

Welcome!

GO WHERE YOU LEAVE THE MOST INHERITANCE

At MyProtector Group, we are dedicated to helping you shape a legacy that transcends time and empowers generations to come. We take immense pride in standing apart as a company that not only understands your aspirations but also takes concrete steps to make them a reality. That's why we are thrilled to declare that we do not charge any executor, conveyancing attorney fees, or any other hidden estate administration costs.

Our philosophy centres around transparency, compassion, and the unwavering belief that your legacy deserves to be preserved without compromise. By eradicating executor, conveyancing, and other estate administration fees, we ensure that the financial impact of your legacy remains undiluted, allowing your loved ones to receive the full benefits of your hard work and foresight.

When you choose MyProtector Group, you are choosing more than just a service provider – you are choosing a partner that is committed to safeguarding your family's future. Our team of experts is dedicated to navigating the intricacies of estate planning, with your family's best interests at heart. With no hidden costs to weigh you down, you can focus on what truly matters: creating a lasting impact on the lives of those you cherish most.

Imagine a world where your legacy blossoms unburdened by unnecessary financial hurdles. Imagine the sense of security knowing that your loved ones will be well taken care of, thanks to your thoughtful planning and our fee-free approach. This is the world we strive to create at MyProtector Group.

Join us on a journey that prioritises your legacy, empowers your family, and challenges the status quo. Discover the unparalleled peace of mind that comes with knowing your hard-earned assets will serve their intended purpose, leaving a lasting imprint on the lives of your loved ones.

Experience the MyProtector Group difference – where legacies are elevated, and futures are fortified, one fee-free decision at a time.

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AGREEMENT SUMMARY

RISK SERVICES

PLANNING SERVICES

MODERN LEGAL WILL & TESTAMENTARY TRUST DOCUMENT DRAFTING

A Myprotector attorneys will draft your legal will or testamentary trust document for free so long as we are appointed the executor and trustees within the legal will documents. We guide you through the nuances of your legal needs and steer you through the legal process. This includes your Living Will document.

Description	Assigned Benefit	Myprotector Inhouse Attorney
Basic legal planning consultations (1 hr / per annum)	** Principal member & spouse	Included
Basic single & joint Legal Will drafting	** Principal member & spouse	Included
Basic Testamentary Trust drafting	** Principal member & spouse	Included
Basic Living Will document drafting	** Principal member & spouse	Included
Basic Power of Attorney document drafting	** Principal member & spouse	Included
Existing Legal Will update	** Principal member & spouse	Included

Benefits and Services

The deceased estate services agreement will run until your deceased estate has been completely wound-up and finalised by the relevant High Court. However, the rest of the family will continue to enjoy all the benefits of their LegalTech so long as the contributions continue.

You and your spouse to receive all the benefits and services by a single service agreement with the same terms and conditions irrespective of which person died first or last.

Deceased Estate Indemnity Services

EXECUTOR AND TRUSTEE APPOINTMENT

Myprotector appoints its inhouse attorneys to administer the deceased estate in order that we deliver on the agreement our members receive.

DECEASED ESTATE EXECUTOR SERVICES

Your beneficiaries won't pay any executor services fees to wind-up your deceased estate, subject to Myprotector being nominated the executor within your Legal Will.

TESTAMENTARY TRUST ADMINISTRATION

Myprotector appoints its inhouse trustees to administer the testamentary trust on behalf of the nominated beneficiaries.

CONVEYANCING ATTORNEY SERVICES

Your beneficiaries won't pay any of their conveyancing attorney fees portion for any estate value. And if you have a spouse, there is no estate duty as well. Subject to Myprotector being nominated the conveyancing attorney within your Legal Will.

MASTER'S OFFICE FEES

Myprotector will pay the fee that is charged by the Master of the high court for deceased estate purposes.

ADVERTISING FEES

Myprotector will pay for the 2 adverts that are placed in the local newspaper and the government gazette.

