

# Myprotector | Estate Protector

	
Description	Myprotector & network provider fees

## PCV HOSTING PLATFORM

SECURE LEGALTECH VAULT	
Your own <b>LegalTech Cloud Vault</b>	INCLUDED
Your own <b>LegalTech Cloud Vault</b> + 1 with services	INCLUDED
Your own <b>LegalTech Cloud Vault</b> + 3 with services	INCLUDED

LEGAL SERVICES	
Basic <b>SINGLE</b> Legal Will drafting	INCLUDED
Basic <b>JOINT</b> Legal Will drafting	INCLUDED
Advanced <b>SINGLE</b> Legal Will drafting by Myprotector	* 20% of network provider fees (up to max of R500)
Advanced <b>JOINT</b> Legal Will drafting by Myprotector	* 20% of network provider fees (up to max of R500)
Existing Legal Will <b>update</b> by Myprotector legal team	INCLUDED
Basic <b>Power of Attorney</b> document drafting	INCLUDED
Basic <b>Living Will</b> document drafting	INCLUDED
<b>LIVING REWARDS</b>	<b>ZERO or DISCOUNTED rewards</b>

ESTATE SERVICES	
Basic <b>estate</b> planning assessment & strategy	INCLUDED
<b>Estate</b> education and support	INCLUDED
Advanced <b>estate</b> liability assessment and needs analysis	* 20% of network provider fees (up to max of R450)
Legal will <b>storage</b>	INCLUDED
Testamentary trust <b>storage</b>	INCLUDED
<b>LIVING REWARDS</b>	<b>ZERO or DISCOUNTED rewards</b>

## SUBSIDISED DECEASED ESTATE SERVICES

DECEASED ESTATE SERVICES	
Deceased estate <b>family management system</b> at death	INCLUDED
Conveyancer fees for transferring a property at death	INCLUDED
Master's fees for administering the estate at death	INCLUDED
Day-to-day living expenses	Up to 100% of available annual threshold
Deceased estate advertising costs at death	INCLUDED
Protection for funeral costs	Up to 100% of available annual threshold
Deceased estate executor fees if estate is valued <b>LESS</b> than R1 Million	INCLUDED
Deceased estate executor fees if estate is valued <b>MORE</b> than R1 Million	NEGOTIABLE
<b>LIVING REWARDS</b>	<b>ZERO or DISCOUNTED rewards</b>

Administration services (After passing):	
<b>24/7</b> family support centre service	INCLUDED
<b>Case manager</b> gets assigned to your family when you pass away	INCLUDED
Notification to your listed <b>personal contacts</b> about your passing away	INCLUDED
A <b>dossier</b> of completed tasks gets handed to your family	INCLUDED
Your <b>financial advisor</b> gets access to ALL your policy information	INCLUDED
Your <b>estate executor</b> gets access to ALL your PCV information	INCLUDED
Notification to your listed <b>employer</b> about your passing away	INCLUDED
Link your Heritage work to your <b>family archive</b>	INCLUDED

Accumulative Annual Thresholds (After passing):	
<b>**</b> The Threshold Values per person. The Threshold services are subsidised by Myprotector up to specified values which then accumulate towards the annual threshold overall limits. When you pass away, your family will have access to these values to pay for certain deceased estate costs. When the threshold limits are reached, your estate will be responsible to pay the outstanding cost of the service. Each member within your plan will receive the full values when they pass away.	0 - 6 Months = <b>R0</b>
	7 - 12 Months = <b>R5 000</b>
	2nd Year = <b>R12 000</b>
	3rd Year+ = <b>R25 000</b>

Notes:	
<b>* Network provider fees</b> - The firm of attorneys who are networked to Myprotector and who offer our subscribers specialist services over and above the fundamental services that are offered by Myprotector. Myprotector will subsidise the cost of services offered by our network providers up to certain maximums.	
<b>** Principal member</b> - The person who first signs-up to Myprotector and/or distributes the free PCV's to other family members. Protection for the <b>whole family</b> (Max 4 users per subscription). Each family linked member will receive their own PCV and the associated services. Whole family is classified as anyone related to the family by way of being a direct and legal (adopted) family members, cousins, aunts and uncles etc. ALSO, you may assign an account for a deceased person so that you can build their digital life for heritage preservation purposes.	
<b>Payer</b> - The person or organisation who makes the monthly contributions to Myprotector on behalf of a family. If the payer skips the monthly contributions, then the result will cause some of the benefits to be closed for all family members.	