

September is Wills Month - Here's what you need to know

The last few months have been nothing short of a whirlwind of unprecedented events for our country. As a nation we have had to navigate another level 4 lockdown and watch helplessly as friends and family lose their assets and experience the stresses associated with the recent destructive riots. We're a unique nation, though, and our tenacity and determination to keep the spirit of Ubuntu alive, saw communities, individuals and corporates coming together to uplift those in dire need.

By [Alex Simeonides](#), issued by [Capital Legacy](#) 1 Sep 2021



Alex Simeonides, CEO and co-founder of Capital Legacy.

In crazy times like these, we often find ourselves struggling to get to all our commitments as we come to terms with our 'new normal'. Days seem to roll into weeks, and weeks into months, and we often end up asking: "where did the year go". The reality is that most people are living month to month and have very little time to think about the future – never mind thinking about the legacy they want to leave behind one day. The year has shown that it's particularly important that we place emphasis on ensuring that we leave a lasting legacy for our children and future generations. In the face of adversity, and as the death toll related to Cov continues to rise, we are reminded that life can be unexpected. We need to prepare accordingly.

Why have a National Wills Week?

"More than 75% of South Africans pass away without a valid Will in place."



The reality is that most people know they need a Will, but statistics show that South Africans are notorious procrastinators.

More than 75% of South Africans pass away without a valid Will in place, causing devastating consequences for their families and dependants.

To help combat this statistic, the Law Society of South Africa (LSSA) promotes National Wills week, every year, encouraging more people to take this task seriously and get their affairs in order. Participating attorneys offer their Will-drafting services for basic Wills at no cost to clients. This year, National Wills Week is from 13 to 17 September.

The Law Society explains that it is important to have a professional draft your Will as *“often a Will is not valid because the person who drafts it does not have the necessary legal knowledge to ensure that the requirements of the law are met. By making a Will you ensure that your assets are disposed of in accordance with your wishes after your death”*.

Why we’re making September Wills Month

With more than 75% of South African’s passing away without a Will in place, it’s not necessarily an awareness issue – it’s an education issue. People need to know what consequences their families and dependants will face if they were to pass away without a Will.

In our business, we see the reality of families struggling to deal with the loss of a loved one almost every day. This struggle is infinitely more difficult when the loved one’s affairs are not in order.

Having a National Wills Week is important – but it’s not enough. For us, every week is Wills Week - hence we’ve made September WILLS MONTH! When we see how we are helping families in their darkest hour, we are still further motivated to continue our quest *“To make the loss of a loved one easier”*.

“Your Last Will and Testament is probably the most important document you’ll ever sign.”

Your Last Will and Testament is probably the most important document you’ll ever sign, and it forms the cornerstone of your Estate Plan. Your Will houses your final wishes, how you would like to distribute your

estate, who your beneficiaries will be, who should take care of your children should something happen to you and your spouse etc. Not having a Will in place can result in devastating consequences for the loved ones you leave behind.

Six consequences of passing away without a Will

- 1. You forfeit the opportunity to decide who inherits what and your Estate is distributed according to South African law. This means people whom you may not have wanted to benefit from your Estate may inherit your assets and family heirlooms.*
- 2. Your Partner may be left with nothing if you are not married, or your Will is not updated from a previous marriage.*
- 3. Your Children's inheritance could pass to the Government Guardian's Fund or appointed Guardian rather than to a Trust that will ensure your wishes for them are carried out.*
- 4. Family feuds often occur when family members argue over the distribution of your Estate if your final wishes are not clearly documented in a Will.*
- 5. Winding up your Estate can take years – without a Will appointing a professional executor, the government is essentially in control of the process.*
- 6. You lose the ability to nominate a guardian of your choice for your minor children.*

At Capital Legacy, we have dedicated the last 10 years to helping more South Africans get valid Wills in place. We have helped more than 370,000 people to date and are committed to changing the statistics of our nation. We have 184 consultants across the country ready to assist clients. "To make the loss of loved one easier" is the reason we exist and what drives us to get out of bed every day and continue our mission.

Not only do we work hard at educating the public about the importance of Wills all year round, but we also constantly strive to make it easier and more convenient for them... so there's no excuse not to get this important task done.

Three ways we make it easy for you to get your will sorted

- 1. We have more than 184 consultants around the country who can meet you at a time and place convenient for you. At home. At the office. At a coffee shop. During the week or over the weekend.*
- 2. We've also introduced Virtual and telephonic consultations, for your convenience.*
- 3. No charge for drafting, collection, safekeeping, or amendments to your Will. That's correct. We do charge you for the consultation or the drafting of your Will. We will also arrange collection and safekeeping at no charge. We encourage our clients to review their Wills every few years and especially after major life events. We don't charge you anything to make these changes ensuring your Will remains up to date.*

What's the catch you ask? No catch. We help nearly 10,000 clients with their Wills every month at no charge. A large majority of our clients also want to protect themselves from legal fees at death, and we offer unique insurance solutions that make sense.

Our mission is to help more South Africans get valid Wills in place and we're excited to see the industry jumping on board during this time as we all stand together to champion this cause. You too can help u

change the frightening stats we see in the market. Don't procrastinate – get your Will sorted today.

For more info on Wills Month or to book your complimentary Will consultation, visit:

www.capitallegacy.co.za/willsmoth

ABOUT THE AUTHOR

Alex Simeonides is the CEO and co-founder of Capital Legacy.

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Wills & Estates Specialists

Our mission is to ensure that more South Africans have valid Wills in place and to lower the legal fees at death for our clients.

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