

LIFE FILE

A collection of documents and instructions that contains all your important and updated information, and documentation that might be needed in the event of an accident, emergency, or death.



RESOLUTE
wealth management



FPI Financial Planning
Institute of Southern Africa
THE PROFESSIONAL STANDARD

FSCA
Financial Sector
Conduct Authority

Dear Family Member/s

I wanted to share this important document with you called a Life File. My Life File is a complete record of all my personal information, medical, financial information, and important documents and passwords.

My Life File can be used in case of an emergency, or as a reference guide. My advisor at Resolute Wealth Management, has assisted me in putting this File together, please contact them should you need some guidance.

Please keep this document in a safe place, where it can easily be accessed upon my death or an emergency. Having this information readily available will help alleviate stress and confusion during a difficult time.



ESTATE PLANNING TIPS

Personal belongings

Most family disputes happen over personal possessions, many of which have very little monetary value but have sentimental value. To avoid family members disagreeing over your personal belongings, you can include a list of your personal belongings in your Letter of Wishes, which sets out who you would like to leave certain items to.

Simultaneous death

Ensure that your Will makes provision in the event that you and your spouse die simultaneously.

Digital Will

After your passing, your loved ones will need to access your online accounts, subscriptions, and social media sites. Our advice is to prepare a Digital Will which includes all your online and social media passwords, as well as passwords to the safe, alarm system and security systems.

Copies of documents

It is always wise to keep a copy of all your important documents in a separate location in case the originals are stolen, lost or destroyed. Make copies of your ID documents, marriage and birth certificates, FICA documents, passports, etc, and ask a family member to safe keep them for you.

Life policies

If you intend leaving the proceeds of a life policy to a beneficiary, be sure to specify their name (or names) on the policy. If you nominate your 'estate' as the beneficiary, it can delay the payout of the insurance policy until the estate is wound up. Proceeds paid to your estate will incur executor's fees and possibly estate duty (depending on the size of your estate).

Foreign assets

If you have overseas assets, you may need to have a separate Will drafted for these. This will depend on the nature and place of these foreign assets, and your financial planner will be able to advise you accordingly.

Organ donation

If you are an organ donor, it is best to let your loved ones know about this in advance rather than mentioning it in your Will. A Will can sometimes take up to one week to be read, making it too late to fulfil your organ donation wishes.

Pets

If you are single, be sure to make arrangements for your pets to be cared for after you are gone.
Spousal income: If your spouse depends on your income, bear in mind that your bank accounts will be frozen in the event of your death. Be sure to make provision for your spouse's income needs for at least one year after your passing. It is advisable for your spouse to have at least one bank account in his/her name.

Storing your Will

Think twice about storing your original Will in the bank. On your death, your bank accounts will be frozen by the bank, and they may refuse to release the Will without the executor's permission, creating unnecessary delays in winding up your estates.

Witnessing your Will

The witnesses on your will should be independent witnesses. The characteristics of an independent witness are that he/she:

- witness must be over the age of 14 years. Is not specified in the will (for example as executor, trustee, heir, legatee, or trustee).
- Is not the spouse of anyone who has been specified in the will (the testator/testatrix, executor, trustee, heir, legatee, or beneficiary/beneficiaries).
- If your family member is neither specified in the will nor is married to anyone specified in the will, then he/she may act as a witness on your will.

Living Will

You may wish to prepare a Living Will which can stipulate your wishes, in the event that you are in a coma, or require life support. Although not a legal document, it is a useful guide to your medical practitioners and family as to how you wish to be treated if in a critical condition.

Funeral arrangements

Put in writing your specific wishes for your funeral or burial. This can include whether you wish to be buried or cremated, where you would like your ashes spread, how you would like the ceremony to proceed, what hymns you would like sung, flower arrangements, eulogies and any other important information.

Ethical Will

Consider writing an Ethical Will to your loved ones, which could include the values and morals you wish to pass onto your children and grandchildren. It can also include a family history, family tree and details about previous generations that you would like future generations to know about.

Overseas beneficiaries

If you have beneficiaries in your will who reside overseas, we recommend that you keep certified copies of their identity documents at hand. In the event of your death, waiting for copies of their identification from abroad can delay the winding up of your estate unnecessarily.

Mental incapacity

It is important to make plans for the possibility that you may suddenly become mentally incapacitated. A general power of attorney is not valid in instances where the principal has no mental capacity and would therefore be of no use. Ensure that adequate preparations are made by discussing curatorship and administration options with your financial adviser.

