



**Here for you
in every decision**



Introducing Capstone Legatum:

Empowering Financial Resilience

Are you facing financial distress and searching for a solution to secure your future and that of your loved ones? Look no further than Capstone Legatum – an innovative solution designed by Capstone Group to provide financial flexibility while ensuring the well-being of your beneficiaries.



Options Tailored To Your Needs

Option 1

Full Life Policy Cession

Cede your entire life policy to Capstone Legatum and gain immediate financial relief. Let us handle the intricacies, allowing you to focus on rebuilding your financial stability.

Option 2

Life Policy Cession with 10% Benefit to Beneficiaries

Cede your life policy to Capstone Legatum. 10% of the life policy benefit will go directly to your nominated beneficiaries, securing your loved ones' financial future while alleviating your financial burden.

Option 3

Life Policy Cession with Customized Payment and Benefit Arrangement

Opt for this flexible choice, cede your life policy, and work with Capstone Legatum to establish a payment arrangement and benefit options for your beneficiaries. Whether it's a 50/50 split, 60/40 split, or any other arrangement, we tailor the solution to your unique financial circumstances that you can afford.

Re-cession Option for Added Peace of Mind

All three options include a re-cession option, which allows you to refund Capstone Legatum for all premiums paid, plus 10% interest on the premiums paid, the interest is compounded annually. This safety net ensures that if your circumstances improve, you can reclaim control of your life policy while compensating Capstone Legatum for its support.

Benefits of Choosing Capstone Legatum

Financial Relief

Navigate financial difficulties easily by ceding your life policy to Capstone Legatum.

Flexible Options

Choose the option that best aligns with your needs and preferences, providing a customisable solution.

Beneficiary Security

Ensure the financial security of your loved ones with options that include direct benefits to your nominated beneficiaries.

Re-cession Option

Regain control when your circumstances improve by refunding premiums plus a fair return on investment to Capstone Legatum.

Professional Guidance

Benefit from our expert team's support throughout the process, ensuring a smooth transition and optimal outcomes for all parties involved.



Secure your financial future and provide for your loved ones with Capstone Legatum.



Contact us today to explore the possibilities and embark on a journey towards financial resilience and peace of mind.

A solution of Capstone Group

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