

April 2018

Dear Adviser

**Requests for estate late tax certificates**

We would like to clarify some requirements for issuing estate late tax certificates to ensure your clients are able to submit accurate documents to SARS on time.

SARS regards an estate late as an entity for tax purposes. In some situations, post-death income accrued is taxable in the estate's hands. Therefore, we require the income tax numbers of both the deceased individual and the deceased's estate to ensure the certificates provided are accurate.

**The executor of the estate must request tax certificates and instruct beneficiary nominations**

We require a letter signed by the executor of the estate and addressed to PSG Wealth before we will issue tax certificates for the deceased individual and the deceased's estate. The letter needs to include an instruction from the executor as to whether the funds will be transferred to a spouse and/or another beneficiary of the deceased.

**Need more information?**

If you have any queries, please contact your investment specialist or your dedicated client service team.

We remind you that we cannot provide tax advice and recommend that your clients consult their tax practitioners for assistance in completing their tax returns, as the tax position may differ from person to person.

Kind regards



**Cindy Tshabalala**  
**Head of Client Service**