



INVEST BETTER
with **BRENTHURST**
BUILDING WEALTH SINCE 2004

IN THIS ISSUE

Choosing the wrong executor can turn a well-prepared will into a costly, stressful process. Professional executors understand complex legal, tax and administrative requirements, helping estates settle efficiently while reducing delays, mistakes and family conflict.

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MOST WILLS FAIL BECAUSE OF ONE BAD CHOICE

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You've done the right thing. You've written a will, listed your assets and named the people you want to benefit. That's a big step. But there's one decision that matters just as much as who gets what: who will carry out your wishes?

Choosing the right executor is just as important as deciding who gets what. This is the person who steps in when you're gone, takes charge of your estate, and makes sure everything is handled properly.

If you choose someone who lacks the time, the knowledge, or the confidence to manage the process, things can go wrong – fast.

AVOID MAKING YOUR PASSING EVEN HARDER

Here's something few people realise: even the most straightforward estate can take 16 to 24 months to wind up, and this is often best-case scenario. A bank to notify. Tax forms to complete. Debts to pay. Every step must be done by the book, under the oversight of the Master of the High Court.

Now imagine your grieving spouse, sibling or adult child trying to manage that timeline on top of everything else they're bearing. They mean well, but most have never done this before, and there's no manual that comes with the job.

Losing a loved one is always painful. The last thing your family needs during that time is the stress of trying to figure out what to do with your estate. Yet that's exactly what can happen if the wrong person is named as executor.

We often see it: a family member takes on the role out of love or duty, then finds themselves buried in paperwork, deadlines and legal jargon they were never prepared for. They cause unintentional delays. They make mistakes, and those mistakes cost time and money.



WHAT AN EXECUTOR ACTUALLY HAS TO DO

Once the Master of the High Court gives the go-ahead, the executor becomes legally responsible for your estate.

Here are just some of the things they have to manage:

- Opening a bank account in the estate's name
- Notifying SARS, banks, insurers and service providers
- Listing and valuing every asset and debt
- Paying off creditors and finalising accounts
- Submitting tax returns
- Preparing and advertising the liquidation and distribution account
- Distributing the estate exactly as your will directs

Take the task of “notifying SARS” – it sounds simple on paper. In practice, it can mean weeks of back-and-forth and follow ups, while penalties quietly accumulate as deadlines pass by. Multiply that friction across seven or eight major tasks, and it's easy to see how a well-meaning executor becomes overwhelmed. And none of it pauses just because they too are grieving.

WHAT CAN GO WRONG?

We've seen wills that lie untouched for months because no one knows what to do.

We've seen families fall out over who gets what, simply because there were no clear timelines or communication. And worse, we've seen mistakes made with SARS that triggered costly penalties and ate into what the beneficiaries were meant to inherit. Never mind the estate being held up for years – not months – because the executor had no experience in managing something this important.

WHY A PROFESSIONAL EXECUTOR MAKES SENSE

Professionals do this for a living. They know the process, the deadlines and the paperwork. They don't get caught up in family politics or are clouded by grief. They simply get the job done, methodically and on time.

And here's something you might not know: executor fees are negotiable. The standard fee is 3.5% of the estate's value (plus VAT), but many professionals will agree to a lower rate if the estate is straightforward and well-planned.

You can even choose to appoint a family member and a professional as co-executors – keeping your loved ones involved while giving them expert support to handle the difficult tasks.

A LITTLE PLANNING GOES A LONG WAY

Think about the person you've named as executor. Do they know what the role as an executor actually entails? Will they have the time and energy to manage your estate properly, while also dealing with the banks, SARS and possible family tension? If not, it's worth rethinking that decision.

At Brenthurst, we help clients review their wills, stand in as professional executors, and plan estates that are practical, tax-efficient and stress-free for the people left behind.

You've worked hard for everything you've built. Make sure it ends up in the right hands and handled by someone who knows what they're doing.

Your will is your voice when you're no longer here. Choose someone who can act on it clearly and wisely.

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