

Estate Estimator

Calculate

Expected Investment Growth rate	<input type="text" value="10%"/>	In Your Experience
Inflation Rate	<input type="text" value="6%"/>	In Your Experience
What does the surviving spouse earn per month	<input type="text" value="R 0"/>	Spouse Gross Salary
How many years will your spouse continue to work	<input type="text" value="0"/>	Normally this would be the term to retirement age
What is The Take Home Cash Required by your family	<input type="text" value="R 0"/>	Our full Assessment tool will remind you of hidden monthly costs
Use an SA Tax Calculator for the correct Tax Figure	<input type="text" value="R 0"/>	Ignore tax at your familys peril
What is the age of your spouse	<input type="text" value="0"/>	
For how long will your family require the income	<input type="text" value="0"/>	Variable terms of required income are not taken into account EG child education costs/ maintenance
Estate Assets	<input type="text" value="R 0"/>	Property Vehicles furniture collectables time share
Would your spouse sell any asset and turn it into cash	<input type="text" value="R 0"/>	Sale of vehicles, property or collectables to generate extra income
Executor Fee	<input type="text" value="R 0"/>	3.99% vat inclusive - of the Estate Assets handled by your Executor
What are your liabilities - Bond, Vehicle Loans, Credit Card etc	<input type="text" value="R 0"/>	What do you owe
How much life cover is available for the family	<input type="text" value="R 0"/>	Life Cover on your life payable for your families use
How much does your investments funding amount to	<input type="text" value="R 0"/>	What is the present fund value of your investments Savings Account Endowments etc
How much does your retirement funding amount to	<input type="text" value="R 0"/>	What is the present fund value of your retirement annuities pension funds etc

Calculate

Income Summary

Monthly income available	<input type="text" value="0"/>
Monthly income required	<input type="text" value="0"/>
Monthly shortfall/ Excess	<input type="text" value="0"/>

Capital Summary

Initial available cash	<input type="text" value="0"/>
Initial liabilities and expenses	<input type="text" value="0"/>
Initial shortfall/ Excess	<input type="text" value="0"/>

Assessment

Funds available will provide an income for	<input type="text" value=""/>	years
Additional cover required	<input type="text" value=""/>	capital

Assumptions

- Assumption #1 : Your spouse salary will increase by inflation
- Assumption #2 : You have estimated your family's income needs fairly accurately
- Assumption #3 : You have calculated the tax requirement accurately
- Assumption #4 : You realise that this is an estimation - and does not take children or dependants term of requirement into account
- Assumption #5 : You have taken ALL your hard assets into consideration
- Assumption #6 : You have added up every cent that your estate could be liable for (no nasty surprises) Including Executor's Fees
- Assumption #7 : You are sure that your life cover is active and not payable to a third party
- Assumption #8 : The fund values for your investments are up to date
- Assumption #9 : Your retirement instruments are divorce decree proof
- Assumption #10 : You understand the rules of group life cover you may have

Cash Flow

34 Shares