Retirement funds

It is important to remember that, although you may have nominated beneficiaries on your retirement fund, it is the trustees of your fund who are responsible for determining who your dependants are and who will receive the benefits. This can be a time-consuming process, especially in circumstances of blended families and where there are minor children from more than one relationship.

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PERSONAL INFORMATION

Full name and Surname	
Date of Birth	
Gender as per passport / ID	
ID No. (attach certified copy of original ID card, front and back / book)	
Passport No. (attach certified copy of passport)	
Original birth certificate (attach certified copy)	
Drivers Licence No. (attach certified copy of drivers' licence front and back)	
Occupation	
Marital Status	
Mobile No.	
Email address	
Partner Spouse Contact Details	
Firearm Licence No. (attach certified copy)	
Last Will and Testament, latest version, signed, dated, and witnessed, and any special requests outside of the Will and Testament	
Organ donor certificate, living will, do not resuscitate order	

IMPORTANT CONTACT INFORMATION

Accountant	Company
	Tel No.
	email
Private Banker	Company
	Tel No.
	email
Attorney	Company
	Tel No.
	email
GP	Dr Name
	Tel No.
	email
Specialist	Dr Name
	Tel No.
	email
Financial adviser details	Company
	Financial advisor
	Tel No.
	email



FUNERAL DETAILS

Funeral policy and details of the underwriter	Insurer
	Policy No.
	Tel No.
	Email
Memorial service Cremation details	
Funeral parlour details	
Special request e.g., spreading of ashes	
Power of attorney – download from the internet or have an attorney draw it up	
Separate power of attorney for your bank using their forms	
Proof of marriage spouse life partner	
Marriage certificate if registered at Home Affairs	
Affidavit signed by a commissioner of oath if a customary union, marriage under the tenets of any other religion or a permanent life partner	
Marriage Antenuptial Contract	
Divorce, Court Order and Agreement	
Details of pre-deceased spouse, full names, and date of death	

INCOME TAX



Tax Number	
Last Assessment	
VAT Registration Certificate (if registered)	

MEDICAL INSURANCE



Medical Aid Medical Insurance Attach copy of policy documents	Insurer
	Policy No.
	Tel No.
	Email
	Dependent
	Dependent
	Dependent
	Dependent
GAP Cover Attach copy of policy documents	Insurer
	Policy No.
	Tel No.
	Email

PENSION FUND | PROVIDENT FUND RETIREMENT ANNUITY



Pension Fund	Administrator Insurer
	Policy No.
	Tel No.
	Email
Provident Fund	Administrator Insurer
	Policy No.
	Tel No.
	Email
Retirement Annuity	Administrator Insurer
	Policy No.
	Tel No.
	Email
Additional benefits such as health premium waiver, that may continue to pay out for a period after the death of the member	
Copies of annuity policies	
Beneficiary nomination form for pension provident retirement annuity fund, group insurance cover and life insurance	

SHORT TERM INSURANCE POLICY ON PROPERTY AND MOTOR VEHICLE/S



Financial adviser details	Company
	Financial advisor
	Tel No.
	email
Insurer	Company
	Policy No.
	Tel No.
	email
Original Registration certificates	
Vehicle	Make
	Model
	VIN No.
	Registration No.
Vehicle	Make
	Model
	VIN No.
	Registration No.
Vehicle	Make
	Model
	VIN No.
	Registration No.

INVESTMENTS



Share portfolio (Listed)	Stockbroker
	Tel No.
	Email
	Investment No.
Unit trusts	Company
	Tel No.
	Email
	Investment No.
Life policies	Service Provider
	Policy No.
	Service Provider
	Policy No.
Education policies	Service Provider
	Tel No.
	Email
	Policy No.
Any other investments Policies	Company
	Tel No.
	Email
	Investment No.

