

A close-up photograph of two Black women smiling and embracing each other. The woman in the foreground has curly hair and is wearing a blue top, with her hand resting on the other woman's shoulder. She is wearing a ring and several beaded bracelets. The woman behind her is also smiling and has a nose ring. The background is a solid blue color with a pattern of semi-circles on the left side.

Sanlam Legacy

# 2025 Survey on South Africans and Wills

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# Introduction

## Editor's note

**The Sanlam Legacy Wills Survey shows that 66% of South Africans still don't have a will – we are moving in the wrong direction.** The data shows a concerning increase of 5% from last year in the number of people who don't have a will, and confirms a negligible positive shift from the Master's Office's 2021 finding that 70% of South Africans lacked wills. The stagnant progress is a crisis of care and is a troubling reality in a country where winding up estates can take several years. A will isn't just a legal formality. It's a vital act of love, protection and responsibility.

## What moves people to act?

This year, we've refreshed our approach by focusing on what truly moves people to act. The most powerful motivators aren't facts or fear – they're lived experiences. These moments of deep personal impact show that demographics play a far lesser role in people's decisions around will-drafting. According to our findings, 41% of respondents were prompted to draft a will after witnessing the consequences of someone dying intestate, while 38% did so after having a child, and 31% after experiencing a family death. These aren't just statistics – they are real-life turning points. It's clear that the decision to draft a will is often sparked by emotional experiences that highlight the importance of protecting loved ones.

While 70% of South Africans agree a will is worthwhile even with assets under R50 000, misconceptions about wealth, limited access, and inertia continue to be barriers to taking action, and are hindering progress. Our research also suggests the influence of generational exposure, showing that where parents or grandparents had wills, a greater likelihood exists that the next generation would action will-drafting. This implies that drafting a will may, over time, evolve from a deliberate financial action to a learned behaviour and even a family legacy.

Nevertheless, there is a need to close the 'parent gap'. While **most parents provide for their children through life insurance (49%) and funeral cover (54%), only 33% have wills.** Without a will, these other measures may fall short of safeguarding children's futures – particularly when it comes to appointing guardians or ring-fencing funds.

Encouragingly, **84% of South Africans talk about death with their families**, but nearly **45% of those with wills have not shared their contents**, and **39% haven't discussed last wishes.** This **gap between intention and action is exactly where change is needed.**

Sanlam Legacy believes **the solution lies in empowerment**, not fear. The survey shows that **free or low-cost services (58%), step-by-step guidance (49%), and trusted financial advice (46%) are the most effective enablers.** By making will-drafting simple, affordable, and accessible, we can move more South Africans from good intentions to meaningful action – helping families protect what matters most and leave lasting legacies of love.

That's why Sanlam is introducing the **F Factor**: Your unique blend of financial confidence, future-readiness and fearless decision-making. South Africans with the F Factor take control of their financial journeys and protect what matters most. They leave behind more than memories; they own their legacy with intention. **Our goal is to empower every South African – regardless of income or assets – to 'own their F Factor' and make bold, informed choices that build lasting generational legacies.**

# Meet our experts



**Advocate Sankie Morata CFP®**  
**Chief Executive of Sanlam Trust**

Sankie Morata is CEO of Sanlam Trust with extensive leadership experience in fiduciary and financial services. An expert in estate planning and trusts, he has chaired the FPI Board and serves on the Financial Planning Standards Board. With law degrees and postgraduate qualifications in financial planning, compliance, business turnaround, and design thinking, he is also active on advisory committees at the University of the Free State and CPUT.



**Amrith Bishoon**  
**Executive Manager, Sanlam Legacy**

Amrith Bishoon has over 25 years' experience in banking, insurance, and wealth management. As Executive Manager at Sanlam Legacy, he drives fiduciary education, sales, and distribution. He holds a Master's in Business Leadership (UNISA) and a BSc Eng. (University of Natal), with expertise spanning strategy, HR, and marketing. He is recognised for innovative thinking and strategic leadership.



**David Thomson CFP®**  
**Senior Legal Adviser at Sanlam Trust**

David Thomson, Senior Legal Adviser at Sanlam Trust, has nearly 30 years with Sanlam. An attorney with BA and LLB degrees (University of KwaZulu-Natal), he also holds postgraduate qualifications in tax, compliance, and arbitration. A Certified Financial Planner®, registered tax practitioner, notary, and conveyancer, he is currently a member of and has chaired the FPI Estates & Trusts Competency and Conduct and Ethics Committees, and contributed to advancing South Africa's financial planning standards.



**Jan Steenkamp**  
**Chief Executive, Strategic Accounts**

Jan Steenkamp is a seasoned executive with 26 years' experience across engineering, consulting, and financial services. At Sanlam, he has led the development of insurance solutions to Professionals and SMEs, the Sanlam Credit Solutions credit advice platform and Sanlam's Retail Credit business, and now drives Strategic Accounts for Sanlam Life and Savings, including a specific focus on strengthening fiduciary services. A qualified civil engineer, he is passionate about building authentic partnerships and unlocking strategic opportunities across the Sanlam ecosystem.



**Dr Mavis Mazhura**  
**Behavioural Science Specialist**

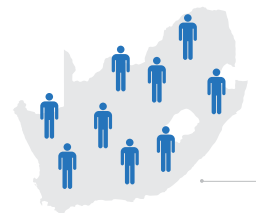
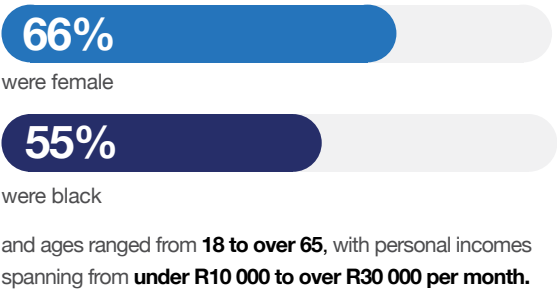
Dr Mavis Mazhura is an Adult Development & Leadership Psychologist, International Behavioural Science and Performance Specialist. She holds a Psychology Doctorate in Leadership Psychology and has 15 years' experience in positively transforming behaviour in the workplace and in society at an individual, team and organisational level. Her passion is equipping and empowering individuals to expand human awareness and reach their full potential. Her scope of work includes coaching, facilitating and speaking on the psychology of money. Using psychology principles, she helps individuals understand emotional, cognitive behavioural factors that affect how we think about, earn, use, manage, invest and protect money. Mavis is on a mission to get as many people as possible to develop confidence and utilise their emotional power to tailor finances to their authentic self.

