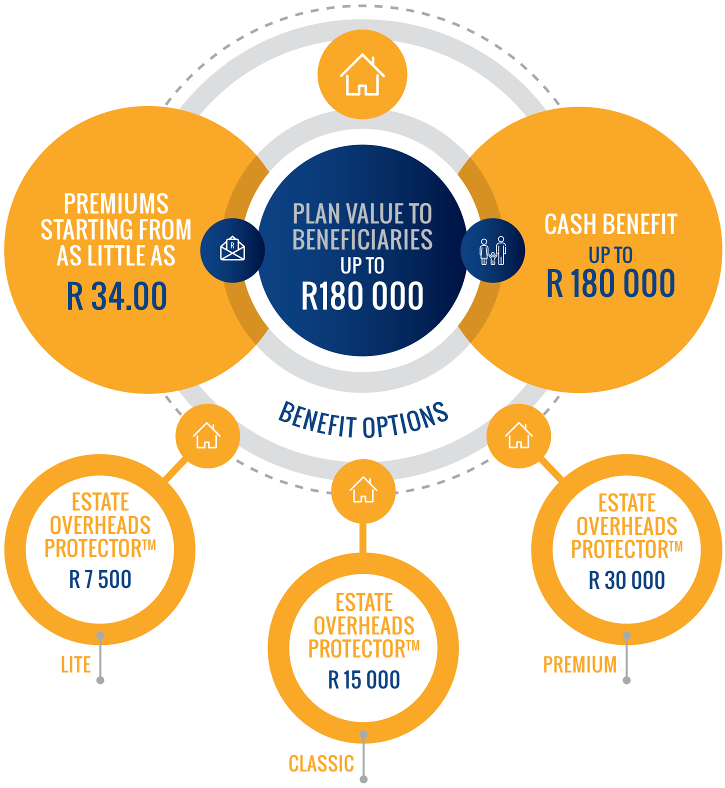
Unique Terms and Conditions

Waiting Periods	Underwriting	Benefit Terms
No waiting periods	Underwritten	Monthly Up to 6 months

See Plan Terms & Conditions for more information.

KEEP THE LIGHTS ON, PAY THE MEDICAL AID, PAY THE SCHOOL FEES, PAY FOR GROCERIES AND COVER THE INSURANCE.

PREMIUMS AND BENEFITS



Eliminate the worry that your family will have to provide for everyday expenses while your Estate is being wound up.

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ESTATE GAP COVER™

ESTATE GAP COVER™

Most people leave their entire Estate to their Spouse, but if both you and your Spouse pass away, it can be a compounding disaster for your Beneficiaries.

In such a case, your Children inherit everything and this triggers inheritance taxes such as Capital Gains Tax and additional legal expenses. Your Life Cover could fill the gap for your Estate Duty, but it's too expensive to take Life Cover in case both you and your Spouse pass away within quick succession.

- Our Estate Gap Cover™ will pay a cash benefit to the second Spouse's Estate to cover the burden of inheritance taxes that are compounded when both Spouses pass away.
- Any surplus cash will be used to cover the cost of everyday expenses which your Beneficiaries encounter in the face of two lost incomes.
- Should you and your Spouse pass away within 12 months of each other, the integrated benefit in the applicable Indemnity Plan™ will automatically be upgraded to Unlimited.

Estate Gap Cover™ age bands

18 - 30 years	31 - 45 years	46 - 50 years

Our age bands are based on your age as at your next birthday (ANB).

Unique Terms and Conditions

Waiting Periods	Underwriting	Maximum Benefit Term
No waiting periods	Underwritten	25 years

See Plan Terms & Conditions for more information.

A GREAT LIFE COVER BENEFIT AT A FRACTION OF THE COST OF TRADITIONAL LIFE INSURANCE

PREMIUMS AND BENEFITS

PREMIUMS STARTING FROM AS LITTLE AS R 48.00

PLAN VALUE TO BENEFICIARIES UP TO R 3 MIL

MAXIMUM INDEMNITY BENEFIT™ UP TO UNLIMITED

BENEFIT OPTIONS

LITE: ESTATE GAP COVER™ UP TO R 1 000 000

CLASSIC: ESTATE GAP COVER™ UP TO R 2 000 000

PREMIUM: ESTATE GAP COVER™ UP TO R 3 000 000

Our Estate Gap Cover is an essential tool for Spouses when planning their Estates.

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