



The Legacy Protection Plan™

We've got you covered from the unexpected costs of dying.



GUARDRISK 

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.

More than
70% of
South Africans
die without
a valid will
in place and
90% don't
plan for the
unexpected
costs of dying.*

*Source: Master of the High Court Survey, 2022.

Protect your legacy. It starts with your will.

We know that life gets busy. Still, your will is one of the most important documents you will ever sign, and all we need is an hour of your time.

01

Consultation

One of our expert Testamentary Consultants will meet with you, either at work or at home, during or after office hours, to discuss your will and estate-planning needs. We will send your draft will within 48 hours for signing and arrange for its collection and safekeeping.

02

Calculation

Our consultant will use the approximate value of your assets and debts to make you aware of fees such as executor, conveyancing and testamentary trust fees applicable to your estate when you pass away.

03

Indemnification

Our unique Legacy Protection Plan™ indemnifies these fees, resulting in far fewer delays with deceased estates.

Why do I need the Legacy Protection Plan™?

When you pass away, your estate will incur fees and your family could end up having limited access to funds. The Legacy Protection Plan™ is an effective planning tool that covers the deceased estate's legal fees and protects your surviving family from unforeseen financial stresses.

- Affordable premiums for any age + BIG benefits.
- No cease age, cover for life.
- Cash benefits to plug gaps that other policies can't.

A full suite of services, all under one roof.

Your will

- Free of charge + unlimited amendments.
- Access to a specialist consultant.
- Free collection + safekeeping.



Your beneficiaries

- Create a trust for your kids + spouse.
- Care for your loved ones with disabilities.
- A personal estate consultant by their side.



Your estate

- Up to 100% cover for legal fees + other costs.
- Administered by in-house professionals.
- Winding up estates faster than the industry norm.



The Legacy Protection Plan™ integrates our services and insurance offerings, giving you peace of mind when it comes to covering the cost of dying, such as executor, conveyancing and testamentary trust fees.

Additional cover available in your plan:

Immediate Liquidity™

Cash is paid to your dependents to cover immediate costs such as funeral expenses, travel arrangements and groceries.



Estate Overheads Protector™

Cover monthly expenses such as electricity, medical aid, school fees, groceries and insurance for up to 6 months.



Estate Gap Cover™

Cover for the increased costs to the estate like inheritance taxes should both spouses pass away.



* CorePlan™ is a will-only offering that covers 25% of your fees at death, at no cost. This is not a financial services product.

* The value of these benefits (Immediate Liquidity™, Estate Overheads Protector™ and Estate Gap Cover™) is plan dependent. These benefits are not available for CorePlan™ and FeePlan™.

The Legacy Protection Plan™ in action.

Example: 32-year-old female

Estate assets, incl. properties

R2 million

Properties to transfer

R2 million

Value to trust

R3 million

Term of trust: 20

- Cover for a 32-year-old, non-smoking female with a young child.
- This quote is for illustrative purposes only.
- For exclusions/limitations, email lifeinfo@multinetwills.co.za.

Estate & executor fees

R201K

+

Property & conveyancing fees

R32K

+

Trust & trustee fees

R608K

=

Total estate fees

R841K

100%
covered
by the
plan's
MIB*

Gold Legacy Protection Plan™

Maximum Indemnity Benefit™

R962K



For only

R174^{pm}*

Includes

Immediate Liquidity™

R103K

Terms and conditions:

- A consultation and a calculator analysis need to be completed with a registered representative for the appropriate plan recommendations to be made.
- 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 Indemnity Benefit™
- For full Ts & Cs, email lifeinfo@multinetwills.co.za.





Unit 1 Bush Hill Office Park, Jan Frederick Avenue,
Randpark Ridge

lifeinfo@multinetwills.co.za | www.multinetwills.co.za

In partnership with

**CAPITAL
LEGACY**

Wills & Estates Specialists

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.