SECTION 01

# The study and the sample

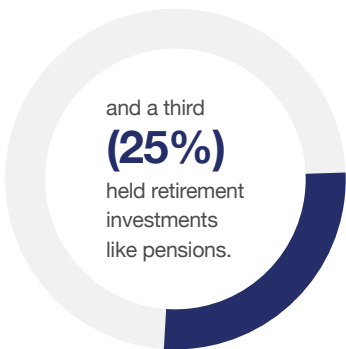
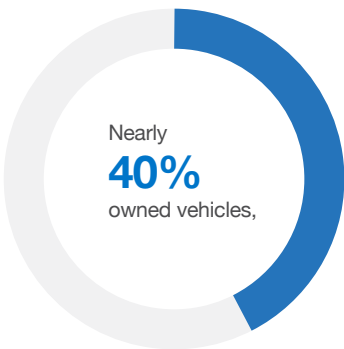
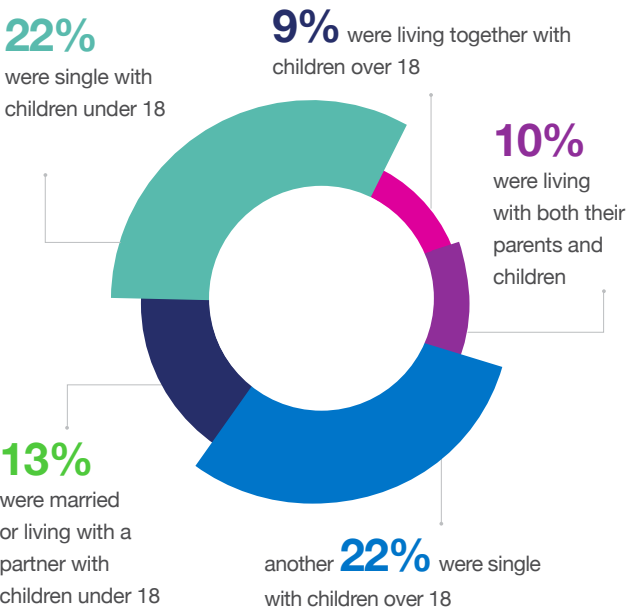
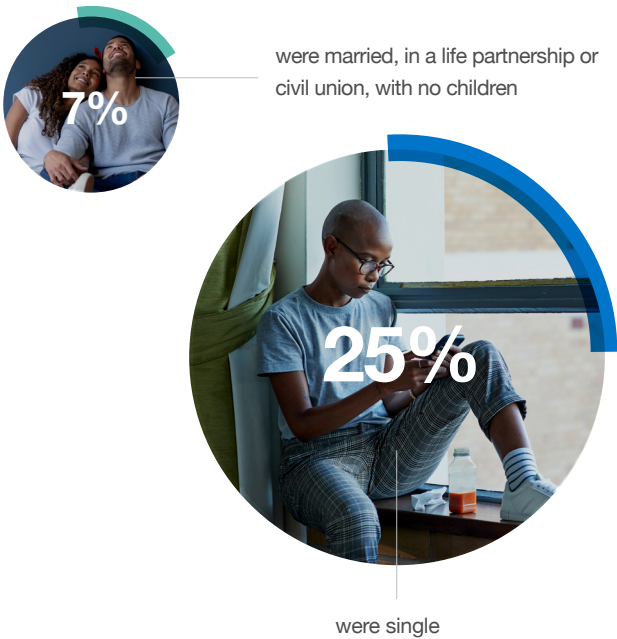
Sanlam Legacy partnered with renowned market research company ovatoyou to survey 1 200 South Africans.

## The participants



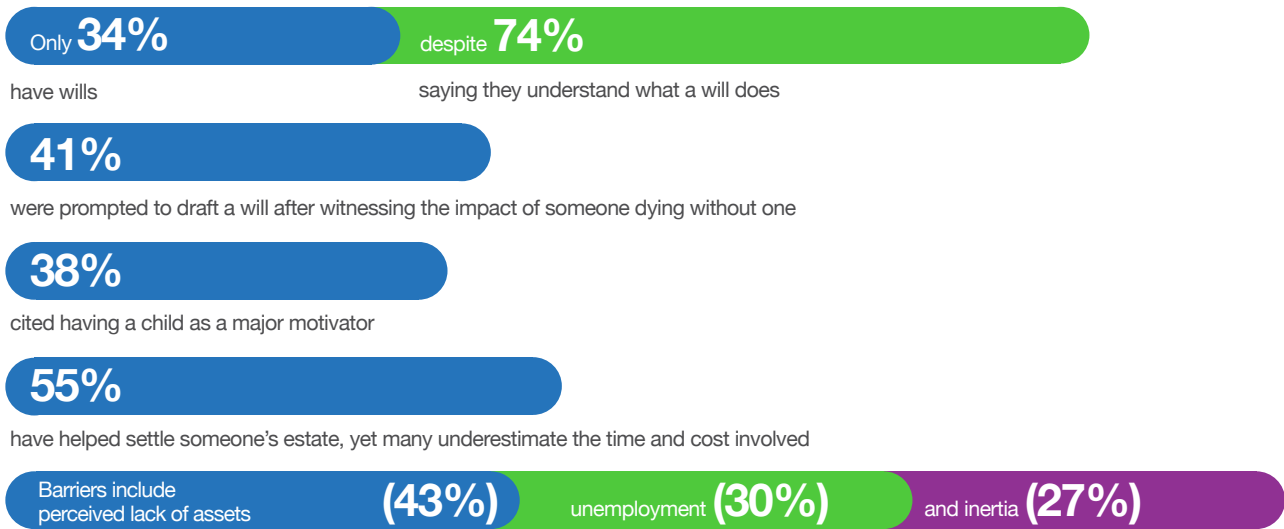
The majority of respondents were from suburban and urban areas and all provinces across the country were represented, although our sample for Gauteng was smaller this year.

