

## MYPROTECTOR GROUP

### Protect what you've worked so hard for

- 1 - I don't want my assets to be sold to pay the deceased estate costs and leave my children with no inheritance.
- 2 - I don't want to waste my hard-earned money on taxes and unnecessary estate costs.
- 3 - I don't want to burden my family with my deceased estate administration problems when I die.
- 4 - I don't want my heirs' inheritance to go to the wrong person.

## Deceased Estate Services Policy

2020



## The Introduction

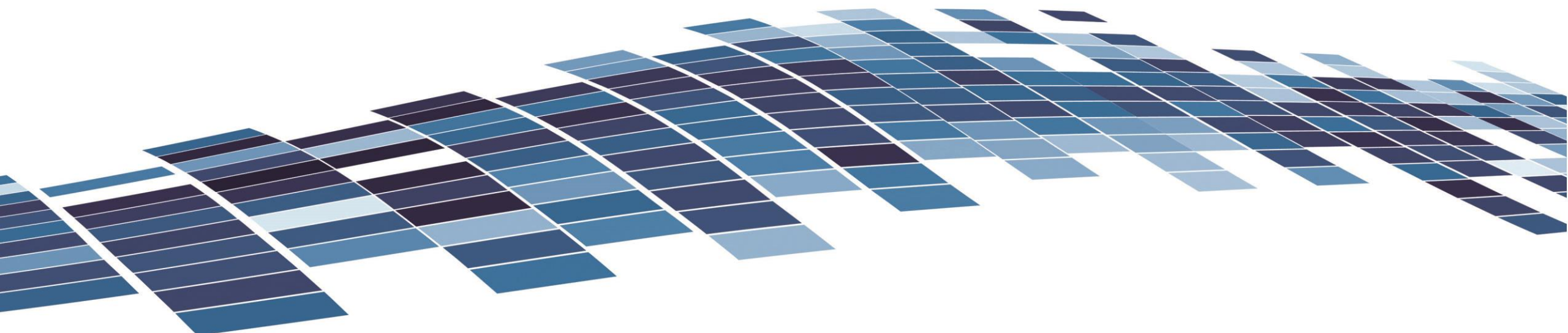
Estate planning as well as deceased estate administrative procedures, are often bewildering, obscure and stressful for everyone involved. What's more, a mistake or a lack of relevant information and know-how can be costly for your family if no formal roll-out plan is laid out.

The laws of succession fulfil an important economic function as they regulate the transfer of our wealth upon death. Similarly it also plays a very important social function associated particularly with maintaining and protecting our families. We know that professional administration of deceased estates not only addresses the inevitable consequences of death but it also ensures the continuation of quality of life.

Our dreams, hopes and aspirations should be preserved for the benefit of our families and loved ones. When a person comes to the end of his or her life, everything that remains of his or her assets after debts, other obligations and administration costs have been paid, passes by inheritance to people qualified to succeed him or her. The objective should therefore be to leave to our loved ones an estate that is as close to debt free as possible.

## The 10 problems

- ✓ Heirs won't get their full inheritance because your plans are not up-to-date or in-line with the high court procedures.
- ✓ Your heirs will be subject to the courts decision as to any inheritance which might not land up being what you wanted.
- ✓ Deceased estate carries too much debt so your assets have to be sold by law, leaving your family with less to inherit.
- ✓ Unnecessary Tax, Estate Duty, Capital Gains and VAT are paid which will reduce your estate value, leaving much less.
- ✓ Children are not considered so the courts decide their future, thus placing them under enormous pressure to survive this world.
- ✓ An executor's fees can be extremely costly even if you have very little in the way of assets.
- ✓ Your executor is not monitored so they could drag their heels, which costs your estate and leaves your family struggling.
- ✓ It could take your family a long time to find out that you have died, if no formal emergency strategy is in place.
- ✓ Family members are thrown into chaos when a death occurs and everything gets confusing as they try to administer your affairs.
- ✓ Your life is forgotten about and future generations will never know about you,



