

ALEXANDER FORBES FIDUCIARY SERVICES

HOW DOES IT WORK

YOUR WILL, YOUR WAY, FOR FREE...

Your will is a highly significant and specialised document. It contains your final wishes for the distribution of your assets and for the care of your loved ones after your death. More than anything, a will provides clarity. It provides clear instructions and directions as to how assets that took a lifetime to accumulate – with both financial and sentimental value – need to be disbursed. Your will is one of the most important documents you will ever have to sign. It is in your own and your family's best interests to make sure that you have a valid will.

Help is at hand...

All standard Alexander Forbes Fiduciary Services wills are free. This means that you and your family can draft a standard will through Fiduciary Services with no hidden obligations. If, however, your needs are more complex a customised will can be drafted at a reasonable once off fee.

What is a custom will?

A custom will is one where you have business interests, farms, trusts or other more complex needs. This type of will cannot be drafted from our in-house system. Please contact Alexander Forbes Fiduciary Services on 011 269 0000, affiduciaryservices@aforges.co.za or your regional Financial Planning Consultant's offices to discuss your unique estate planning needs.

How does it work?

You will receive a draft will within four business days of contacting Alexander Forbes Fiduciary Services and supplying them with all the necessary documentation and information they require to draft your will. If you need to make any changes to this draft will, you can do so on the draft and return it to Fiduciary Services for a second draft. If you accept the draft, this becomes your original will document.

You will receive two copies of each draft and will need to sign both as per the details on the draft. You need to keep one of the copies in a safe place while the other copy needs to be returned to Fiduciary Services for storage.

Updating your current will

Every time you make changes to your will you have to acknowledge and sign that you revoke all wills; codicils and other testamentary writings that you made previously and declare the most recent will to be your last will and testament.

If you need to make changes to an existing will held with another service provider you can either contact the company or administrator that initially assisted you with your current will, or alternatively you can contact Fiduciary Services to assist you with a redraft.

What information is needed for a standard will?

In order to be able to complete the application form, you will need to provide the following details:

Personal details;

Burial options;

Marital and divorce details;

Children's names and dates of birth;

Details of all your local and offshore assets and liabilities;

Details of all your assurance policies; and

Details of how you want your estate distributed.

If you are an existing FPC client or a new client, you will need...

A fully completed and signed Alexander Forbes Fiduciary Services will application form.

To draft your free standard Alexander Forbes Fiduciary Services will or to discuss your customised will needs, please contact Alexander Forbes Fiduciary Services on **011 269 0000 (s/b)**, **affiduciaryservices@aforbes.co.za** or your regional Financial Planning Consultant's offices.

Security and confidentiality

We are committed to ensuring that all requests and documentation we receive are treated with the utmost confidentiality. Strict monitoring and controls have been put in place to ensure that only authorised staff members have access to your will application form, signed will and documentation.

On completion of your will, all the original and certified documentation will be temporarily stored in fire-proof cabinets in each Alexander Forbes region. The documentation will then be sent for permanent storage in an external provider's secure vault at the end of each month. These facilities are monitored 24 hours a day, may only be accessed by authorised personnel and are equipped with comprehensive fire detection and security equipment.

What happens in the event of my death?

A family member, friend or attorney must notify Alexander Forbes Fiduciary Services or AF Financial Planning Consultants of your death and the rest will be dealt with according to your will.