The study drew on robust statistical methods.

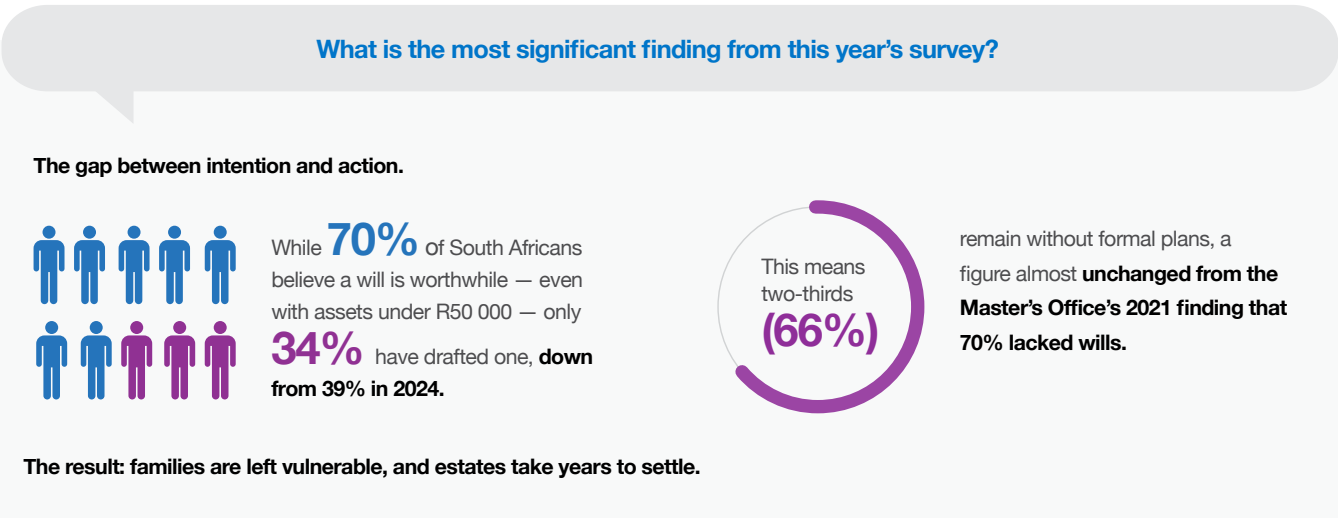


# Executive Summary

## The findings

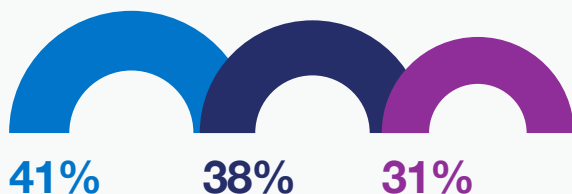


## What accelerates will?



## What accelerators prompt people to draft wills?

Life events are the strongest accelerators.



- of respondents were prompted to draft a will after witnessing the impact of someone dying intestate,
- after having a child
- after experiencing a family death.

Other triggers include:



encouragement from a financial adviser  
(25%)



getting married  
(23%)



and buying property  
(19%)

## What would help more South Africans take action?

The top enablers are clear:



- 58% said free or low-cost services would prompt them to draft a will,
- 49% want step-by-step guidance and,
- 46% would act with trusted financial advice

By making will-drafting simple, accessible and affordable, we can move more South Africans from good intentions to meaningful action.

## What is Sanlam Legacy doing to address these gaps?

Providing education, low-cost services, and trusted advice to empower South Africans to draft wills. **We are deeply committed to helping South Africans build lasting financial confidence, security and prosperity for future generations.**

## What role does family influence play?

**Generational exposure matters.** Individuals whose parents or grandparents had wills are significantly more likely to have one themselves.



Yet, while **84%** of South Africans say they have spoken about death in their families,



**45%** of those with wills haven't shared their contents, leaving major gaps.

## What are the perceived costs of goodbye?

Over half of respondents **(55%)** have helped settle an estate first-hand.



Burial costs **(68%),**

funeral costs **(66%),**

and legal fees **(40%)**



**are the biggest perceived expenses.**

The emotional costs are equally severe:



**60%** said family tension was the biggest consequence of dying without a will,



followed by long delays in winding up estates **(56%)**



and the need for complex legal processes **(42%).**





## A word from our experts:



Many don't realise that wills cover much more than money and assets. They record wishes for guardianship of children, can help reduce taxes, and provide clarity at a time when families need it most.

Changing this perception requires both reframing and practical nudges. **The narrative must shift from “a will protects your wealth” to “a will protects your children” – no matter what you own.** Relatable stories and statistics are powerful tools to shift mindsets, particularly when showing how families struggle after losing a loved one without a will.

It is evident that the primary barriers are not a lack of willingness, but the perception of complexity and cost. Service providers should focus on raising awareness of how simple, affordable – and in some cases free – it can be to put a will in place. Communicating in plain language, offering step-by-step guides, and extending awareness initiatives into workplaces can play a crucial role in demystifying the process.



To nudge more people towards drafting wills, we need to be authentic and real – sharing lived stories and asking practical, sensitive questions. What happens if both parents pass away but the child has a drug problem and sells the house for cash? Could a trust protect against this scenario? If you spend 60% of your day looking after your child with special needs, who else will be able to fulfill that role? How is a surviving spouse provided for? These scenarios may be uncomfortable, but they highlight why a bulletproof financial plan – with wills, estate planning, retirement, disability, and risk cover reviewed annually – is essential. **By framing the conversation in real, relatable terms, we can help people move from avoidance to action.**

This is also where financial advisers play such a vital role. The relationship they build with clients is not just transactional – it's relational and deeply trusted. Advisers are the stewards who walk with families across generations, helping them navigate not only financial planning but also the psychology of money and the emotional aspects of decision-making.



I was struck by how many young people have already experienced the death of a loved one – likely a result of South Africa's extended family structures. If will-drafting is learnt behaviour, then people are likely to repeat what they've seen – and if loved ones didn't have wills, that cycle probably continues. Without education, the focus often falls on the emotional loss rather than the practical steps. This is where financial advisers and awareness campaigns can help people take action.

