



IIFL CAPITAL

# Succession Planning & Inheritance Matters

Powered by





# Why are people not writing Wills?



01

Not sure  
how to begin

---

*"I don't know any lawyers.  
Whom do I approach?"*

---

*"How do I trust a total  
stranger with the knowledge  
of my entire estate?"*

02

Delay and  
Procrastina  
tion

---

*"I am fit and fine. Do you  
think I'm going to die?"*

---

*"I will write my Will  
after I turn 80 or when I  
am really really sick"*

03

Doubts  
and Myths

---

*"The lawyer will charge me a lot  
after seeing my wealth size "*

---

*"I will have to do a lot of  
meetings with Lawyers and visit  
Courts for registration."*



# Myths and Misconceptions

That most people have around Will Writing and Estate Planning





# “I will do it after my **retirement.**”

Unfortunately, we humans don't come with a “Date of Expiry”.  
Which is why we also purchase Life Insurance - so that the family is protected in case of an untimely death.

Making a Will is very similar so that your family does not have to struggle in your absence.





# “I don’t have a **lot of money**. And I only have **one daughter**.”

Making a Will is not just for the rich and super-rich.

70% of the Property-related cases in Court are Inheritance related - across smaller villages and towns.

A Will also acts as a repository of all your assets, so that your “single child” does not have to play treasure hunt in your absence





**“My wife will inherit everything.  
It is in **joint name** anyways!”**

As per Succession Laws in India, the wife is not an automatic beneficiary of a deceased male. Distribution of assets (even if in Joint Name) are done as per religious laws like - Hindu Succession Law, Sharia Law or Indian Succession Act (Parsis, Christians)





# “My son is a nominee on all my assets. What is the need of a Will then?”

As per the Law, Nominee is just a “caretaker” or “custodian” of assets after someone’s death. They are not the legal owners of that asset. They have to distribute it amongst all the legal heirs, which if not done - can result in a civil suit in Court





# “My **Financial Advisor / CA** knows everything. He will take care.”

No Financial Advisor knows 100% of the Wealth owned by an individual.  
Also, inheritance processes are not their expertise - so they cannot guide families on exact steps to be taken if there is no Will / Succession Plan in place.





**“I will have to submit **lot of documents.**  
I don't have the time.”**

Making a Will today with WillJini does not require visits to Court, Lawyer office, or anywhere.  
It can be made from the comfort of your homes, without any paperwork to be submitted.  
It can be done as quickly as 30 minutes!





# “I will get it done via **any Local Professionals for cheap.** Why choose you?”

Local professionals may not have an expertise in drafting Wills / Estate Plans.

Hence a shortcut may lead to a bigger problems in future for the family.

WillJini has helped 20,000+ families across India to get their Succession Plan made in an affordable manner.



# Will Writing

Affordable Succession products for all





IIFL CAPITAL

# Will Writing Products



## Detailed Will Online

3-5 days

DIY drafting via software

On-demand Lawyer support

Asset details are collected

₹ 7,499/-



## Customised Will

5- 7 days

Lawyer drafted Will

For non-tech savvy users

End-to-end hand holding

₹ 14,999/-



Popular

## Joint Will For Couples

7-10 days

Lawyer drafted Will

Single Will for husband &  
wife

For Jointly owned assets

₹ 19,999/-



## Doorstep Will

15-30 days

Lawyer visit at your home

Registration of Will included

Business Succession included

Case to case pricing

\*WillJini can assist for Registration of Will anywhere in India at an added cost

\*18% GST applicable



# Annual Will Protection



01

## Annual Will Renewal

- Annual reminders to update contents
- Changes in personal wishes, assets or family structure
- Addition or removal of assets / family members

03

## Professional Executorship

- WillJini acts as a neutral Executor of your Legal Will
- Single point of contact for the entire Family for all legalities
- WillJini takes full responsibility for transfer of funds as per the Will into the Trust OR to the Beneficiaries directly.