# Benefits and services matrix

Description [ Listed services ]	Overall annual limitations	Myprotector (inhouse Advisor) rate [ # Discount for preferred network ]
<b>Software:</b>		
Estate software worth <b>R265 000</b> [Provided to you for <b>FREE</b> ]	If you don't have a way to manage your deceased estate, you place a burden on your family to do this for you. This creates huge stress because the tasks are complicated and admin intensive. The courts will also insist on getting involved and will charge your family fees for doing so. Your family could also lose their home to pay for debts or they may need to find the funds to cover your debts to protect their home from being sold, which could leave them homeless.	
11 Wealth Plan database forms		
14 Estate database forms		
Deceased Estate wind-up technology worth <b>R110 000</b>		
<b>Estate Planning Services (While alive):</b>		
These services are covered by Myprotector up to the estate limits reflected in the threshold values below.		
Estate Planning strategy	Unlimited	Up to <b>100%</b> of <b>cost</b> from Day 1
1st online <b>estate</b> assessment and needs guidance	Unlimited	Up to <b>100%</b> of <b>cost</b> from Day 1
1st online <b>estate</b> goals and aspirations guidance	Unlimited	Up to <b>100%</b> of <b>cost</b> from Day 1
Additional online <b>estate</b> assessment and needs analysis advice	Subject to our preferred provider network	Up to <b>20%</b> discount
Estate liability assessment advice	Subject to our preferred provider network	Up to <b>10%</b> discount
Private and secure <b>estate</b> document vault	Unlimited	Up to <b>100%</b> of <b>cost</b> from Day 1
<b>Deceased Estate Services (After passing):</b>		
In the event that the family is required to pay for some costs that are directly related to your death, then Myprotector will pay these services costs up to certain limits as reflected in the below threshold value table.		
24/7 family support centre service	Unlimited	Up to <b>100%</b> of <b>cost</b> from date of passing
Case manager gets assigned to your family when you pass away	Unlimited	Up to <b>100%</b> of <b>cost</b> from date of passing
Estate data gets extracted for your family / executor	Unlimited	Up to <b>100%</b> of <b>cost</b> from date of passing
Notification to your listed key contacts about your passing away	Unlimited	Up to <b>100%</b> of <b>cost</b> from date of passing
A dossier of completed tasks gets handed to your family	Unlimited	Up to <b>100%</b> of <b>cost</b> from date of passing
Conveyancer services for transferring the property to a beneficiary	Subject to our preferred provider network	Up to <b>20%</b> discount
Master's fees for administering the estate	Subject to threshold fund annual limits	Up to <b>100%</b> of available threshold
Maintenance and accrual claims	Subject to threshold fund annual limits	Up to <b>100%</b> of available threshold
Deceased estate advertising costs	Subject to threshold fund annual limits	Up to <b>100%</b> of available threshold
Deceased estate executor fees if estate is valued <b>LESS</b> than R250 000.	Subject to threshold fund annual limits	Up to <b>100%</b> of available threshold
Discounted executor fees if estate is valued <b>MORE</b> than R250 000	Subject to threshold fund annual limits	Myprotector inhouse executors
<b>Accumulative Annual Thresholds (After passing):</b>		
0 - 6 Months = <b>R0</b>	The Threshold services are subsidised by Myprotector up to specified values which then accumulate towards the annual threshold overall limits. When you reach your threshold limit, then your estate will be responsible to pay the outstanding cost of the service.	
7 - 12 Months = <b>R7 500</b>		
2nd Year = <b>R14 500</b>		
3rd Year+ = <b>R20 000</b>		
<b>Features:</b>		
No medicals required	With all policies, it's important to have rules that help everyone participate in the benefits. So we set about making our business accessible to most people.	
Minimum entry age 18, max entry age 65		
Initial sign up waiting period of 6 months		
<b>Premiums:</b>		
Estate planning software: <b>FREE</b>	Price is a sensitive issue for most people, so Myprotector will keep your premiums the same throughout your time with us. That's great value.	
Services Policy: <b>R120.00</b> PP/PM		
<b>Extra Value:</b>		
* <b>R60.00</b> Discount for purchasing ALL 3 Myprotector services policies	Myprotector helps you make the most of your planning aspirations by keeping your premiums as low as possible. We offer you some wonderful ways to get discounts and some money back for you and your beneficiaries.	
** <b>10%</b> Cash back after 5 years		
*** <b>20%</b> Cash forward at death		
No annual services fee increases		
<b>Notes:</b>		
* <b>R60.00</b> discount for purchasing ALL 3 Myprotector services policies	** <b>10%</b> Cash back after 5 years (subject to unbroken monthly contributions)	*** <b>20%</b> Cash forward at death (from 5 years onward and is paid to a nominated beneficiary to be used for funeral costs) / (subject to unbroken monthly contributions)
# A discount has been pre-negotiated with our service providers on your behalf. When you work with our preferred provider network you will benefit from discounts when you use their services as per the listed services.		