Breaking the cycle won't be easy – which is why the numbers remain unchanged. **Financial planning and education have a pivotal role to play, and that work should start as early as school.** We need one generation to change the dynamic.



Progress has stalled largely due to behavioural barriers rather than a lack of awareness. People tend to prioritise immediate wants over distant needs – a dynamic seen in areas like retirement saving. Drafting a will offers no instant gratification, so it is consistently deprioritised. This is compounded by perceptions of complexity and inconvenience – legal formalities such as in-person witnessing and signing act as additional friction points.

Beyond behaviour, there is also an issue of trust and accessibility: many South Africans are uncertain whom to approach, what the process entails, or whether they can afford it. These structural and psychological barriers together explain why uptake remains stubbornly low despite widespread recognition of the importance of wills.



We are not irrational, we are human; if there is no perceived urgency, we delay action. For most people, death feels far off. Friction in the process creates further barriers: many are unclear about what is required, assume they need a lawyer, or feel daunted by the cost and legal jargon.

Another factor is default settings – doing nothing is the default, and there is no immediate penalty for not acting. Writing a will can feel like emotional heavy lifting – an uncomfortable cold start that many avoid, putting it off indefinitely. There is also a lack of strategic distribution. **Wills are often sold reactively and in isolation, rather than being embedded into life events where they are most relevant – such as buying a house, getting married, having children, or starting a business. This needs to change.**

# Diving into the data:

## Nearly two thirds of South Africans do not have wills.

Those without wills are more likely to be aged 18 to 34, black, and earning under R10 000.

Of those without wills,

**16%** have named beneficiaries, which suggests the intention is there; perhaps a behavioural nudge is needed to prompt them to go the next step of drafting a will document.

Encouragingly,

**41%** of those with wills say they've updated their documents in the last 12 months, with

**76%** saying their wills are signed and formally lodged.

**10%** have never updated their wills.



## Our expert weighs in:

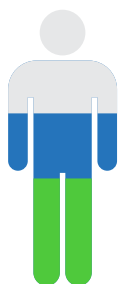


Wills are a practical tool for building generational wealth. Think of financial advisers as coaches and mentors – they know the 'how.' You don't need millions to start; even as a new graduate with few assets, regular financial check-ups – much like dental check-ups – set the foundation for growth over time. By understanding what happens at death and using the right tools, you can ensure your loved ones are uplifted, not left in chaos. **Trusts are a key part of this. Policies can be paid into a trust, businesses can be held in trust, and there are ways to minimise tax – you are building for generations to come.** The Sanlam Legacy Plan also plays a vital role by covering executor fees, conveyancing costs and more through indemnification, so that you can **preserve** your legacy and empower the next generation to pay it forward.

## Biggest barriers

**Three in four South Africans (74%)** feel confident they know what wills do and most (70%) of people say they believe that a will is worthwhile for accumulated assets worth R50 000 or less. **So, what are the barriers preventing document drafting?**

### Insufficient assets:



Among the  
**66%**  
of people  
with no wills,

**43%**  
say it's because  
they don't have  
enough assets and  
money, this is double  
last year's **21%**



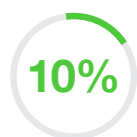
cite unemployment



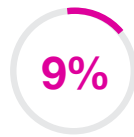
plan to draw one up but haven't found time, a sharp rise from last year (**18%**)



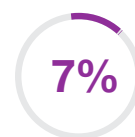
don't know how to go about drafting a will



say they don't have dependents



feel too young



feel scared of death and don't want to think about it

As with last year, many people still feel they need to amass sufficient assets to warrant a will. Unemployment plays a role, but so does inertia.

A combined 42% of people haven't found time or begun to understand the process. **What's needed to nudge them to do it?**



## Our experts weigh in:



The critical shift lies in reframing wills as a tool of protection and dignity, not a privilege of wealth. Every individual, regardless of income, has wishes for their dependents – whether about guardianship of children, modest assets, or funeral arrangements.

Sharing real stories across the income spectrum can be powerful: illustrating how a will safeguarded a family with few financial resources, or how the absence of one caused unnecessary hardship. Highlighting that a will is fundamentally about care, legacy, and clarity – not only about money – can help dismantle the “wealthy-only” perception.



Our reasoning is rooted in **asset salience bias** – the belief of “I have nothing to pass on.” To overcome this, the question needs to shift from “What do I own?” to “Who do I love?” – making wills about people, not just assets.

There are several psychological barriers that widen the gap between intention and action:



**Present bias:** drafting a will has no immediate benefit and is tied to the discomfort of mortality, so people delay.



**Status quo bias:** doing nothing feels safer than change, even though avoidance is riskier in the long run.



**Cognitive overload:** naming executors, allocating assets, and choosing guardians creates decision fatigue, especially in blended families.



**Loss aversion and mortality salience:** thinking about death is painful, so the brain shuts it out – “If I don’t think about it, it won’t happen.”



**Planning fallacy:** people overestimate what they’ll do in the future, treating will-drafting as a moving target that never arrives.

To counter these barriers, the process must be simplified into small, manageable steps. Loss aversion can be reframed to focus on protecting loved ones, since people act faster for others than for themselves. And to overcome inertia and learned helplessness, early wins are crucial – building confidence through small successes.

Ultimately, the conversation needs to shift from **money to relationships, responsibility, and relief**. A will is about who raises your children if you’re not here, who you want to inherit your assets (like your car), or even who takes care of your dog.

## SECTION 02

# The moments that move us to act

## What gives us the will to draft one?

**Lived experience** outweighs all other motivators for drawing up a will.

- Witnessing the impact of someone who died without a will (**41%**); more likely to have a **personal income of under R10 000** and be black or coloured.
- Having a child (**38%**, noticeably lower than last year's levels at **45%**), more likely to **earn between R10 000 - R30 000** and be black
- Experiencing a death in the family (**31%**); more likely to have personal **income of under R10 000** and be coloured
- Encouraged by a financial adviser (**25%**)
- Getting married (**23%**)
- Buying a property (**19%**)



Young people are more motivated by starting a job, buying a car or making an investment.

## Our expert weighs in:



**Lived experience is an emotional short-cut to action, hence why it is the biggest motivator.** Gen Zs don't have to be convinced about death – it is real. An opportunity exists to use this emotional window for messaging and framing. Trauma can breed early planners if tools are provided.

