CEDAR CAPITAL

Legacy to Life

Clarity today. Continuity tomorrow.

Succession planning for English-speaking families and business owners in Israel.

www.cedarcapital.co.il

If something happened tomorrow, would your family know who gets what — and where it all is?

You've spent your life building real wealth. A pension here. Investments there. Properties in two countries. Policies taken out years ago. A will with your lawyer. But there's no single view of all of it, no plan for whether you're on track, and no guarantee your wealth would transfer smoothly.

If you've ever wondered:

- Will I have enough to live comfortably for the rest of my life?
- Is my family financially protected if something happens to me?
- Would my family know what to do, and who gets what?

That's what Legacy to Life is for.

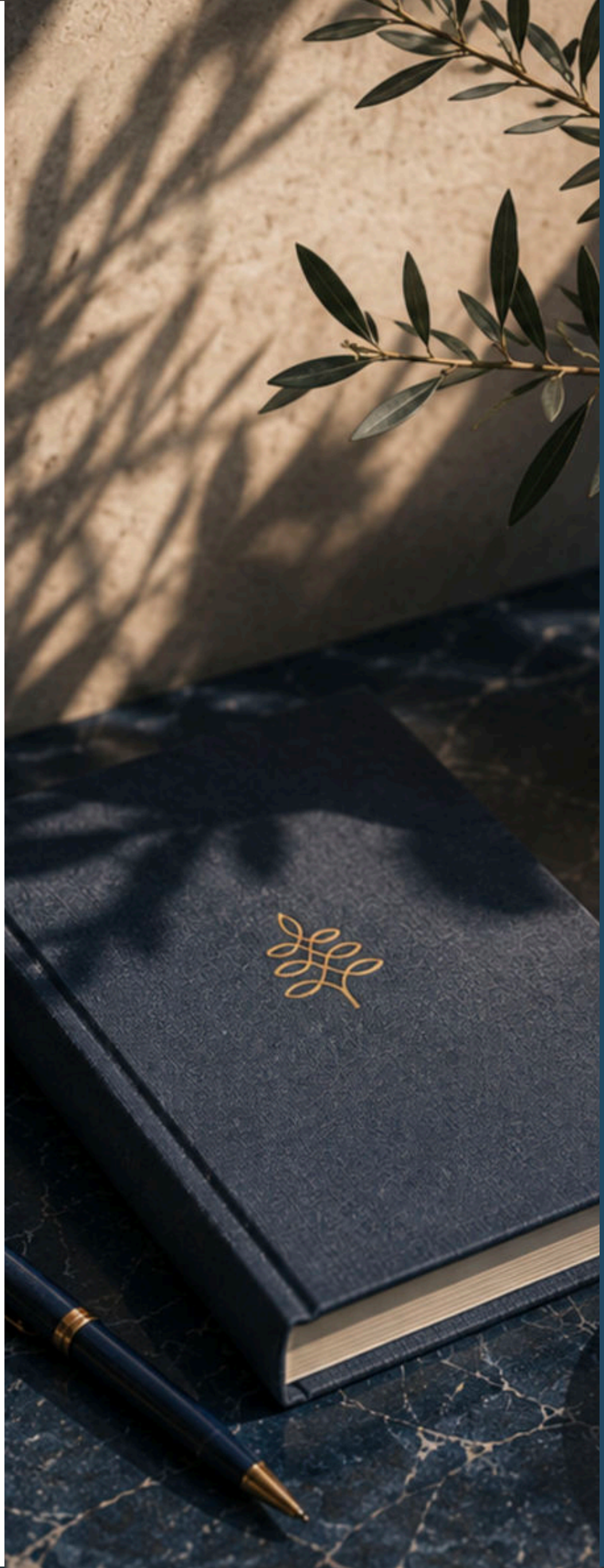
INTRODUCING LEGACY TO LIFE

Everything you own, in one place, with a clear plan for where it goes.

Legacy to Life is a succession planning programme – the first of its kind for English-speaking families in Israel. We organise, structure, and maintain your entire financial world – your investments, properties, policies, documents, and plans – in one secure place.

