



Understanding the Role of a Guardian in a Will & The Importance of Life Assurance

Who is a Guardian?

A guardian is a person/s designated in a will to care for the minor children of the deceased. They ensure the child's daily needs, health, education, and overall well-being are looked after.

Why Appoint a Guardian?

- **Security for Your Children:** Ensure that someone you trust takes care of your children if you can't be there.
- **Avoid Court Decisions:** Without a designated guardian, the court will decide who will look after your children, which may not align with your wishes.

Responsibilities of a Guardian:

- Provide daily care, including food, shelter, clothing, and medical care.
- Manage any finances or properties until the child becomes of legal age.
- Make decisions about the child's education and overall upbringing.
- Represent the child's best interests legally and socially.

Points to Consider When Choosing a Guardian:

- **Shared Values:** Does the person share your parenting beliefs and values?
- **Stability:** Are they in a stable environment to raise children?
- **Willingness:** Have they expressed a genuine interest and willingness to take on this responsibility?
- **Physical Ability:** Can they physically handle the demands of raising children?
- **Location:** Consider where they live and if you're comfortable with your child relocating there.

Always Communicate!

Before finalizing the will, it's essential to discuss your intentions with the prospective guardian. Ensure they are aware of the responsibilities and are willing to take them on.

Life Assurance: A Pillar of Support

Life assurance provides a financial safety net for your loved ones, ensuring that the guardian has the necessary funds to provide for your child's upbringing.

- **Peace of Mind:** It ensures that, in the event of your untimely demise, your child's guardian will have the means to provide the best possible care without financial strain.
- **Future Expenses Covered:** From education fees to healthcare, life assurance can help cover essential costs as your child grows.

Review Regularly:

Life changes. It's recommended to review and possibly update your guardian choice and life assurance policy every few years or after significant life events.

*Protect Your Loved Ones.
Write your will and nominate Guardians Today.*