



Sanlam employee benefits  
Sanlam Legacy Group CorePlan



AECI has partnered with Sanlam Legacy to provide  
a will and estate administration employee benefit.

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





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

Protecting your legacy starts with your will.

# the will





# We make it easy for you to **draft your will.**



- > Meet at a convenient time and place.
- > Free will drafting with unlimited amendments.
- > Free signed will collection and safekeeping.



# the cost





# 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.

**As well as Master's fees, correspondence fees, clearance fees, advertisement costs, inheritance tax, ongoing short-term bills and other immediate expenses.**

# the cover



# Your exclusive 50% discount.

Sanlam together with Capital Legacy brings you Sanlam Legacy to provide expert services on Will, estates and trusts services to help you plan for the financial well-being of your loved ones, while you still can. Sanlam Legacy is a division of Sanlam Trust, a Sanlam associate and a subsidiary of Capital Legacy.

The Sanlam Legacy Group CorePlan is a uniquely integrated service and insurance offering, giving you peace of mind when it comes to helping cover the cost of dying. As an AECL employee, you can get **50% discount on your executor fees** at death when you get your will in place with Sanlam Legacy.

## What makes it even more unique?

- > No medicals required.
- > No monthly premiums.
- > Beneficiary nomination assistance.
- > Smoother and faster estate administration.
- > Your spouse can get 25% indemnification on their fees when they get their Sanlam Legacy in place.



**The Sanlam Legacy Group CorePlan aligns with your existing Sanlam benefits.**

During your consultation, our will specialist will assist you in making the correct beneficiary nominations in your will, aligning all of your existing Sanlam benefits.





# The Sanlam Legacy Group CorePlan in action.

## Total cost of dying.

Example: 33-year-old male.

| Estate value                                      |   | Cost of dying                                |
|---|---|--|
| Estate assets, incl. properties<br><b>R1.2mil</b> | > | Estate and executor fees<br><b>R24 150</b>   |
| Properties to transfer<br><b>R1mil</b>            | > | Conveyancing attorney fees<br><b>R22 540</b> |
| Value of the trust<br><b>R250K</b>                | > | Testamentary trust fees<br><b>R229 450</b>   |
| Term of trust: 13 years                           |   | <b>Total cost of dying<br/>R276 140</b>      |

You would have had to pay R48 300 but with Group CorePlan your 50% discount applies.

### 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.

Discuss your unique estate planning needs with our specialist will consultant and get up to 100% cover for the total cost of dying for a nominal monthly premium.

This quote is for illustrative purposes only. \*Exclusive to clients with a valid Sanlam Legacy will.





# the process





# What are your next steps?

1

## **Visit the website**

Visit [www.groupbenefits.co.za](http://www.groupbenefits.co.za) and input your name, employee number, cell number, and email address to start the process of getting your Sanlam Legacy Group CorePlan.

2

## **Book your appointment**

You will be contacted by a Sanlam Consultant to schedule a will consultation, at your convenience – where and when it suits you.

3

## **Your consultation**

During the consultation, your will will be drafted and a calculation will be done to illustrate the fees your family can expect to pay when you pass away.

4

## **Choose your cover**

You may elect to take a Sanlam Legacy Plan which will cover 100% of your fees should you wish to cover more than 50% of your executor fees.



Small steps  
today can make  
**a big difference**  
**tomorrow.**



underwritten by



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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[www.sanlamtrust.co.za](http://www.sanlamtrust.co.za)