DECEASED ESTATE FAMILY SERVICES

Myprotector provides family administration services alongside estate administration services that fall outside the responsibility of an executor (see co-payment threshold values below).

KEY CONTACT NOTIFICATION SERVICE

All your planning is managed via a communication technology that keeps you and your work on the right track. A host of automated communication triggers are embedded within the Myprotector platform to ensure an effective, efficient and seamless flow of pertinent notifications/updates to all relevant parties, your financial advisor, your executor and family.

Family Risk Services

FUNERAL COSTS

Myprotector will subsidise the funeral expenses for any of the bills relating to the funeral as part of our services. We don't pay-out a cash lump sum because we want to make sure the actual costs for the funeral are paid for and the money is not squandered or misused (see co-payment threshold values below).

DAY-TO-DAY LIVING EXPENCES

Myprotector will pay for the day-to-day household running expenses before any inheritance from your estate as part of our services (see co-payment threshold values below).

CO-PAYMENT THRESHOLD LIMITS

The Threshold services are subsidised by Myprotector up to specified values which then accumulate towards the annual threshold overall limits. When you pass away, your family will have access to these values and Myprotector will pay the bills for certain deceased estate costs. When the threshold limits are reached, your estate will be responsible to pay the outstanding cost of the deceased estate.

myPRO1

PER SINGLE PERSON

1ST YEAR = R5 000

2ND YEAR+ = R10 000

myPRO2

PER MARRIED COUPLE

1ST YEAR = R10 000 (EACH)

2ND YEAR+ = R20 000 (EACH)

Description	Assigned Benefit	Myprotector Inhouse Attorney
Deceased estate family management system	** Principal member	Included
Conveyancer estate duty fees	** Principal member	Included (LIMITED to first R1.5 million evaluation)
Conveyancer attorney fees	** Principal member	Included
Master's fees	** Principal member	Included
Advertising costs	** Principal member	Included
Protection for funeral costs	** Principal member	Up to 100% of available annual threshold
Day-to-day living expenses	** Principal member	Up to 100% of available annual threshold
Deceased estate executor fees	** Principal member	Included