02



IIFL CAPITAL

## Custodianship of Will

- This is an optional service
- WillJini shall safely store the Will in secure lockers.
- A physical certificate issued to you - which states that WillJini has the original copy of the Will

04

## Family Legal Advisor

- WillJini acts as an unbiased Legal Advisor for you and your family
- Inhouse legal experts and associate experienced counsels
- Support in legal documentation
- Litigation support pan-India for personal or business.

# Private Family Trust

Structured Estate Plans for HNIs / UHNIs / NRIs





# What is a Private Family Trust?

1. It is a **Separate Legal Entity** (similar to a Pvt. Ltd. Company) having its own Pan Card, Bank A/c and Legal Status.
2. **Created to take care of your family's needs**, finances, and rules of withdrawal in your absence.
3. **Specific Rules can be setup for its management**, transfer of funds, investments and liquidation of assets in this Trust in your absence.





IIFL CAPITAL

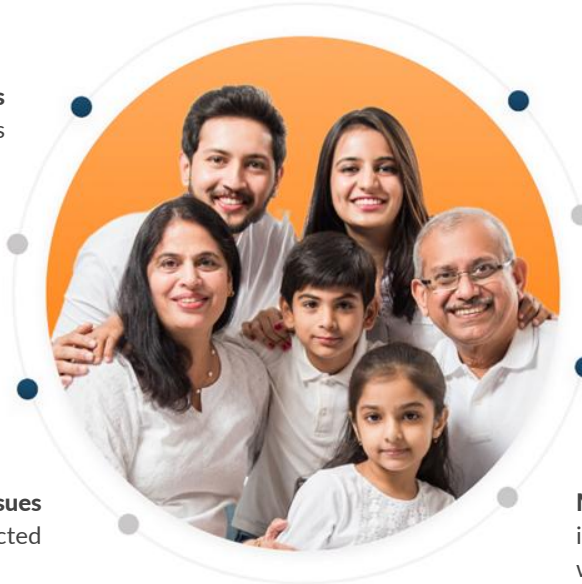
# Who should create a Family Trust?

**HNIs, Affluent individuals**  
who have diverse asset class

**Family Business Owners**  
for Business succession

**Kids with special needs**  
are there in family

When **Matrimonial issues**  
are ongoing / expected



**To Ring fence assets**  
from creditors

**Philanthropy / Charity**  
is a critical part of succession

**NRI**s with parents in India

**Muslim religion followers**  
in India, since Sharia Law does not allow Will  
writing for them





# Will writing

## **A Basic Succession Plan**

and a must document for all individuals.

## **One single document**

that contains all assets and distribution wishes

## **Fast and Simple Process**

Can be drafted in 30 mins to 3 days

## **By a Legal Professional**

Can be drafted by an expert in Succession Matters

# V S



# Family Trust

## **Most secured Succession Plan**

that cannot be challenged in Court in the future

## **A separate Legal Entity**

that has its own pan card / bank account and structure

## **A longer and more detailed exercise**

which can take between 15 to 45 days

## **A team of Lawyers, Tax / Compliance professionals, CAs**

get involved basis the objective and complexity



IIFL CAPITAL





IIFL CAPITAL

# Family Trust packages

Broad categories, Tailor-made  
as per your requirements



## Private Family Trust

🕒 1-2  
months

### Suitable for

- Business Owners
- NRIs / Kids living abroad
- Joint Families
- Muslim Families
- Matrimonial Disputes

₹ 1.5 lac onwards



## Comprehensive Estate Planning

🕒 3-6  
months

### Suitable for

- Industrialists
- Large Family Businesses
- Heirs of Large wealth
- Owners of large lands
- Vast International Assets

₹ 5 lac onwards



# Inheritance Assistance

For families who have lost a loved one recently





IIFL CAPITAL

# Where we can assist families...

 - Can be done by self

 - WillJini's Expertise

 60-365 days

## Transmission & Court processes

-  Internal Family Discussions on who gets what?
-  Initiate transmission of nominated assets – via forms, affidavits, indemnities, release deeds, etc.
-  Start application process for Succession Certificate / Probate
-  Appoint Lawyer, pay Court Fees,  
NOC of legal heirs
-  Once certificate recd, reach out  
to all authorities again for  
Transmission

Price Starting at ₹50,000



CAPITAL

# Thank you!

Powered by