## Diving deeper into the 'aha moments'

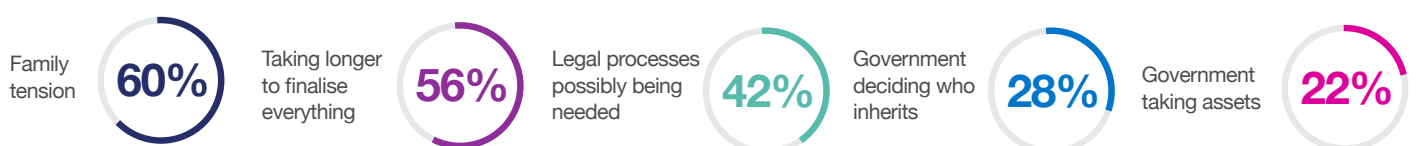
### Catalyst 1: Experiencing death



**55%**  
of the sample  
have helped to  
settle someone's  
affairs first-hand;

Most (**31%**) believe winding up an estate takes 6-12 months or less (**27%**). In fact, intestate cases without wills can take years to conclude, making the cost of goodbye even heavier in terms of time, stress and money. Most people cite burial costs (**68%**) as the biggest financial expense, with funeral costs (**66%**), lawyers' costs (**40%**), time costs (**29%**) and estate administrator costs (**27%**) all following.

Similarly, the greatest perceived consequences of passing away without a will are seen to be:



As with last year, there remains considerable confusion around the intestate process. In South Africa, when someone dies without a valid will, their estate is distributed according to the Intestate Succession Act of 1987. This means the government doesn't "take" the assets, but it does enforce a strict formula that dictates who inherits, regardless of the deceased's personal wishes.

Typically, assets go first to the spouse and children. If there are no children, a surviving spouse inherits everything. If there is no spouse, the estate passes to parents, siblings, or even more distant relatives, in a legally prescribed order. If absolutely no relatives can be traced, only then does the estate revert to the state.

The process can also be time-consuming and costly. Without a will naming an executor, the Master of the High Court must appoint one, which can cause delays. Families may also face disputes, especially where informal arrangements existed.

## Our expert weighs in:

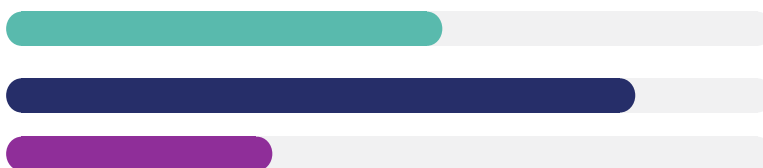


Witnessing someone die intestate (without a will) is often the emotional tipping point that drives action. To build awareness without triggering fear, shame, or avoidance, we need to shift from fear-based storytelling to friction-based storytelling. This is not about warning of death, but about showing the mess that results when clarity is missing.

Storytelling should evoke empathy, not alarm, using realistic and relatable stories. We also need to highlight the invisible burden placed on loved ones who are already in pain. We must show how system failures mean that **the system will not recognise who you love if you don't give it instructions to do so** – it only recognises the people listed as part of the process.

## Catalyst 2: Having a child

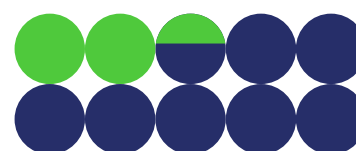
Parents are likelier to have funeral cover **(54%)**  
and life cover **(49%)**  
than a will **(33%)** in terms of plans for their children.



A further **28%**  
have pension fund savings,



**27%** have medical aid



**24%** own property

Those with an **education fund (21%)** and **family trust (12%)** are likelier to earn over R30 000 per month. Parents with wills usually have other plans in place as well.

The fact that most parents have made some form of financial provision reflects their deep desire to protect their children's futures. Yet, will uptake remains surprisingly low. This points to a critical education gap around the vital role wills play – from appointing guardians to safeguarding and ring-fencing funds to secure a child's future. A will ties all plans together; without it, other provisions may be jeopardised.





## Our experts weigh in:



The ART of legacy planning is powerful – it's not only about paying premiums, it's about creating a brighter future and even saving tax at death. Trusts can safeguard funds and prevent misuse, while a will should be designed to last – a blueprint for your family's future. **But wealth built on debt carries hidden risks: if a home is uninsured, a spouse and children could lose both house and lifestyle.** Legacy planning is about dreaming big, securing what matters, and building protection that endures.



**Without a will, assets meant for your children could end up in the Guardian's Fund – not lost, but difficult to access.** This often creates delays and hardship, especially in families with children from different parents or generations. Dying intestate means your estate is automatically divided, which can even force the family home to be sold. A will ensures your wishes are honoured – for example, leaving everything to a daughter still studying in South Africa rather than to a son abroad who is already secure.



Reframing a will as the first financial protection for one's children can change behaviour. The message is: "You don't need to leave a fortune – you just need to make sure what you do leave gets to your child, protected and without confusion." This approach bypasses wealth anxiety, legal overwhelm, and avoidance, using behavioural nudges parents respond to – such as loss aversion framed around children, identity activation, and child-first language. **Instead of saying "Protect your estate", say "Make sure your kids never have to guess your wishes."**



With 66% of respondents in our survey having children, we must create urgency and **reframe will-drafting as an act of love and protection for children today – not just a future legal formality.** Awareness around free wills is also critical.

### Catalyst 3: I will if you will

Of those with a will,



said one or both of their parents had a will



said their grandparents had wills



were unsure

Of those without a will,



said neither of their parents had wills



were unsure



said neither grandparent had wills.

In a country fraught with inequality and the legacy of Apartheid, many families won't have had the opportunity to build generational wealth. We need to empower people to see wills as critical legacy building tools, so more families can start the journey for their children and generations to come. Like any money mindset, will-drafting can be learned.

### Our experts weigh in:



In many families, particularly those without generational wealth, wills are often absent. Cultural taboos around discussing death, combined with perceptions of high costs and complexity, only deepen the reluctance. There is also a prevailing belief that wills are reserved for the wealthy.

