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Excuses, Excuses: Why People Don't Make Wills, And Why You Must

"All that lives must die, passing through nature to eternity." (William Shakespeare, in Hamlet)

Master's Office records suggest that less than a third of us leave behind a will when we die. That's astonishing, given the fact that death is one of the few absolute certainties in our lives.

Why do so many of us put our families at risk like this?

"I don't have a will because..."

It's easy to find excuses for doing nothing about a will, with surveys conducted both locally and overseas suggesting that people's failure to act is normally rooted in one or more of these common excuses:

I don't have a will because...

Excuses, excuses...

... And why they don't hold water



"I don't have time to do it"

Many a serial procrastinator has taken comfort in Oscar Wilde's "I never put off till tomorrow what I can do the day after," but when it comes to our family's wellbeing, there are no excuses. Not only do we all die, but none of us can be certain that we'll still be around tomorrow. Let's all make the time, now.



"I don't know how to draft a will"

No legal knowledge required. All you need to know is what you have in the way of assets, and who you want to inherit – we'll do the rest.



"I don't have enough assets to justify a will"

It really doesn't matter what assets you have. Even if all you have for now is a bank account and a pension fund, you should still be in control of who they will go to. Besides, in time your estate will grow. Everyone needs a will!



"I'm too young"

No, you aren't. At 18 you may not be as likely to die tomorrow, or next week, or next year, as when you're 80 (although road fatalities peak at 25 - 44). But death has a nasty habit of knocking on doors unexpectedly – at any age.



"I don't like thinking about death"

No one does. But ignoring its inevitability puts our loved ones at risk, and we owe it to them to grasp the nettle. Now.



"The family dynamics scare me"

If you have concerns over the possibility of inheritance disputes and family fallouts, we'll help you find the best ways of addressing them to avoid disappointment and conflict after you're gone. The worst thing you can do now is nothing at all.



"It'll cost too much"

No, it won't. Ask us for a quote.

"My spouse holds my power of attorney and can deal with my estate without a will"

Incorrect. On your death the power of attorney lapses and only your appointed executor can handle your estate.



"There's no point, my family will get everything anyway"

If you die "intestate" (without a will), your family is indeed likely to get everything one way or another. But probably not in the proportions you want – for example, a will is essential if you want your spouse to get everything you have. Die without a will and your spouse gets only a "child's share". You also forfeit your right to choose an executor you can rely on to handle your deceased estate, a guardian and a trust for your children, a tax-efficient estate planning structure ... the list goes on.



"My family will sort it all out just fine"

Well, maybe they will but it's much more likely they won't. At the very least, they will face much greater delay, complication and red tape without a will. Why put that burden on them just when they are at their most vulnerable? Rather leave them a properly-drafted will, with full details of your estate.

We'll help you structure a will and estate plan that honour your last wishes and provide proper protection for your loved ones.