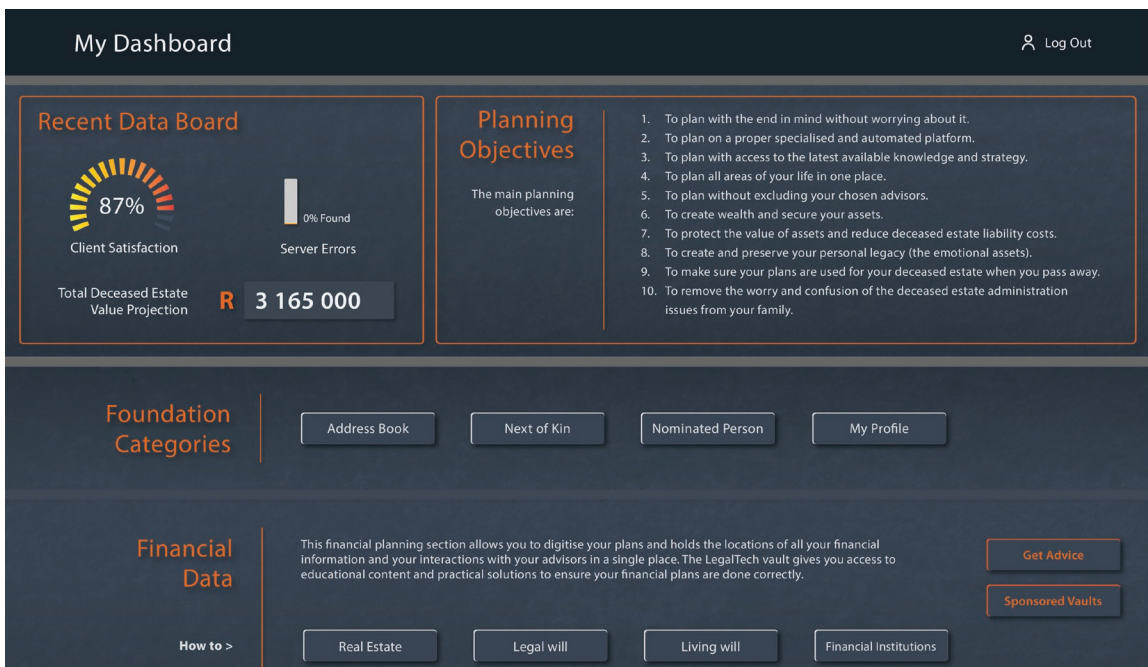
ESSENTIAL SERVICES

Myprotector LegalTech Services

A LEGALTECH DIGITAL VAULT

You get a private and secure LegalTech vault to store all your planning and estate data. This gets linked to your executor and our administration team.

- Custom legal and estate planning strategy.
- Links to your advisor/educator.
- Latest vault technology and data security.
- 24/7 emergency callcentre links.
- Family and executor links.
- System back-ups off site with Microsoft Azure.



My Dashboard Log Out

Recent Data Board

Client Satisfaction: 87%

Server Errors: 0% Found

Total Deceased Estate Value Projection: **R 3 165 000**

Planning Objectives

The main planning objectives are:

1. To plan with the end in mind without worrying about it.
2. To plan on a proper specialised and automated platform.
3. To plan with access to the latest available knowledge and strategy.
4. To plan all areas of your life in one place.
5. To plan without excluding your chosen advisors.
6. To create wealth and secure your assets.
7. To protect the value of assets and reduce deceased estate liability costs.
8. To create and preserve your personal legacy (the emotional assets).
9. To make sure your plans are used for your deceased estate when you pass away.
10. To remove the worry and confusion of the deceased estate administration issues from your family.

Foundation Categories

Address Book Next of Kin Nominated Person My Profile

Financial Data

This financial planning section allows you to digitise your plans and holds the locations of all your financial information and your interactions with your advisors in a single place. The LegalTech vault gives you access to educational content and practical solutions to ensure your financial plans are done correctly.

How to >

Real Estate Legal will Living will Financial Institutions

Get Advice
Sponsored Vaults

DECEASED ESTATE MANAGEMENT SYSTEM

The built-in deceased estate automation technology linked to your LegalTech vault, gives our executors the management tools they need to wind-up your affairs in the most efficient and cost-effective way possible. Regular 360-degree performance audits ensure that executors are giving the best, speediest and most transparent service to your family. The system also has built-in links to the High Court documentation process to speed up the winding-up of your estate by up to 60%.

Estate Enhancer Services



MYICE EMERGENCY SERVICES

Myprotector offers a unique service to help individuals when they are in an emergency and are unable to speak for themselves. This service is linked to a member's LegalTech vault and allows the member to record their critical information so that first responders can access the information they need when seconds count.

The emergency management procedures that we undertake to manage the event.

CASE MANAGER

As soon as you pass away, the Myprotector case manager automatically freezes your LegalTech platform and membership account. The case manager confirms that you have been in an emergency via the myICE management system linked to the first responder's note. Once verified, a case manager rolls-out an emergency plan that helps the first responders and simultaneously assists your family. The case manager activates the unique built-in notification system that manages the communication between the support centre, your nominated person and your family.

EMERGENCY DATA EXTRACTION

The case manager extracts all the emergency communication that transpired during the management of the emergency for your family's use. This ensures efficient handling of all relevant notifications/updates that need to be made about the emergency.

EMERGENCY NOTIFICATION SERVICE

The case manager will immediately contact your elected nominated person to introduce himself or herself so that they can act as the go-between and to reassure the family of your emergency. At the same time, the case manager will notify your advisors and executors and when you pass away, your employer is notified so that they can arrange any pension and other pay outs to your family.

MYPROTECTOR ADMINISTRATION PLATFORM

Myprotector Administration Services

FAMILY SUPPORT SERVICES

When tragedy strikes, your family will have to manage all your affairs alongside your executor and other professionals. Myprotector will provide them with unique services and support, so they don't have to worry about what to do and how to manage everything.