**To shift this narrative, targeted education at community level – through churches, trade unions, and stokvels – as well as in the workplace, particularly in the public sector, is critical.** These platforms can demystify taboos and correct misconceptions about cost, complexity, and exclusivity. Just as importantly, reframing a will's purpose from preserving wealth to protecting one's family can spark broader interest and drive greater uptake in will-drafting.



If will-drafting is a learned behaviour, then uptake isn't about financial status – it's about exposure, modelling, and social reinforcement. In South Africa, this means that if no one around you has drafted a will, you are less likely to do so yourself. In many communities, parents did not draft wills, elders relied on cultural or informal arrangements, and conversations about death were taboo.

Trust in the system also shapes behaviour, with legal processes still linked to exclusion, delays, and mistrust. To shift perceptions, wills must be reframed as a cultural rite of passage, not just a legal formality.

Stronger modelling is vital – young people need to see peers completing wills and sharing why. Wills should be reframed as **storytelling + memory + protection**, tied to significant life moments like a 21st birthday, lobola, a first child, or buying a car. Legacy is about creating. **To kick-start a culture of will-drafting, messaging should normalise being the first, encourage making it a family conversation rather than a solo task, and showcase first-generation stories.**

## Catalyst 4: Practical solves

Among those without wills,



**58%**

said they would turn to a free or low-cost service to draft one



**49%**

would value a step-by-step guide,



**46%**

would seek advice from a trusted financial adviser,



**32%**

would have a conversation with someone they trust

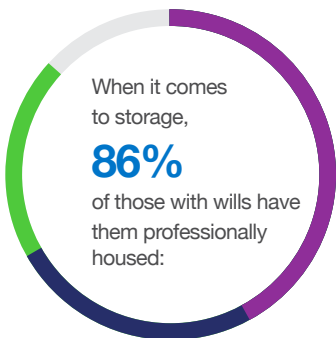


**26%**

would consider using online tools.

People are seeking low-cost, trusted, simple guidance and solutions to draft their will documents. It's critical to amplify credible educational content, awareness and opportunity in order to overcome barriers.

Crucially, financial advisers have a pivotal part to play as nearly half the sample said they'd seek advice from a trusted intermediary. That's a massive opportunity for advisers to move the needle in nudging more people into drafting wills. Many people also say they store their wills with their financial adviser, further emphasising the role advisers play.



**41%**

with a lawyer or legal firm,

**24%**

with a bank

**21%**

with an insurer



**Just 11%** keep DIY wills outside of professional custody.

## Our experts weigh in:



**Drafting and securely storing a will is the first step, but life events – marriage, the birth of a child, buying property, or retirement – make it essential to keep wills updated and aligned with current wishes.** Storing wills with recognised financial institutions or attorneys ensures both safekeeping and easy access when needed.

Financial advisers play a pivotal role here. Through annual reviews, they can engage clients on recent life changes and financial circumstances, ensuring that wills remain up to date, relevant, and a true reflection of their intentions.



A financial adviser is more than a planner – they are a trusted guide, life-event navigator, and accountability partner. By linking will-drafting to natural milestones like buying a home, having a child, or retiring, advisers can position it as part of broader holistic financial planning rather than a morbid task.

Behavioural nudges also help: pre-commitment, default drafting, social proof (take action because others do so), and loss framing (frame through out motivation to avoid loss). Product design can reduce friction too – pre-filled templates, simplified questions, and messaging that highlights speed, ease, and normalises the behaviour (“82% of clients are under 45 – it’s not too early”). **Embedding will-drafting into existing processes like life insurance or funeral cover makes it feel natural and accessible.**





**The lesson is clear:** simplicity builds trust, complexity creates barriers. Many providers unintentionally reinforce inertia by emphasising how complicated wills are, justifying fees but discouraging engagement.

**Providers who succeed focus on:**



Plain language and transparency in both process and cost.



Technology-enabled convenience, such as guided digital drafting and if/when regulations allow, e-signature solutions and secure online vaulting.



Visibility and reminders, ensuring clients know the status of their will and when updates are needed.



Shifting from a complexity-led to a simplicity-led approach will help normalise wills and widen their adoption.

**Estate planning should be a core pillar of financial planning, not an afterthought. A financial adviser brings three critical elements:**



**Holistic integration:** Ensuring estate planning ties seamlessly into retirement, risk cover, and investment strategies.



**Trusted guidance:** Navigating legal and financial complexity with empathy, particularly in deeply personal conversations about death and dependents.

