



Dear Member / Participating Employer

A valid will is one of the most important steps you can take to protect your loved ones and ensure that your wishes are carried out after your death.

A will sets out how a person wants their estate to be distributed when they die. Without a valid will, the estate will be distributed according to the **Intestate Succession Act**, which sets out the order in which people will inherit from your estate. This might not reflect your wishes.

A will is particularly important where there are minor children, as it provides an opportunity for you to nominate a guardian to care for them.

National Wills Week is an opportunity to make sure that your wishes are properly reflected in your will.

Make sure that you have a valid will in place and that it is kept up-to-date. If your personal or family circumstances have changed, take the time to review your will and make any necessary changes.

Changes such as marriage, divorce, the birth of a child or the death of a family member may mean that an existing will should be reviewed.

Your will and your retirement fund benefits

It is important to remember that your will and your retirement fund death benefits are dealt with differently. Your will sets out your wishes for your estate and other matters to be dealt with after your death. Your retirement fund death benefit, however, does not automatically form part of your estate and is not distributed according to your will. The distribution of a retirement fund death benefit is dealt with separately in terms of the applicable retirement fund legislation and the Fund's Rules.

Please click [here](#) for the Fund's practical guide to the process of registering and administering a deceased estate.

Understanding the process can help ensure that the winding up of an estate is handled as smoothly and efficiently as possible and may help ease the administrative burden on grieving families.

FINAL THOUGHT

Just as bees carefully build and protect their hive, planning for the future is about protecting what you have worked hard to build.

Having a valid and up-to-date will is an important part of that planning. It can make things easier for your loved ones and ensure that your wishes are carried out.

"The future depends on what you do today." – Mahatma Gandhi



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