ASSETS



Deeds and shareholdings	
Title and or sectional title - immovable property	
Partnership agreements	
Detail of private companies	
Trust deeds / letters of authority	
Letting contracts	

TRUSTS



Any other documents / information relating to assets liabilities	



BANK ACCOUNT OVERSEAS

Bank	
Account name	
Cheque account No.	
Savings account No.	
Money Market account No.	
Credit card account No.	
Internet Banking	Username
	Password
	Pin
Debit order details (List debit orders)	



BANK ACCOUNT LOCAL

Bank	
Account name	
Cheque account No.	
Savings account No.	
Money market account No.	
Credit card account No.	
Internet Banking	Username
	Password
	Pin
Debit order details (List debit orders)	
Bank	
Account name	
Cheque account No.	
Savings account No.	
Money market account No.	
Credit card account No.	
Internet Banking	Username
	Password
	Pin
Debit order details (List debit orders)	

LOANS | CONTRACTS



If under debt review / counselling, relevant contact details	Company
	Tel No.
	Email
	Ref No.
Employment contract / qualification certificates	
Personal loans, statements, and agreements	Policy No.
	Policy No.
Other informal loans e.g., from friends or family	
Hire purchase lease agreements Statements and Agreements	
Rental Income full details	
Cell phone contract	Handset Pin
Cell phone contract	Handset Pin
Cell phone contract	Handset Pin
Municipal Account	Account Number



ACCOUNTS | PASSWORDS | PINS

Retail account	Company
	Account Number
	Username
	Password
Retail account	Company
	Account Number
	Username
	Password
Retail account	Company
	Account Number
	Username
	Password
Home Wi-Fi	Company
	Account Number
	Username
	Password
Computer	Username
	Password
Laptop	Username
	Password
Tablet	Pin

ACCOUNTS LOGIN DETAILS



Email	Username
	Password
Email	Username
	Password
Email	Username
	Password
Home alarm	Service provider
	Tel No.
	Email
	Pin
Municipal Consumer	Account No.
	Username
	Password
Medical Aid	Policy No.
	Username
	Password
	Dependants
SARS	Username
	Password

ACCOUNTS LOGIN DETAILS

Homeowners Association portal	Username
	Password
Country club portal	Country club
	Account No.
	Username
	Password
Sports club portal	Club
	Membership No.
	Username
	Password
Educational portal	Institution
	Account No.
	Username
	Password
Educational portal	Institution
	Account No.
	Username
	Password
TV Licence	Company
	Account No.

ENTERTAINMENT | SUBSCRIPTION STREAMING

<p>Entertainment subscription streaming services</p> <ul style="list-style-type: none"> • DTSV • Showmax • Netflix • Disney • Amazon Prime Video • Spotify • Zoom • Skype • Adobe • Other • Microsoft 	Service Provider
	Account No.
	Service Provider
	Account No.
	Service Provider
	Account No.
	Service Provider
	Account No.
	Service Provider
	Account No.
	Service Provider
	Account No.
	Service Provider
	Account No.
	Account No.
	Service Provider
	Account No.

BENEFICIARY DETAILS

BENEFICIARY NAME

ID No.	
Copy of ID card / book	
Birth Certificate if minor	
Tel No.	
Email	
Address	
Bank details	

BENEFICIARY DETAILS

Beneficiary Name	
ID No.	
Copy of ID card / book	
Birth Certificate if minor	
Tel No.	
Email	
Address	
Bank details	

BENEFICIARY DETAILS

Beneficiary Name	
ID No.	
Copy of ID card / book	
Copy of Birth Certificate if minor	
Tel No.	
Email	
Address	
Bank details	

SOCIAL MEDIA



Facebook	Mobile No.
	Username
	Password
	Legacy contact - Under profile settings
	Instructions of what must happen to Facebook
Twitter	Username
	Password
LinkedIn	Username
	Password
Instagram	Username
	Password
Pinterest	Username
	Password
YouTube	Username
	Password



EMPLOYEE DETAILS / SERVICE PROVIDERS

Domestic Worker	Full name and surname
	Tel No.
Housekeeper	Full name and surname
	Tel No.
Gardener	Full name and surname
	Tel No.
Au pair caregiver nurse	Full name and surname
	Tel No.
Other	Full name and surname
	Tel No.
Other	Company
	Tel No.
Other	Company
	Tel No.
Other	Company
	Tel No.

LIST VALUABLES

Item	Description
Jewellery	

Letter of Wishes



A large, empty rectangular box with a thin black border, intended for writing the letter of wishes.

GET IN TOUCH



+27 11 514 0840



infoJHB@resolutewealth.co.za



www.resolutewealth.co.za



20 Georgian Crescent East
Eastbury House
Hampton Office Park
Bryanston
2191



FSP No. 13798

VAT No. 4420214860

Reg. 2004/0114616/07