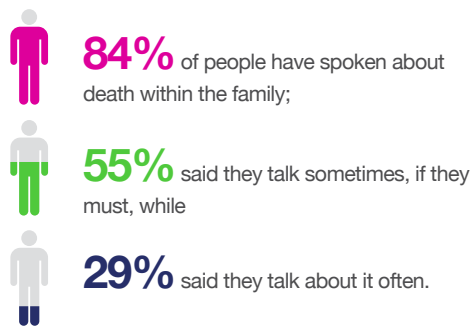


**Accountability:** Helping clients overcome procrastination by holding them to their own priorities.

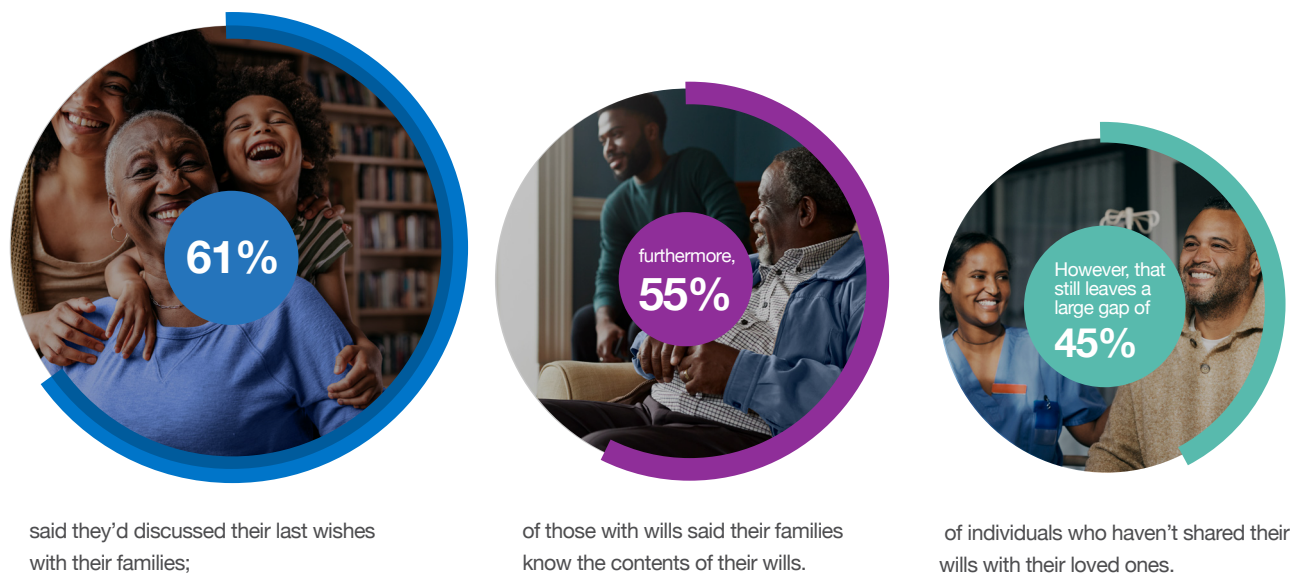
While technology can lower barriers, the adviser remains indispensable in translating needs into action and providing reassurance that loved ones will be cared for.

Catalyst 5: The talk of a lifetime

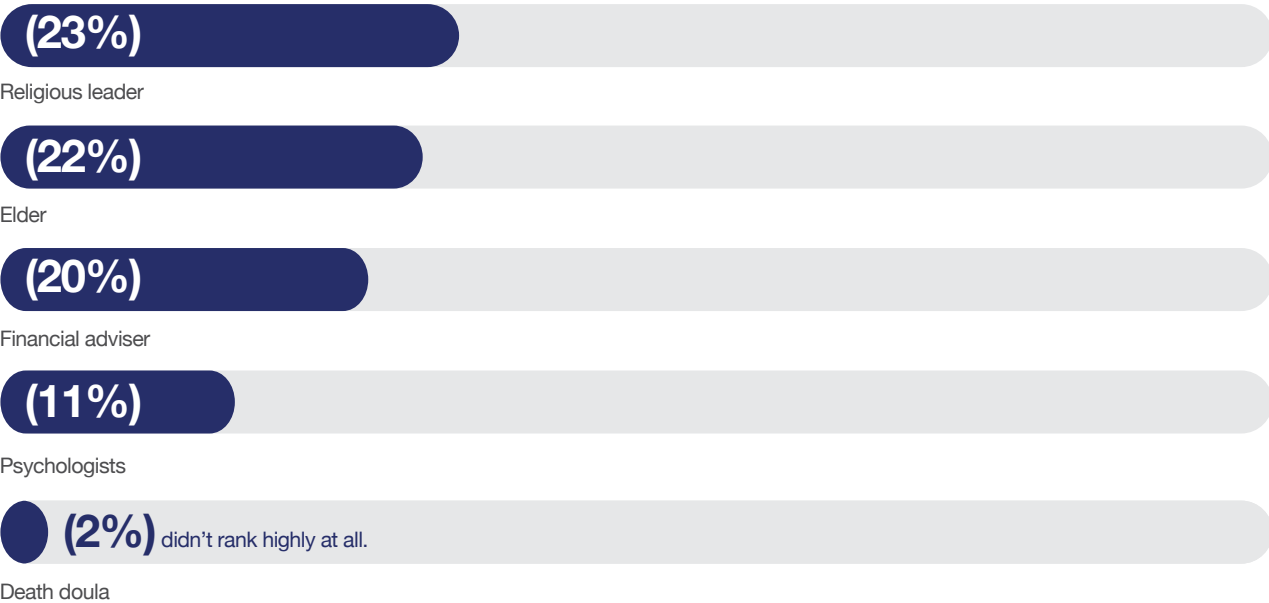
Encouragingly,



Another 20% felt it might bring bad luck. A further 16% said it's not discussed in their culture.



Most individuals indicated they'd be happiest talking about death with a:



## Our experts weigh in:



Forty-five percent of South Africans have yet to share their wills – and that silence creates real risks. Families don't need every detail, but spouses should know where the will is kept and feel assured that children's education and wellbeing will be protected. Sharing your intentions builds trust and prevents instability. A will ties together investments, retirement, disability, and insurance, ensuring families are secure.

I believe people still don't feel confident to draft a will, possibly because of fear of death and the worry that opening the conversation invites bad luck. In my culture, these taboos remain. **In my community of Thaba Nchu, I've seen the devastation when families lose loved ones without wills – grandparents left with no funds, or children losing both parents and left vulnerable.** The consequences are severe, and these stories must be told to remind us why every person needs to take care of their will.

**Too many people pay for multiple funeral covers, when one good cover – combined with broader protection like the Sanlam Legacy Plan – could provide a truly meaningful, life-changing safety net. Without a will, families end up queuing at the Master's Office, battling paperwork, housing insecurity, and unnecessary chaos.**

We must make wills part of everyday financial conversations, even involving children, so that legacies are intentional, lasting, and protective. And it's important to distinguish between a will, which is legally binding and directs your estate, and last wishes, which are personal requests – like how you want pets or treasured belongings cared for – that can sit alongside it.



Younger people may be more ready to talk about death. **Cultural norms are shifting, taboos are easing, and younger generations are becoming more aware of wills as they acquire property and assets earlier than their forebears.**

For older generations, the key is sensitivity. It helps to involve a trusted family friend or financial adviser (or lawyer) already known to the family to guide the discussion. These conversations often feel uncomfortable, but if handled carefully and respectfully, they can make a real difference.



We face an interesting paradox: we talk about death and are exposed to it more than ever through social media, yet we still avoid the most important conversation – what happens when we are gone. Hesitancy is driven by fears of upsetting others, of sounding morbid or dramatic, and of emotional confrontation.

**To make this conversation easier, we need to anchor it in care, not crisis – framing it as relief, not alarm. Lead with wishes rather than legalese, and make it a ritual rather than a once-off chat.**



## SECTION 03

# Summary

This year we've honed in on the gap between intention and action – the will to have one versus the act of drafting one. We've focused on the accelerators to move beyond barriers to action.