Description	Assigned Benefit	Myprotector Inhouse Attorney
24/7 family support centre service	** Principal member	Included
Case manager gets assigned to your family when you pass away	** Principal member	Included
Notification to your listed personal contacts about your passing away	** Principal member	Included
A dossier of completed tasks gets handed to your family	** Principal member	Included
Your financial advisor gets access to ALL your policy information	** Principal member	Included
Your estate executor gets access to ALL your LegalTech information	** Principal member	Included
Notification to your listed employer about your passing away	** Principal member	Included
Link your Heritage work to your family archive	** Principal member	Included

Footnotes

*** Myprotector network attorney co-payment fees per annum -**

This is an attorney who is networked to Myprotector and who offer our members a service as described in the list of services. The benefits and services plans provide only for the personal matters listed above and once you receive services from a network attorney, you cannot then use a Myprotector attorney for the same matter and visa versa. Myprotector will subsidise the cost of services up to certain maximums per person / per each service / per annum. There is also an initial waiting period of 3 months.

** PRINCIPAL MEMBER	The person who first signs-up to Myprotector and/or distributes the free LegalTech's to other family members. Free LegalTech vaults apply to family members (Max 5 users per subscription).
INCLUDED	The services marked with 'INCLUDED' are covered in your monthly subscriptions and are provided by Myprotector's inhouse attorneys and consultants.
PAYER	The person or organisation who makes the monthly contributions to Myprotector on behalf of a family. If the payer skips the monthly contributions, then the result will cause some of the benefits to be closed for all family members.

Refusal conditions

Myprotector reserves the right to refuse services when:

The condition(s) outlined below are the most current applicable reasons. If the most current conditions differ from the original reasons, it is crucial to note that new conditions are only applicable to the increased or added benefit part of the benefit in question. This would be inapplicable where a benefit has been upgraded or improved.

Myprotector Group (Pty) Ltd is entitled to decline services when:

- Intentional or purposeful contravention of any law or voluntary participation in any uprising, riot, revolt, disorder, strike, mutiny or war, partaking in any risky or dangerous employment that is not communicated to Myprotector Group (Pty) Ltd at any stage before your death,
- Your death was deliberately self-inflicted.
- If you falsify your details on your application and when preparing your estate planning with us.
- If you are involved in things like fraud, criminal activity or misrepresentation.
- If you have a pre-existing critical illness. All services and co-payment benefits arising directly or indirectly from any life-threatening diseases or illness that you have suffered from, was aware of, or has received medical treatment or advice for before the commencement of this agreement, will result in no services being delivered in terms of this agreement or for the term of the contract if reinstatement occurs.
- Should you fail to disclose all the required information when you apply, or later fail to advise us of any change to the information before the commencement of the plan we reserve the right to cancel the services forthwith or to refuse services of any claim.
- Failure to provide the information in a complete and accurate manner may lead to your service not being issued, not coming into force, being cancelled or repudiated. You have the right to access the personal information held on your behalf as set out above. All reasonable steps to confirm your identity will be taken before providing details of your personal information or making changes to your personal information.

PREMIUM BREAKDOWN

Categories	myPRO1	myPRO2
RISK PREMIUM (Estate administration costs)	R100	R120
ESSENTIAL SERVICES (LegalTech Vault, myICE, Family Support services)	R60	R60
VALUE ADDED POLICIES (Negotiated discounts for additional insurance needs)	R0	R0
	R160	R180

THE COST CAP

Our modern membership fee approach also ensures that your total risk premium portion doesn't exceed the estate administration costs while you build your assets and will be placed on hold without the loss of all services if your estate value decreases. This will ensure that you never overpay for our services. However, this excluded the essential services cost because we need to secure your data and provide key services to protect you.