What Legacy to Life gives you:

- **One secure view of everything you own**
- **A document vault – wills, policies, and key documents linked and accessible**
- **A written summary of where you stand financially**
- **Your existing advisers coordinated**
- **A continuity plan your family can follow**
- **An annual review so your plan stays current**



"When I first saw the dashboard, everything fell into place. I could explore my financial world with confidence, find the answers I needed, securely store important documents such as my will, and know that, should anything happen to me, the right person would have access when it matters most."

— Cedar Capital client

WHAT MAKES THIS DIFFERENT

You have the pieces. Nobody has the picture.

Your pension adviser understands your retirement provision, your banker manages your accounts, your lawyer protects your estate intentions, and your broker oversees your investments. Each provides expertise in a specific area, but lasting financial clarity comes from bringing every part of your financial life together in one integrated plan.

Legacy to Life is where it all comes together, so what you've built moves on the way you intended.

The Legacy Centre Dashboard

One secure screen showing everything you own – investments, pensions, properties, policies – in one place, in one currency. You and your spouse see where you stand.

The Secure Document Vault

Wills, powers of attorney, insurance policies, property deeds – uploaded once, linked to the right asset. No more shoeboxes. No more searching when it matters most.

A Plan Your Family Can Follow

Letters of Wishes. Named contacts. A step-by-step guide for what happens if you become ill or you're not there, so the people you love aren't scrambling.

HOW IT WORKS

From Scattered to Secure

We guide you every step, helping you move from scattered to organised, protected, and ready for whatever the future brings.

From Sixteen Files to One Clear Picture

Lionel* was 75, successful and well-organised by most standards. But when we sat down together, we counted sixteen separate files. Properties in two countries. Investments across three banks. Policies taken out decades ago. A will that hadn't been updated in years. His spouse had access to none of it.

We built his Legacy Dashboard. Every asset mapped. Every document linked. Every contact listed. His spouse received her own access. His daughters joined a family meeting to walk through the plan together.

"I should have done this twenty years ago."
– Cedar Capital client

Start where you are. Your plan grows with you.

CEDAR CAPITAL
Independent, holistic wealth planning for English-speaking families in Israel.

STEP1: Build your Legacy Dashboard
Policy, investment, and property mapped into one secure view so you see everything you own in one place.

STEP 2: Organise your records
Wills, powers of attorney, beneficiary nominations – reviewed, updated, and linked to your dashboard.

STEP 3: Create your continuity plan
Clear instructions and letters of wishes for your family. A step-by-step guide for what happens when you're not there.

STEP 4: Define your goals
Set your retirement income needs, lifestyle priorities, and long-term objectives. Cover analysis to protect income, with ongoing tracking so you're on target.

STEP 5: Legacy
A clear plan for who gets what, when, and how. Family meetings to walk it through together so nothing is left to chance.

WHAT WE LOOK AT

Bringing all the pieces together.

Investments
Every account, platform and pension consolidated, monitored, and benchmarked against your goals.

Property
Every property and jurisdiction, ownership structure, tenants, mortgages, and maintenance contacts – all documented and linked.

Risk & Protection
Every policy including life, disability, and illness cover reviewed against what your family would realistically need.

Succession
A Letter of Instructions – where everything is, who to call. And a Letter of Wishes – your values, your hopes, a lasting note to the people you love.

Business
Ownership structure. Shareholding. Who takes over, who buys out, and what your family does with it – documented clearly.

A NOTE TO THE SPOUSE

You can't put a price on certainty.

If you've ever thought "we really should sort this out properly", you're right. This is not a conversation about death. It's a conversation about getting on the same page, and the peace of mind that comes with it.

You trust him. He's always taken care of things. But you want to know what you have, where it is, and that if life changes – you won't be left in the dark.

He may not have got to it yet. Not because he doesn't want to. Because nobody quite knows where to start.

You belong in this conversation now. Not later.