## Service cost limits

In the event that your family is required to pay for some costs that are directly related to your death, Myprotector will pay for these costs up to certain limits as reflected in the below value table. There is no lump sum cash payout associated with this service policy.

### Accumulative Annual Thresholds:

0 - 6 Months	7 - 12 Months	2nd Year	3rd Year +
R 0	R7 500	R14 500	R20 000

### Features

- Your exclusive estate planning software is worth R265 000
- Total value of standard services policy rendered is unlimited
- Total value of unique services policy rendered up to R20 000
- No medicals required
- Minimum entry age of 18, maximum entry age of 65
- Standard callcentre protection starts from day 1
- Unique cost payments carry a waiting period of 6 months
- **R60** p/m Discount if you buy all the Myprotector services upfront
- **10%** cash back after 5 years of unbroken monthly contributions
- **20%** pay forward at death if unbroken monthly contributions
- No annual services fee increases

### Unique Benefits

- Private software cloud account
- 24/7 callcentre service
- Free deceased estate wind-up if LESS than R250 000
- Deceased estate family management systems
- Much much more...

## Service Fee

Estate planning software: **FREE**

Services Policy: **R120.00** PP/PM

## Software

### The deceased estate planning strategy

There are eleven steps in the estate planning strategy which are systematically rolled-out to you, that teach you how to use your planner's database forms. The deceased estate planning strategy is included in your platform for your convenience.

### Deceased estate planning forms

The estate platform and all its benefits form the foundation of the estate plan. Remember that one's entire life becomes part of the deceased estate when one passes away. Our technology will direct you as you work on the estate plan, thus taking the burden out of creating the best estate and deceased estate solution possible.

**Here are some of the database forms that are included in your financial planner:**

### Software forms

Tax data	Funeral wishes	Clubs / organisations
Utilities directory	Pets information	Safety deposit box
Card accounts	Personal documentation	Attorney
Executor	Power of attorney	Guardian
Deceased estate liability calculator		

## Summary

This service lets you create a digital and automated estate and deceased estate plan. We link you to your advisor so that you can create the best estate solution that eliminates wasteful TAX and helps you to create wealth. Your digital templates are linked to our 24/7 call centre system so that when you pass away, an automated notification service to key people and organisations (Employers, advisors, lawyers, etc) is initiated on behalf of your family.

Your case manager will manage the initial administrative issues on behalf of your family so they don't have to stress about what must get done. Our Executors (You can use your own Executor) are all monitored for their performance through our deceased estate management software and your family will receive a link so they can be kept up to date with progress.

We will provide your family with a dossier of the tasks that were completed on their behalf. The technology notifies your Advisor of your death and provides them with information about all the policies you have, so they can automatically proceed with life cover payouts. Your family can monitor the progress of our Executors until the estate is wound-up.



**Visit:** [www.myprotector.net](http://www.myprotector.net)

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