UNIQUE VALUE ADDED SERVICES

We negotiate with insurance companies and other service providers to give our members discounted solutions to their life plans. Our main objective is to make sure our members are not paying for advisor commissions or any additional fees that inflate their premiums unnecessarily.

We provide these products and services on the LegalTech platform and API the education, quote and support with the relevant service providers. That way, our members receive the very same solutions that are available through financial advisors, but without having to pay any of the commissions and other fees.

IMPORTANT INFO

Complaints

Procedure when submitting a complaint to us. All enquiries are to be in writing and emailed via the contact us page forms as reflected on the company's website.

MYPROTECTOR COMPLAINTS

Please contact us on our dedicated complaints contact form and we will do our best to find a solution to your complaint. The following steps explain our complaint procedure:

STEP 1

Complete the complaints form on the website.

STEP 2

One of our HOD managers will contact you to further discuss your concerns.

STEP 3

If, after speaking to a HOD manager, your complaint is not yet resolved to your satisfaction, you can take the matter further by emailing our internal dispute committee on: disputes@myprotector.net.

Your concerns will be investigated by a person with full authority to deal with the dispute and we will inform you of the outcome within 15 working days.

COMPLAINTS NOTIFICATION FORM:

https://www.myprotector.net/Contact_Us.php

FSCA COMPLAINTS

FSCA CONTACTS

Contact Centre 0800 20 37 22

Postal Address P.O. Box 35655, Menlo Park, 0102

Switchboard +27 12 428 8000

COMPLAINTS AND ENQUIRIES

For all your enquiries and complaints, we ask that you complete the Complaints/Enquiries form below:

<https://www.fsc.co.za/Pages/Contact-Us.aspx>

Anonymous Fraud & Ethics email - fsc@behonest.co.za

LSSA COMPLAINTS

In terms of the Legal Practice Act 28 of 2014, legal practitioners (attorneys and advocates) fall under the regulatory and disciplinary jurisdiction of the Legal Practice Council.

All legal practitioners are bound by a strict professional code. It is the function of the Legal Practice Council to act in the public interest. The Legal Practice Council is committed to protecting the public against unprofessional and irresponsible conduct by legal practitioners. Complaints about legal practitioners should, therefore, be lodged with the Legal Practice Council.

Complaints against legal practitioners

Members of the profession and of the public are at liberty to approach any of the offices nearest to them irrespective of the provinces in which they are located.

View the Legal Practice Council website here and download the complaints form.

<https://www.lssa.org.za/complaints/>

LSSA CONTACTS	
Gauteng, Limpopo, Mpumalanga, North West	KwaZulu-Natal
Proc Forum Building, 123 Paul Kruger Street, Pretoria. Telephone: (012) 338 5800	200 Hoosen Haffejee Str, Pietermaritzburg. Telephone: (033) 345 1304
Eastern Cape, Northern Cape, Western Cape	Free State
29th Floor, ABSA Centre, 2 Riebeek Street, Cape Town. Telephone: (021) 443 6700	139 Zastron Street, Bloemfontein. Telephone: (051) 447 3237

TREAT CUSTOMERS FAIRLY (TCF)

Treating Customers Fairly (TCF) is an outcomes based regulatory and supervisory approach designed to ensure that specific, clearly articulated fairness outcomes for financial services consumers are delivered by regulated financial firms.

Firms are expected to demonstrate that they deliver the following 6 TCF Outcomes to their customers throughout the product life cycle, from product design and promotion, through advice and servicing, to complaints and claims handling – and throughout the product value chain:

- Customers can be confident they are dealing with firms where TCF is central to the corporate culture.
- Products & services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
- Customers are provided with clear information and kept appropriately informed before, during and after point of sale.
- Where advice is given, it is suitable and takes account of customer circumstances.
- Products perform as firms have led customers to expect, and service is of an acceptable standard and as they have been led to expect.
- Customers do not face unreasonable post-sale barriers imposed by firms to change product, switch providers, submit a claim or make a complaint.

