The Sanlam Legacy Offering



Sanlam
Live with confidence

Did you know 70% of South Africans pass away without a valid will?*

Many underestimate the financial strain of winding up an estate, leaving loved ones with unexpected expenses. The Sanlam Legacy Plan, together with the Sanlam Legacy will, ensures these costs are covered. Secure your legacy today and provide your beneficiaries with peace of mind and financial security.

We make it easy to draft your will.

- **We'll meet you for your will consultation**, at a time and place convenient for you.
- **Your will is drafted, free of charge**, and sent to you within 48 hours.
- We have a **specialised team that provides custom wills** tailored to each client's estate needs, including worldwide wills and purpose-built trusts.
- A courier service will **collect your signed will for safekeeping**, at no cost.



By having a signed Sanlam Legacy will in place, you'll benefit from 25% indemnification on the costs associated with dying.

underwritten by
GUARDRISK
TAILORED RISK SOLUTIONS

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

Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit

The Sanlam Legacy Plan is underwritten by Guardrisk Life Ltd, a licensed life insurer. It is administered by Capital Legacy Solutions (Pty) Ltd, an authorised financial services provider. Quill Consulting Services (Pty) Ltd and Sanlam Trust (Pty) Ltd are authorised financial services providers forming part of the Capital Legacy Group. "Sanlam" is a registered trademark of the Sanlam Group and is licensed to Sanlam Trust (Pty) Ltd.

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The cost of dying

Deceased estates incur unforeseen fees that can lead to cash shortfalls in the estate.

Executor fees

This is the industry standard fee charged by the executor or assisting professional to wind up an estate.

Testamentary trust fees

This is the fee charged by the trustees to administer the trust created in terms of the client's will, usually to manage the money they leave to their minor children.

Conveyancing attorney fees

This is the fee charged by the conveyancing attorney when property needs to be transferred.

Other unforeseen fees: Master's fees, correspondence fees, clearance fees, advertisement costs, inheritance tax, ongoing short-term bills and immediate expenses.

However, with a Sanlam Legacy Plan in place - from as little as R100 per month - your estate will be protected, helping to cover up to 100% of these fees.

Your cover

What's included in your Sanlam Legacy Plan.

With a Sanlam Legacy Plan, any Sanlam life cover and assets under management paid into the estate are exempt from executor fees.

Legal fee coverage	Cover for executor fees, testamentary trust fees & conveyance attorney fees applicable to your estate when you pass away.
Estate Overheads Protector™	Paid to the executor, for Master's fees, correspondence fees, property clearance certificate & advertising costs. You can also get extended cover for monthly expenses such as electricity, medical aid, school fees and more, for up to 6 months.
Immediate Cash benefit	Paid to your dependants for immediate costs such as funeral expenses, travel arrangements, & groceries.
Estate Gap Cover™	Cover for the increased costs to the estate like inheritance taxes, should both spouses pass away.

• The value of these benefits (Legal fee coverage, Immediate cash benefit, Estate Overheads Protector™ & Estate Gap Cover™) are plan dependent.

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Your estate

With your will and Sanlam Legacy Plan in place, our teams can ensure that the estate administration journey runs smoother and is wrapped up as quickly and efficiently as possible, giving your beneficiaries peace of mind.

Why us for **estate administration.**

- **In-house estate administration teams** manage estates directly, ensuring a more efficient administration from start to finish.
- We have **dedicated conveyancers** that provide for the seamless transfer of ownership of immovable property, eliminating the need for outsourcing and avoiding any delays.
- **Claims are integrated with the estate administration process** to ensure they are managed concurrently. This means beneficiaries avoid having to submit details multiple times and experience a smoother, more streamlined process.
- A **dedicated Estate Consultant and Estate Practitioner** will onboard the estate and support your loved ones through the entire process.
- **Beneficiaries are updated with clear communication** throughout the estate administration process, providing clarity and transparency.

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