

# ESTATE PLANNING

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Estate planning is the process of structuring and managing your assets during your livelihood to ensure that when you pass on, your estate is administered in accordance with your testamentary wishes. Estate planning can take the following forms: life policies, testamentary trusts, pensions, wills and care of minors.

## Why do I need it?

- To achieve efficient administration of your estate;
- To appoint executors, beneficiaries and guardians;
- To minimize taxation on your estate;
- To provide for business continuity;
- To take account of assets situated in foreign countries;
- To ensure that your plan is legal, practical, and efficient.

## What tools do you use for an effective estate plan?

- Will;
- Trust;
- Life insurance ;
- Pension;
- Selling assets;
- Donations;
- Matrimonial property regime.

## Who can help you setup an estate plan?

- A lawyer ;
- A tax consultant;
- An accountant;
- A financial advisor.

## When should you start or change your estate plan?

- As soon as you are of legal age (18 years old);
- Beginning of career;
- Birth of a child;
- When you get married;
- Upon getting divorced;
- A death of a beneficiary.

For more information on the subject, please contact  
**Michael** at [michael@bookbinderlaw.co.bw](mailto:michael@bookbinderlaw.co.bw) and **Gotsilemotho**  
at [gotsilemotho@bookbinderlaw.co.bw](mailto:gotsilemotho@bookbinderlaw.co.bw)