



Have enough cash
in your estate



Estate Provider Benefit

Leave behind good memories, and a stable financial future

Death is traumatic and emotional for those left behind.

And if you've dedicated your life to make sure that your loved ones are taken care of, you don't want them to worry about finances because of cash shortfalls in your estate.

Life should continue for your loved ones when you are no longer around, because you planned with your financial adviser, and have the following in place:

- A financial plan to manage your finances making sure that there will be enough money
- Life insurance that pays out when you die.

What happens with your estate?

- Will your loved ones know what your wishes were?
- Is there enough cash to pay for winding up your estate?
- Will your debts be paid?

There are many professional and administration fees charged to wind up an estate. And if you haven't planned for these costs, it becomes your family's problem.

Make sure that your estate will be attended to properly and efficiently and that your family isn't left with executor fees and other shortfalls when you pass away.

Have enough cash to cover winding up your estate

The Momentum Estate Provider Benefit ensures that there is enough money in your estate to help settle the professional fees charged during the administration process.

You also get:



A will

A professionally drafted will documents your wishes after your death and expresses who should receive what – your house, other properties and other valuables. Once you sign it, it will be kept in safe custody.



Instant cash

Paid to your nominee within one working day after Momentum Myriad receives the death claim. The amount is limited to 10% of the benefit amount, up to R50 000.



The executor's fee paid

Covering 100% of your executor's fees on estates with a gross value of up to R10 million. If the gross value of your estate is more than R10 million, you get a guaranteed discount of 50% off the amount over R10 million.



The Professional Fee Benefit

After settling 100% of the executor fees during the administration process, the remaining balance will be used to pay the following (in this order):

1. Financial adviser fees
2. Fees payable to the Master of the High Court of South Africa;
3. Fees for conveyancing property from the estate to nominated beneficiary/ies;
4. Fees for transferring any motor vehicles to beneficiary/ies;
5. Costs associated with the collection, storage, and re-licensing of firearms in terms of the Firearms Control Act, 60 of 2000;
6. Sworn appraiser's valuation fees; and
7. Trustee fees.



Death benefit

R300 000 to R2,5 million offered in conjunction with Momentum Myriad.



A top-up for your estate

If there's an amount left after settling all of the administration and professional costs, it gets paid back into your estate with no executor fees.

Unlock more value

By being a member of Multiply Premier, our wellness programme, you can unlock more value with discounts and cashbacks.

- Get:**
- 70 points when you draw up your will with Momentum
 - Up to 60% off your Momentum Myriad life insurance premiums.

Momentum's Estate Provider Benefit

Momentum Trust is a leading provider of wills and trust services in South Africa, with extensive experience of working with financial advisers to make sure that our services align with your needs and your legacy.

This benefit gives you peace of mind knowing that your will is safe, that there will be enough money available in your estate to cover administration costs, and that any amount not used will boost your estate because it will be paid back.

More information

Ask your financial adviser to arrange a consultation with one of our Momentum Trust specialists.

You can also call us on [0860 000 107](tel:0860 000 107) or email us at momentumtrust@momentum.co.za for help.