**From lived experience to simple solves.**



- 01** Like last year, we see a clear disconnect between behaviour and beliefs: **70% of people say a will is worth having** even with a small number of assets amassed (under R50 000) – **but only 34% actually have one.** Again, wills remain the 'domain' of wealthier, white, older individuals.
- 02** **Will they, why won't they:** Despite the above, having enough assets to warrant a will remains the biggest perceived barrier. Inertia also continues to be a problem, with nudging needed through education, interventions, and ongoing conversation.
- 03** **Accelerators to push past apathy to action:**  
  
**Lived experience (witnessing the impact of a loved one dying without a will or experiencing a death in the family) and having a child are the two biggest 'aha moments' that prompt people to draft wills.** In a country where 94% of 18- to 24-year-olds said they witnessed a close family member pass away before they turned 21, this is notable.  
  
**If you do, maybe I will too:** People are significantly more likely to have wills if their parents and or (less so) grandparents had wills. Will drafting appears to be 'learned behaviour' as with any money mindset. This is significant in a nation coming through trauma, where many families are just starting their wealth building journeys. There's an opportunity for first generations to start leaving legacies of love. There is still, however, a 'parent gap' of parents making provisions for their children, but not necessarily drafting a will – just 33% have done so. We need to make stronger connections between wills and legacies.
- 04** **Death chats do happen: 84% of people say they have spoken about death with their families,** but **39% of people (over a third) still don't have conversations around last wishes,** and **45% (of those with wills) haven't shared the contents of their wills.** There's a big opportunity to encourage people to have these critical discussions with loved ones. Legacy starts with confidence. Confidence comes from conversation.
- 05** **Simple solves from trusted people:** The survey shows that **free or low-cost services (58%), step-by-step guidance (49%),** and **trusted financial advice (46%)** could help bridge the gap.

**Sanlam Legacy continues to be committed to empowering all South Africans to own their F Factor and take intentional steps now to build legacies of love.**

## Main takeaways from our experts:



The main takeaway is that people still fear making wills. That's why financial literacy, awareness, and deep, personal conversations are so important. Stories are powerful – if we share real clients' experiences through videos and testimonials, it can persuade people in ways facts alone cannot. I'll never forget hearing a man in Sydney say that if it wasn't for disability cover, he wouldn't have been standing there that day. That's the life-changing impact of planning.

**What people don't see, they won't necessarily do. They need to hear from beneficiaries, see examples, and watch champions step forward. Learnt behaviour is powerful – if parents have wills, their children are more likely to follow. We need ambassadors for wills in churches, communities, and workplaces.**

People want to see tangible benefits. A will isn't just a document; it's part of holistic planning that protects families and builds legacies. That's why the Sanlam Legacy Plan is so powerful – when combined with insurance, it shows people exactly what they're gaining. Financial advisers must be relational, not transactional. This is about building trust and empowering people to live with confidence, not fear.



**It's significant how many single-parent households there are in South Africa – and in our study: 22% of respondents said they were single with children under 18, and another 22% were single with children over 18. In these circumstances, a will is absolutely critical. Without one, if a single parent dies, the surviving biological parent can take control of everything, regardless of whether they've been involved in the child's life. If the child is of age, they may inherit directly, facing difficult financial choices that should never fall to someone so young.**

Single-parent households are a growing and worrying trend. They are in a very vulnerable position. Who keeps things going if that single parent passes away? Executors can only do so much – there must be enough liquidity in the estate to avoid severe financial challenges. I've even seen discussions online from single mothers worried that an irresponsible or addicted ex-partner could gain access to their child's inheritance without proper planning.

We've also seen single fathers fight hard over the last 20 years to secure rights to their children, and many genuinely want to help. But there are also those who are simply not interested. This reality makes it all the more important for single parents to put a valid will in place to safeguard their children's futures.



This year's research reveals several important takeaways. **Central to these is the need for education – particularly in addressing misconceptions around cost, complexity, cultural taboos, and the perception of who qualifies for a will.** By increasing awareness in these areas, more South Africans can be empowered.



The main insight from this year's research is that while innovations have reduced technical barriers – such as indemnity products, better drafting support, and vaulting solutions – the behavioural hurdle remains unsolved. People still struggle to act on a known need.



People's reasons for not sharing their wills' contents are cultural, emotional, and psychological. People hope to do it later (present bias), want to avoid upsetting others (affect avoidance), feel unready for the conversation (ambiguity aversion), or assume loved ones will simply find the will when the time comes (planning fallacy).

To encourage sharing, we need to **script will-sharing as a love language**. Break the conversation into low-stakes micro-actions, use significant life moments as natural conversation windows, provide non-threatening words to make it easier, and frame it as a family milestone or ritual.

# Way forward



Much more education and awareness are needed. Whether it's retirement planning, disability cover, or estate planning, the will must sit at the centre of financial planning. They should be a meaningful part of the school curriculum.



It's disappointing how few people still have wills, but if we accept that will-drafting is learnt behaviour, the persistently low numbers make sense. People need to understand the real-world implications of dying without a will – and how tools like trusts can help leave a legacy. Financial advisers play a vital role within communities, but corporates and government could also support awareness through annual will seminars. That's why initiatives like Wills Month matter more than most people realise.



The way forward is to design solutions that people want to engage with, not just need. That means:

1. Bundling will services with products people already use (banking, insurance, employer benefits).
2. Story-driven campaigns that show the emotional cost of not acting, balanced with stories of families who benefited from proper planning.
3. Frictionless digital solutions that allow quick starts and progressive completion rather than “all or nothing” processes.

Only by aligning wills with human behaviour—making them simple, visible, and emotionally relevant – will we see meaningful progress.



Many South Africans are willing to put a will in place, yet intention often doesn't translate into action. Education and awareness are critical to bridging this gap – empowering individuals with the knowledge and confidence to draft and securely store their wills.



Death conversations need to shift from being morbid and final to being caring, clarifying, and connecting. Ways to make these conversations more comfortable include: leading with gratitude rather than grimness, asking instead of telling, using the language of love rather than law, and framing it around how people would like to be remembered. This helps counter fears of losing control, becoming a burden, or being forgotten or misunderstood.