

## Your Wills - Your Legacy

### A document that can speak volumes without ever making a sound

At **Verso Wealth**, we understand that financial planning is about more than just numbers; it's about securing your unique story - Your Legacy. As **National Wills Week** approaches, it's time to think about a document that will outlive you but carry your voice - **Your Will**.

You've worked hard to build wealth, provide for your family, and live your dreams. Now, ask yourself — who writes the final chapter of your financial story?

#### A Will Isn't Just a Document—it's a Decision

Imagine a roadmap that clearly defines the journey of your assets after you've gone. That's exactly what a Will is — **a compass for your wealth**, guiding it to the places and people you care about. Without it, the law steps in with its own directions, and those might not lead where you intend.

#### The Hidden Power of a Will

- **Your Wishes, Fulfilled:** Want your home to go to your children? Or a special donation to your favourite cause? A Will ensures your desires aren't lost in the chaos. Without it, **the law decides for you**.
- **Security for Your Loved Ones:** Your family already faces loss; don't add uncertainty to their grief. A well-planned Will minimizes **family disputes** and guarantees financial protection.
- **Guardianship Matters:** If you have minor children, who will care for them if you're not here? Your Will appoints a guardian, someone you trust — not the courts — to raise your children.

#### A Will... It's Like Insurance for Peace

#### What Happens if You Don't Have One?

The law of **intestate succession** takes over, deciding where your assets go. And trust us, this path is rarely smooth. Unintended beneficiaries? Delays? Emotional strain? All are possible without this simple, powerful document in place.

#### Crucial Considerations

- **Guardianship:** Who will care for your minor children?
- **Liquidity and Tax Efficiency:** Structure your Will to ensure sufficient liquidity in your Estate, minimise taxes and maximise the legacy you leave.
- **Executor Selection:** Choose wisely; they will manage your Estate, ensuring every piece of your legacy puzzle falls into place.

#### Joint or Mirror Wills?

Partners often face the choice — one document for both or separate but aligned Wills? Let's unravel this decision together. What's best for you?

#### Verso Wealth: Helping You Write Your Final Chapter

You don't have to navigate this alone. At Verso Wealth, we can assist to ensure your Will is not just a document but a blueprint of your legacy. **Wills Week (Month)** in September is the perfect moment to act. Most professionals are offering **free Wills**, but don't just aim for "free" — **aim for the best fit** for your future.

#### Your Will Deserves More Than Storage. It Deserves a Voice.

It's not just about drafting a Will; it's about **updating** it, **reviewing** it, and **storing** it securely. Your life evolves — so should your Estate Plan and Will.

#### The Real Risk? Not having one!

Let's face it — **you can't rewrite history, but you can plan ahead**. Make sure your Estate is handled on your terms, for your people.

#### Act Now for Peace Tomorrow

Whether you're a client of **Verso** or just interested in **protecting your legacy**, now is the time to act. Contact us and make sure that your story doesn't end with a question mark.

#### Contact Us

You can send us an email to [info@verso-wealth.co.za](mailto:info@verso-wealth.co.za) should you need assistance with drafting your Will or if you have any questions. We will gladly assist.

**Plan today, for tomorrow's peace.**

*By Deon van Vuuren – Verso Wealth*