## When last did you check your will?

Most people do not like to think about death. This is probably the reason why most people neglect to have their will revised on a regular basis. This can lead to major problems.

You should regularly check your will to ensure that it caters for:

- 1. Guardians and a trust with appropriate trustees for minor children;
- 2. Accrual and maintenance claims of the surviving spouse;
- 3. The possible insolvency of heirs on date of death;
- 4. Donations given to heirs during the deceased's lifetime;
- 5. Estate Duty;
- 6. Capital Gains Tax;
- 7. Divorce of heirs.

A poorly drafted or outdated will can have serious consequences for the surviving spouse and other heirs. It is your duty to ensure that you will is regularly updated.

Volker Krüger

You can complete the will instruction sheet here: <u>Testament Instruksievel / Will Instruction Sheet</u>