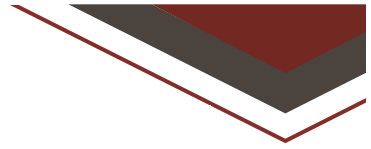


J Bredenkamp Inc. | Executor Law

attorneys | notaries | conveyancers | executors
wills | estates | properties | law
info@jbattorneys.co.za | executorlaw.co.za
30 Dundalk Avenue, Parkview, Johannesburg, 2193
Private Bag X7, Postnet Suite 51, Parkview, 2122
Tel +27 (0)11 023 8701/2 | 010 900 4970
Docex 668 Johannesburg
3B2E - Level 2



By Email and / or hand
Attention Existing and new clients
Date 30 July 2025

Dear All

AN IMPORTANT LETTER ABOUT YOUR LIFE'S WORK

1 If you read only one letter this year, make it this one. What follows could have a lasting impact on your family's future. We urge you to share it widely with your friends, loved ones, and community. This message matters. We're writing to address the:

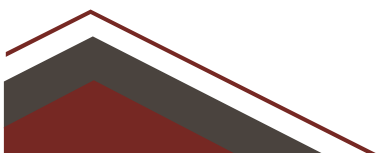
- 1.1 importance of keeping your Last Will and Testament ("**Will**") up to date;
- 1.2 concerns that we have recently witnessed in our specialist practice; and
- 1.3 careful thought that you must give to choosing the correct Executor of your estate.

2 KEEPING YOUR WILL UP TO DATE

- 2.1 Nobody ever says that they sorted their Will out too early. Too many say they left it too late. If you have experienced any major life changes recently, such as a birth, death, marriage, divorce, or a significant financial transaction, you should prepare, review and / or update your Will with us.
- 2.2 This not only ensures that your wishes remain accurate and legally sound, but also helps you to structure your affairs effectively now. Coincidentally, attending to your Will serves the interests of good thinking and reminds you what you are working so hard for.
- 2.3 To draft or update your Will comes at a nominal cost, and you walk away with significant protection and peace of mind. Just do it. It's a good thing to do for yourself, and an excellent thing to do for your family.

3 CONCERNS YOU SHOULD KNOW ABOUT

- 3.1 A well drafted Will is essential to protect your loved ones from the overwhelming emotional and administrative burdens that follow after death. Bank accounts, property transfers, investments, insurance, legal notices, gazette and newspaper advertisements, foreign probates, statements of account, dealings with the Master of the High Court, creditors, debtors, SARS tax clearance, COJ bills, the list goes on and on. All these require timely resolution during your family's most vulnerable time – while they grieve your loss.
- 3.2 Wills and estates require vigilance, expertise, integrity, and compassion. We've seen grieving families trapped in call centre queues, facing staff turnover and red tape. Others wait years for what's rightfully theirs, all while the estate quietly erodes in value because the deceased



J Bredenkamp Incorporated | Executor Law
Established 1993 | Registration number 2001/004985/21

Directors: J Bredenkamp | B F Moosa
Associates: C Dyason | N B van der Spuy

JB | ExL
J Bredenkamp Inc
ExecutorLaw.co.za

unknowingly outsourced the administration of their life's work to a large institution that simply doesn't care, or worse, someone who appointed their cronies to drain it. By the time families come to us, it's often too late - the wrong Executor is already in place.

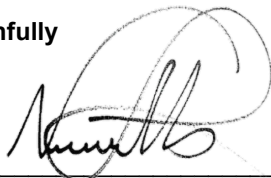
- 3.3 Whether the role players in our country are more disorganised and corrupt than ever, is up to you to decide. In our view, the risk of costly delays in estate administration has never been higher. We've seen so many families suffer simply because a loved one left their legacy to an indifferent institution, often more focused on selling hidden financial products than serving the family.
- 3.4 Almost always, these institutions also outsource the administration, notarial and conveyancing work (we don't) causing delays and miscommunication. They rely on call centres, ticketing systems, and rotating help desks, with automated email response times of up to 30 days at the moment. However, it has previously been 90 days.
- 3.5 The person who drafts your Will should be an expert in its eventual administration. We know and understand how to deal with the short comings of the Master's office, and we have specialised clauses which we insert in your Will to enable a smoother administration, protecting against a dysfunctional office.
- 3.6 When your family is grieving, they do not want to sit on a call centre as number 25 in the queue because the institution is experiencing "high call volumes" or "the system is down". They want to talk to or see a person almost immediately. That person works for us.

4 CHOOSE THE CORRECT EXECUTOR

- 4.1 Even simple estates can face years of delays due to fragile processes, disputes, or minor errors that escalate into prolonged legal challenges. Proper estate administration requires deep legal expertise and an ability to empathetically and compassionately mediate tensions between family members.
- 4.2 With over 30 years of experience, we know how to navigate these complexities. We specialise in them. We offer excellent service with an attentive team. We know what we're doing. We take your call. We stand by your family. We protect your heirs and your estate.
- 4.3 The crux of a good Will is simplicity, discussion, and the Executor who will administer it. Let your life's work be handled by a compassionate, ethical professional that you can trust.
- 4.4 We are now offering enhanced legal services for both existing and new clients. Our new Will-drafting process includes issuing you with a certified copy, sealed with our signature red wax. This ensures that your Will stands out and is not easily misplaced.
- 4.5 Your Will is meant to preserve your legacy and protect your family. The administration of your estate should enable your family and friends to grieve without the burden of having to deal with government departments and large corporations. Choose the correct Executor – let us help you decide.

5 We look forward to hearing from you.

Yours faithfully



pp

J BREDEKAMP INC. | EXECUTOR LAW.CO.ZA

Janine Margot Bredenkamp | janine@jbattorneys.co.za

Neville B van der Spuy | neville@jbattorneys.co.za | +27 073 574 1667

Cortné Dyason | cortne@jbattorneys.co.za



J Bredenkamp Incorporated | Executor Law
Established 1993 | Registration number 2001/004985/21

Directors: J Bredenkamp | B F Moosa
Associates: C Dyason | N B van der Spuy

JB | ExL
J Bredenkamp Inc
ExecutorLaw.co.za