

28 April 2020

Good day

In uncertain times like these, we realize once again how mortal we are. It may just be a good idea to review the care of your loved ones after your death and whether adequate provision has been made for the proper execution of the wishes in your will.

I see clients on a daily basis and realize the importance of proper estate planning and the execution of a client's last wishes and I understand the grief of loved ones when a deceased's wishes cannot be fulfilled.

Kindly answer the following questions for yourself:

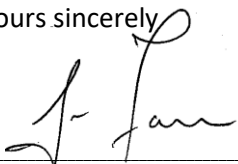
- Have I done a proper estate planning the last 12 months?
- Does my estate plan match to my current circumstances and do I realize that certain changes in my circumstances may necessitate the amendment of my will, e.g. the change of my marital status, the birth of a child, the death of an heir, etc.
- Do I have enough cash in my estate to cover the normal expenses and administration costs of an estate and will my executor be able to administer my estate without any complications?
- Is my estate plan favourable as far as Income tax is concerned?
- Have I taken the necessary steps to minimize estate duty?
- How will capital gains tax affect my estate?

If you answered "no" or "I don't know" to any of the above questions, you should definitely have your estate plan evaluated. I therefore kindly request you to send us your existing will for review or to complete the enclosed form and return it to us to enable us to draw up a will in accordance with your unique needs and submit it to you for the signing thereof, after which we will provide you with a list of documents to file with your will, a guideline on what to do when a loved-one dies and explain the general estate administration process.

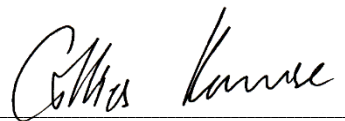
Everybody's estate planning needs are unique and that is why we offer a service to you with a personal, objective and confidential approach. We invite you to contact us for an appointment to address this important issue and, by doing so, to ensure that the future of your loved ones is in good hands.

Looking forward to hearing from you.

Yours sincerely



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