GRACE
FINANCIAL SERVICES
INDEPENDENT FINANCIAL ADVISORS

# YOUR WILL REVIEW

*Protecting Your Wishes.
Protecting Your Family.*

An important guide to ensuring your affairs are in order and your loved ones are protected.


**REVIEW**
your existing Will

**UPDATE**
outdated provisions

**PROTECT**
your loved ones and your legacy

**PLAN**
for a secure future

**PROVIDE**
peace of mind for your family

ESTATE PLANNING • WEALTH PROTECTION • FAMILY SECURITY

## WE ARE HERE TO HELP

A few minutes spent reviewing your Will today could make a significant difference to your loved ones in the future.

## Your Will Review

A Will is one of the most important legal documents you can have. It sets out how you would like your assets and affairs to be dealt with after your passing and helps ensure that your wishes are carried out while protecting your loved ones.

If your personal or financial situation has changed, if you do not currently have a Will, or if your existing Will requires updating, we would be pleased to assist. As a service to our clients, we do not charge a fee for the preparation or updating of Wills.

## Why You Should Have a Will

A properly drafted Will can help you:

- Ensure your assets are distributed according to your wishes.
- Protect your spouse, children, and other loved ones.
- Nominate guardians for minor children.
- Reduce uncertainty and potential family disputes.
- Simplify the administration of your estate.
- Provide clear instructions to your executor.
- Give you peace of mind knowing your affairs are in order.

## When Should You Review Your Will?

Your Will should be reviewed whenever there is a significant change in your life. We recommend reviewing your Will if you have:

- Got married or divorced.
- Had children or grandchildren.
- Purchased or sold significant assets.
- Started a business or changed employment.
- Experienced a significant change in your financial circumstances.
- Had a beneficiary pass away.
- Not reviewed your Will within the last three years.

An outdated Will can sometimes create the same challenges as having no Will at all.

## What Happens If You Do Not Have a Will?

If you pass away without a valid Will, your estate will be administered according to South Africa's laws of intestate succession. In this situation, the law determines who inherits your assets, which may not align with your wishes. This can also lead to additional delays, costs, and uncertainty for your family.

## Why Proper Estate Planning Matters

A Will is an important part of a broader estate plan. The objective of estate planning is to ensure that your assets are transferred to your beneficiaries as efficiently as possible and that your family has access to the resources they need when they need them most.

Unfortunately, significant delays are currently being experienced at the Master's Office in South Africa, resulting in many estates taking considerably longer to be finalised. These delays can postpone the distribution of assets and place additional financial and administrative pressure on surviving family members.

Through proper estate planning, it is often possible to reduce unnecessary complexity, improve liquidity for your family, and enhance the efficiency of wealth transfer. While it is not always possible to avoid the estate administration process entirely, a well-structured estate plan can help minimise delays and provide greater certainty for your beneficiaries.

## We Are Here to Assist You

Whether you need a new Will, would like your existing Will reviewed, or wish to discuss your broader estate planning requirements, we are here to help.

A few minutes spent reviewing your Will today could make a significant difference to your loved ones in the future.

Contact our office to arrange an appointment and ensure that your wishes are properly documented and your family is protected.