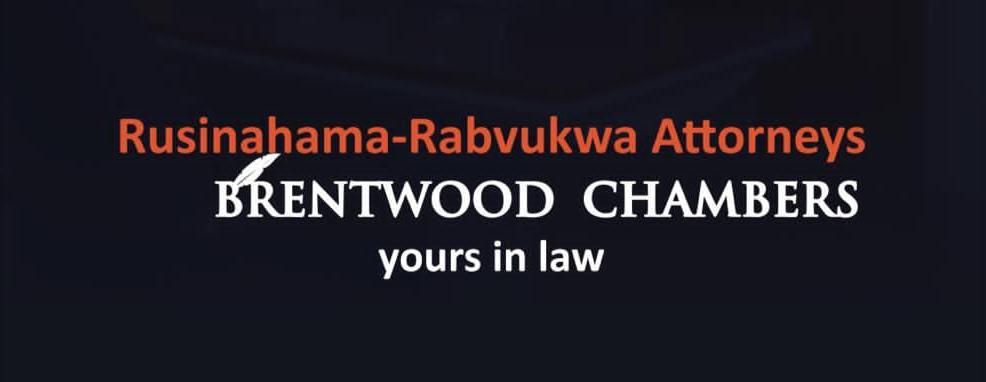
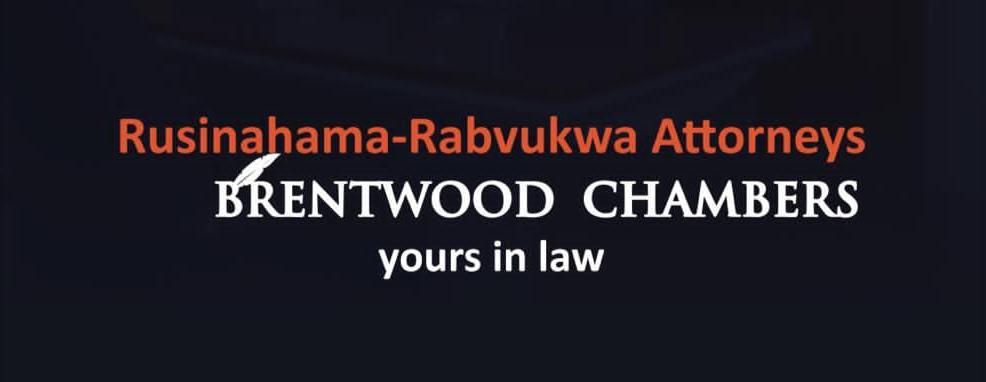
** ESTATE PLANNING**

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*A man who leaves an inheritance for his off springs is surely wise* ***but*** *wiser is he who ensures that the manner of distribution of the inheritance is clearly, properly and effectively communicated to avoid pandemonium post his death.*

SOME VERY IMPORTANT QUESTIONS FOR YOU TO ANSWER

**WHAT IF YOU DIE TODAY?**

**IS YOUR HOUSE IN ORDER?**

**HAVE YOU MADE AFTER DEATH ARRANGEMENTS YET?**

If you have not yet done so, you are encouraged to urgently consider and choose from the various options available so as to avoid a disorganized or chaotic death. The options include;

1. **Acquiring property in children’s/ selected beneficiaries’ names or making donations and transferring title to them** –: *This means that you distribute property to your children or any beneficiary of choice* during *your lifetime in the manner you would have wanted them to inherit after your demise. With that option, you can still maintain full control and enjoyment of the property although it is not registered in your name. You may even remain in possession of the title deed until your death only for the title holder to enjoy exclusive use and possession of the property when you are gone.* You can as well opt to register the property in the child’s or beneficiary’s name with a condition that you retain the right of use and enjoyment of the property until your demise (Usufruct).
2. **WRITING AND REGISTERING A WILL** – : A will is a legal document through which you can communicat how your property should be shared among your preferred beneficiaries. In a will, you can appoint your preferred executor (executor testamentary) who will administer your estate as directed in the will. This will ensure that when you die, your wishes will be communicated through a document whose terms will be executed in terms of the probate laws of the land with the guidance and approval of the Master of the High Court.
3. **Establishing a Family Trust** -: A family Trust is an arrangement for your assets to be held and managed by a team of your choice (Trustees), with yourself included, for the benefit of his appointed beneficiaries. The Trustees are guided by the terms and conditions set out in a Deed of Trust which is executed before a notary public. In terms of the arrangement, you donate and relinquish your ownership and title of the assets or funds in favor of the family Trust. The arrangement takes effect during your lifetime and when you die, there is no need to register the estate with the Master of the High Court if you had transferred title to the Family Trust.

**YOU ARE ENCOURAGED TO EXPLORE THE OPTIONS WITH THE ASSISTANCE OF A LAWYER**



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