



COLUMBUS RETIREMENT FUND

WHY HAVING A WILL IS ONE OF THE BEST GIFTS YOU CAN GIVE YOUR LOVED ONES (AND YOURSELF!)



THIS WEEK IS LAW SOCIETY OF SOUTH AFRICA (LSSA) WILLS WEEK

Let's be honest - no one likes to think about their own passing. It's one of those topics we'd rather avoid, like going to the dentist or cleaning out the garage.

But here's the thing: writing a will isn't as gloomy as it sounds. In fact, it can give you peace of mind, knowing your hard-earned assets will be taken care of the way you want.

Plus, it's one of the best ways to look after the people (and causes) that matter most to you.



So, if you've been putting off writing a will, you're not alone. Here are some common reasons why people avoid it - and why it's worth getting it done sooner rather than later:

1

"I'M TOO YOUNG TO THINK ABOUT THAT!"

We get it—most people think wills are something you need when you're older. But here's the truth: a will is important no matter your age. If you have assets, savings, or a retirement fund (which you do!), it's a smart move to decide how you want them handled, even if it feels like you'll never need it. Plus, a will is not set in stone - you can always update it as your life changes.

2

"IT SEEMS COMPLICATED AND EXPENSIVE"

Many people assume writing a will requires endless paperwork and hefty lawyer fees. In reality, creating a simple will is more straightforward than you might think! There are many affordable options out there, and a professional can help ensure it covers all the important details without unnecessary hassle.

3

"I DON'T WANT TO THINK ABOUT DEATH!"

Fair enough - who does? But writing a will isn't really about death - it's about making sure your wishes are carried out in the future. It's a way of saying, "I've got this covered," so your loved ones don't have to worry about the legal stuff when the time comes. Plus, the peace of mind you'll get is worth it!

WHAT HAPPENS IF YOU DON'T HAVE A WILL?

If you don't have a will, the law decides how your estate will be divided, and it may not be in line with what you would have wanted. This could mean:

- Your assets might not go to the people or causes that are most important to you.
- Family members could end up in disagreements or even legal disputes.
- If you have young kids, the courts will decide who becomes their guardian.
- The whole process could take longer and be more expensive for your loved ones to settle.

In the worst-case scenario, if no relatives can be found, the government could end up with your estate! That's definitely not what anyone would want.



THE BENEFITS OF HAVING A WILL

- **You're in Control:**
You get to decide exactly where your assets go, whether it's to family, friends or charities.
- **It Keeps Things Simple for Your Loved Ones:**
Your family won't have to deal with unnecessary red tape or conflicts over who gets what.
- **You Can Appoint Guardians for Your Kids:**
If you have children under 18, a will lets you decide who you trust to take care of them.
- **You Can Help Avoid Family Drama:**
A clear will helps avoid disputes between family members over your estate (no one wants a soap opera in the family, right?).



DON'T WAIT - GIVE YOURSELF (AND YOUR LOVED ONES) PEACE OF MIND!

Making a will might not be the most exciting thing on your to-do list, but it's definitely one of the most thoughtful. It's an act of kindness for your future self and for the people who matter to you. So, don't let procrastination win - talk to a legal professional, get your wishes on paper, and enjoy the peace of mind knowing everything is taken care of!

VISIT LAW SOCIETY OF SOUTH AFRICA

For more information on your next steps to setting up a will.