GTC

consult • partner • manage



Where there's a Will... there's a way

Leaving a legacy is more than just accumulating assets

Trust GTC to fulfil and implement your intended wishes.



We at GTC understand that financial wealth is but a part of looking after your heirs. We understand the importance of **taking care of those you leave behind** and **to make your last wishes known** and implemented as you intended.

Dying without a Will ensures that:

- **You will have no nominated beneficiaries.** Legislation will then determine who your beneficiaries are (The Intestate Succession Act).
- **An executor will be appointed on your behalf.** The process required by the Master of the High Court to nominate an executor for your estate will be time consuming, will delay the administration of your estate and is unlikely to be as you intended.
- **You will have no Wills Trust for beneficiaries.**
- **You may not have sufficient funds in your estate** to cover debts, estate duties, Capital Gains and other taxes.
- **You will have no way of curbing tax liabilities.**
- **A life partner might not be recognised as a spouse,** by the law of Intestate Succession.

Dying with a Will ensures that:

- **Drafting a Will ensures that the inheritance of your beneficiaries is as you intended**.
- **A valid Will includes the appointment of the executor of your choice,** ideally a professional you know and trust, to finalise your affairs as you have planned.
- **A valid Will allows you to create a Will's Trust** whereby you nominate the trustees who will look after the financial well-being of your minor children.
- **Estate planning, culminating in a carefully drafted Will** can maximise the provision for sufficient funds to ensure that costs and liabilities in your estate are settled with the minimum consequence of your bequests.
- **Concurrent estate planning when drafting your Will**, enables your estate planner to advise on how to curb tax and other liabilities in your estate.
- **A permanent life partner, nominated as a beneficiary in your Will** can qualify for spousal benefit exemption, ensuring that no estate duty is payable on their inheritance.

Let GTC draft your Will **free of charge** to ensure that you have nominated beneficiaries and a nominated executor of your estate. Some T's & C's may apply.

Our fiduciary services include:

- Estate planning and consultations.
- Free drafting of Wills.
- Free amendments to your existing Will.
- Free secure storage of your signed Will.
- Efficient administration of deceased estates at a discounted fee.
- Trust services.
- Personal interaction with the integrated financial services of the GTC team.

Please contact **GTC's Fiduciary Services team** for more information and assistance with your Will and/or assistance with the administration of a deceased estate.

Fiduciary Services
T: 010 597 6800
E: estates@gtc.co.za





GTC is a diversified and integrated financial services group, working with you to facilitate your **financial freedom**.

Our range of services include:

- Employee benefits consulting and administration
- Private client wealth management
- Healthcare consulting
- Short-term risk solutions
- Unit trust management
- Fiduciary services
- Asset management, with specific capabilities in stock broking, derivatives trading, multi management, asset consulting, smart beta tracking, indexation, construction of bespoke investment products and investment analytics.

GTC, formerly Grant Thornton Capital, is nationally represented with offices in Johannesburg, Cape Town and Durban.

We welcome the opportunity to present our unique capabilities to you.

For further information, please contact us on:
+27 (0) 10 597 6800, or visit our website at **www.gtc.co.za**