We work with families, not just individuals – and we make sure your family would have everything they need when they need to access it the most.

So when the time comes, you'll know what you have, what to do next and who to call. Start the conversation. You'll both be so relieved.

NOT YOUR TRADITIONAL FINANCIAL ADVISER

Our only interest is your best interests.

Most people with real wealth have advisers, documents, and good intentions. But nobody looks at all of it together and asks is your family protected? Where do documents live? Are your investments on track? Is your wealth structured for the next generation? Have you left clear instructions?

We gather everything, make sense of it, and help turn it into a clear plan built around your goals.

Independent

Not tied to any bank, product house, or investment platform. We earn no commission on anything we recommend.

Holistic

We see investments, pensions, property, cover, and succession as one system. Not one piece of it. All of it.

Objective

A flat subscription. No commissions, no product kickbacks. The advice we'd give our own family.

Coordinated

We work alongside your existing advisers, your bank, your accountant, your lawyer. Nothing gets disrupted. What changes is that someone finally sees the whole picture.

Compassionate

We have seen what happens to families who are left without a clear plan. This work matters to us.

YOUR ADVISER

Yaakov Yitzchak (Liron) Mazor · CFP® SA
Founder & Director, Cedar Capital

For more than two decades, Yaakov Yitzchak (Liron) Mazor worked with successful individuals who had built significant wealth, assembled trusted teams of advisers, and accumulated businesses, investments, and properties across multiple countries. Yet he kept seeing the same problem.

Their financial lives were fragmented. Critical information was scattered across people, institutions, and jurisdictions, leaving them without a clear, consolidated view of what they owned, whether it would be enough to achieve their long-term goals, or how their loved ones would manage it all when the time came.

That's why he built and created the Legacy to Life 5-step process and dashboard .

Credentials

- Certified Financial Planner (CFP® SA) – the internationally recognised gold standard in financial planning
- BCom Honours – financial analysis, economics, and strategic financial management
- Over two decades in practice with English-speaking families across borders
- Independent practice – not affiliated with any bank, investment house, or insurance provider

"Yaakov Yitzchak (Liron) Mazor gives advice with a level of compassion, care and openness I have not seen in the financial services industry in all my years."

– Cedar Capital client

Choose the package that supports your goals today.

Every package begins with a one-time setup fee to establish your Legacy Centre Dashboard and financial foundation, followed by a monthly retainer for ongoing monitoring, reporting, and adviser support.

TIER 1: CLARITY

Get your financial life in one secure place.

- Legacy Dashboard setup
- Secure Document Vault
- Asset & liability mapping
- Spouse access walkthrough
- 1 annual meeting

Setup Fee: ILS 3,500
Monthly Retainer: From ILS 250

TIER 2: CONTINUITY

Turn the dashboard into a real family continuity plan.

- Everything in Tier 1
- Continuity Plan
- Letters of Wishes & Instructions
- Beneficiary audit
- Goal-based cash-flow & longevity planning
- 2 annual meetings

Setup Fee: ILS 6,000
Monthly Retainer: From ILS 380

TIER 3: LEGACY

A holistic view for your family, wealth, and legacy.

- Everything in Tiers 1 & 2
- Active investment monitoring
- Advisory coordination
- Family continuity review
- Multi-generational wealth mapping
- Unlimited adviser access
- 4 annual meetings

Setup Fee: ILS 18,000
Monthly Retainer: From ILS 950

Legacy to Life is an administration service. If you also choose to have one of our investment partners or Cedar Capital manage your investments (from ILS 1000,000), that service covers your monthly retainer – so you're never paying twice for the same oversight.

All packages on a minimum 3-month retainer. Prices in ILS, exclusive of VAT. Upgrade at any time.

THE NEXT STEP

See what your certainty looks like.

We will walk you through the Legacy Centre Dashboard with your assets, your structure, your goals in mind – at no cost and with no obligation.

Book a 30-minute discovery call.

Yaakov Yitzchak (Liron) Mazor CFP® SA
Founder & Director, Cedar Capital

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