COOLING OFF PERIOD

The Consumer Protection Act, 68 of 2008, Section 16 states that a consumer has a right to a cooling off period following direct marketing. The section applies in addition to any other rights that the consumer has in terms of the law and does not replace such remedies.

The section gives the consumer the right to cancel a transaction from any direct marketing without reason or penalty, by notice to the supplier in writing and within 5 business days from the date of transaction or that the goods were delivered, whichever was later.

Refer to the Myprotector website cancellation form to cancel your sign-up:

https://www.myprotector.net/Contact_Us.php

PROTECTION OF INFORMATION (POPIA)

In terms of the Protection of Personal Information Act (POPIA), Myprotector complies with all necessary regulations as noted on the private cloud vault.

When submitting any personal information, the information that is received from you will be used only for the purpose for which the information is requested and to enable the Intermediary, its affiliated Insurers, reinsurers, UMA's and administrators to comply with their obligations or to comply with any legal requirement. You expressly consent to the collecting and processing of your personal information which may include, but is not limited, to the following:

- Underwriting purposes
- The delivery of the Myprotector services
- Assessing and processing of claims
- Confirming and verifying an individual's identity
- For purposes of claims history
- For the detection and prevention of fraud, crime
- Conducting market or customer satisfaction research
- For audit and record keeping purposes
- In connection with legal proceedings
- Follow an individual's instructions
- Inform an individual of services
- Providing you with future marketing

DATA USED TO PROVIDE PROFESSIONAL SERVICES.

When you use professional services, all data is used to:

- Deliver the professional services, including providing technical support, professional planning, advice, guidance, data migration, deployment, and solution/software development services.
- Troubleshoot (preventing, detecting, investigating, mitigating, and repairing problems, including Security Incidents).
- Provide ongoing improvement (maintaining the professional services, including installing the latest updates, and making improvements to the reliability, efficacy, quality, and security).
- We do not use your data to provide professional services for other members. However, other members may benefit from the issues we troubleshoot for you. For example, if you report a problem with an Azure service, the same problem experienced by other customers may automatically be fixed when the problem is fixed for you.

GENERAL RULES

For the service to remain in force, there are certain ongoing requirements that are needed which are described in the important notes section below:

IMPORTANT WARNING

It is imperative that you make certain that your chosen product or transaction is suited to your needs and that you have considered all the relevant information before reaching a final decision.

Where you are required to sign any document, it is recommended that you only sign such documents once you have fully understood and completed them.

YOUR COMMITMENT

To meet your commitment under this agreement you need to:

- Select the option that is best suited to your needs or situation.
- Ensure that your information is constantly updated on the LegalTech platform as accurately and as truthfully as your knowledge allows.
- Advise us of any change to the information you supplied us on application, or to any of the documents supporting the application between the date the application was finalised and the commencement date of your plan membership.

CONFLICT OF INTEREST REQUIREMENTS

Myprotector continues to work on conflict-of-Interest issues:

- To meet regulatory requirements and financial expectations.
- Where potential Conflicts of Interest have been identified which do not have a direct impact on you, the protected, internal structures are in place to manage and control such circumstances.

OTHER MATTERS OF IMPORTANCE

- No person may request or induce you to waive your rights as set out in this agreement.
- You will be informed of any material changes to the service rules.
- Your service may only be cancelled on 30 days prior notice which must be in writing to Myprotector. NO re-imburement of funds will be provided for.
- You are entitled to the services with immediately effect upon receiving payment.

DISCLOSURE SCHEDULE

With your consent, our attorneys and intermediary service providers may also supplement the information that you provide with information received from other attorneys and support service providers within Myprotector, affiliated assurers, insurers, reinsurers, UMA's and administrators in order to offer you a more consistent and personalised experience. The attorneys, intermediary's, assurers, insurers, reinsurers, UMA's and administrators are all subject to the same privacy regulations.

Your personal information will not be disclosed to any other company or organisation unless required by law or where it is in the public interest that such disclosure is necessary or where you have expressly provided authorisation in this regard.