



Wills Factory
ENSURING YOUR LEGACY



Ensure Their Inheritance

Get a **Free Will** from Wills Factory – quickly and easily,
in the comfort of your own home or office.

Get Your Will in Three Easy Steps



COMPLETE the online application in the comfort of your home or office.



DOWNLOAD and print out your will, which is sent to you by email.



SIGN the will in accordance with the instructions, and store in a safe place.

Let's Go Get My Will!

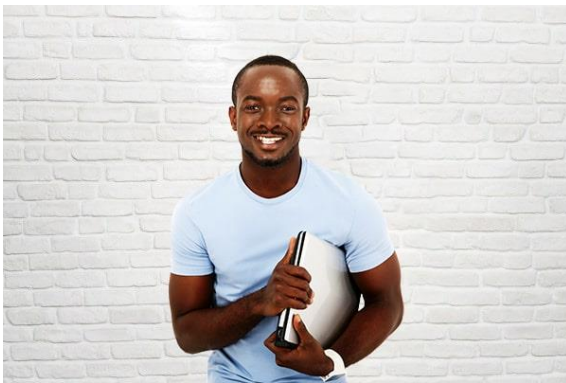
But Why Do I Need a Will?

The Dilemma

It's quite sobering to think that only about 10% of South Africa's economically active individuals have a valid will.

Without a will in place, your estate will be distributed in accordance with the law on intestate succession, meaning that the Master of the High Court will take charge thereof. Your estate will, therefore, in all likelihood be distributed neither soon after your death, nor in accordance with your wishes.

If you have **young children** and you die without a will, you would have not had the opportunity to legally appoint a guardian to care for them and a trustee to look after their inheritance until they become adults.



The Solution

Wills Factory makes it possible for you to simply and easily draw up a will, and so ensure the proper administration of your estate and the inheritance of your loved ones or chosen beneficiaries with the minimum of fuss and bother.

Sign up with **Wills Factory** and create your will in the comfort of your own home or office.

[Let's Go Get My Will!](#)

Frequently Asked Questions

- **Who is allowed to make a Will?**
Everyone 16 years old and older, unless at the time of making the Will they are mentally incapable of appreciating the consequence of their actions.
- **Who is competent to act as a witness to a Will?**
Anyone who is 14 years old and older, and are not a beneficiary to the Will (with some exceptions), and who at the time that they witness the Will are competent to give evidence in court.

[See more Frequently Asked Questions](#)

By the Way...

Could You Even Afford to Die?

Now you may ask: "What kind of a question is *that*? A little inappropriate, wouldn't you say?" ... and you may be right - but before you react, consider this statistic:

Around 30% of deceased estates of economically active individuals in South Africa are declared insolvent, with little or no compensation to the beneficiaries.

Not a pleasant thought. But what could be causing that?



Legal Fees and Other Expenses

Even the simplest of deceased estates costs money to wind up – more than R50,000 for funeral and minimal estate expenses! Significant unforeseen expenses not provided for could cause beneficiaries to suffer financially and even become destitute as a result.

You can use our [Estate Liquidity Calculator](#) to see an estimation of the condition of your own estate. These are the types of expenses that should be considered when checking on the financial health of your deceased estate:

- Immediate Expenses (funeral, medical etc.)
- Master of the High Court's fees (unavoidable)
- Executor Fees (winding up of estate)
- Trustee Fees (testamentary trusts)
- Conveyancing Attorney (property transfer)
- Advertising Costs (Government Gazette and local)
- Interim Income for Loved Ones (bank account frozen)
- Debts & Other Unforeseen Expenses

Wills Factory's Innovative Estate Liquidity Plans to the Rescue!

Ensure that your loved ones aren't faced with unexpected expenses after your death.

Wills Factory offers two unique Estate Liquidity Plans, the **Legal Expenses Plan** and **Estate Preservation Plan**. Both offer cover in respect of the various common legal expenses a deceased estate normally faces, with the Estate Preservation Plan also offering cover for non-legal expenses and loss of income.

A screenshot of a website page comparing two estate liquidity plans. On the left is a table titled 'Our Estate Liquidity Plans' listing various categories of expenses. On the right are two columns for 'Legal Expenses Plan' and 'Estate Preservation Plan', each with a list of features and their coverage status. The Legal Expenses Plan starts at R120.90/month, while the Estate Preservation Plan starts at R250.00/month. Both plans include a 'Buy Now' button.

Our Estate Liquidity Plans	Legal Expenses Plan	Estate Preservation Plan
Advice Provided	Limited	Extensive
Estate Legal Expenses Cover	Included	Included
Cover Limits	R115,000 to R230,000	Up to R2,625,000
Master of the High Court	Included	Included
Immediate Expenses	R10,000	R50,000
Executor Fees	Included	Included
Trustee Fees	Included	Included
Conveyancing Attorney	Included	Included
Advertising Costs	Included	Included
Other Non-Legal Expenses	Excluded	Included
Estate Shortfall Benefit	Excluded	Included
Enhanced Liquidity Benefit	Excluded	Included
Monthly Expenses Benefit	Excluded	Included
Underwriting Requirements	None	Included, Limited
Waiting Period for Benefits	6 Months for All Benefits	None - Immediate Cover
Cover and Premiums	R115,000 / R120.90 a month R175,000 / R199.90 a month R250,000 / R299.90 a month	Each plan is quoted individually but could start as low as R100 p.m. depending on your age and risk rating.
Min/Max Age at Inception	18 to 75	18 to 75
Subject to Policy Stipulations	View the Policy Wording	View the Policy Wording
	From R 120.90 / month	From around R 250.00 / month
	Buy Now	Buy Now

Visit Our Estate Liquidity Plans