

## 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.

Dear Family Member/s

Whilst death is not something we like to discuss whilst we're still alive, it's inevitable. We're all living on borrowed time.

One way that I can help make this entire process easier for you whilst alive is to share information on the detail of my legal and personal documents, passwords, assets etc...via a single access point, so as to take away the burden of searching through my belongings when I pass, sparing you time and heartache during a dark period of your life/ lives. This reduces the time and effort spent by executors winding up the estate, which in turn translates into a swifter process and potentially reduced executor fees. I want for you to continue living living life with purpose, not being held back by unnecessary administrative issues.

My advisor at Resolute Wealth Management has assisted me in putting this Life File together, so please feel free to contact them should you need some guidance. They have the knowledge, the skills and the expertise required to ensure my legacy is optimised, allowing you to continue with life feeling a little lighter.

# 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.

## Life File



# ESTATE PLANNING TIPS

## Witnessing your Will

The witnesses to your Will should not be beneficiaries to your Will, otherwise your Will may be deemed invalid. Ensure the people you choose to witness your Will, are not named as beneficiaries anywhere in the document.

## 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)	 Doc Attached <input type="checkbox"/>
Passport No. (attach certified copy of passport)	 Doc Attached <input type="checkbox"/>
Original birth certificate (attach certified copy)	 Doc Attached <input type="checkbox"/>
Drivers Licence No. (attach certified copy of drivers licence front and back)	 Doc Attached <input type="checkbox"/>
Occupation	
Marital Status	 Doc Attached <input type="checkbox"/>
Mobile No.	
Email address	
Partner   Spouse Contact Details	
Firearm Licence No. (attach certified copy)	 Doc Attached <input type="checkbox"/>
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	 Doc Attached <input type="checkbox"/>
	Policy No.	
	Tel No.	
	Email	
Memorial service   Cremation details		 Doc Attached <input type="checkbox"/>
Funeral parlour details		 Doc Attached <input type="checkbox"/>
Special request e.g. spreading of ashes		 Doc Attached <input type="checkbox"/>
Power of attorney – download from the internet or have an attorney draw it up		 Doc Attached <input type="checkbox"/>
Separate power of attorney for your bank using their forms		 Doc Attached <input type="checkbox"/>
Proof of marriage   spouse   life partner		 Doc Attached <input type="checkbox"/>
Marriage certificate if registered at Home Affairs		 Doc Attached <input type="checkbox"/>
Affidavit signed by a commissioner of oath if a customary union, marriage under the tenets of any other religion or a permanent life partner		 Doc Attached <input type="checkbox"/>
Marriage   Antenuptial Contract		 Doc Attached <input type="checkbox"/>
Divorce, Court Order and Agreement		 Doc Attached <input type="checkbox"/>
Details of pre-deceased spouse, full names and date of death		 Doc Attached <input type="checkbox"/>






## INCOME TAX

Tax Number	
Last Assessment	
VAT Registration Certificate (if registered)	 Doc Attached <input type="checkbox"/>

## MEDICAL INSURANCE

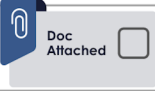

Medical Aid   Medical Insurance	Insurer
	Policy No.
	Tel No.
	Email
	Dependent
	Dependent
	Dependent
	Dependent
Copy of Policy Documents	 Doc Attached <input type="checkbox"/>
GAP Cover	Insurer
	Policy No.
	Tel No.
	Email
Copy of Policy Documents	 Doc Attached <input type="checkbox"/>

PENSION FUND | PROVIDENT FUND | RETIREMENT ANNUITY






Pension Fund	Administrator   Insurer	
	Policy No.	 Doc Attached <input type="checkbox"/>
	Tel No.	
	Email	
Provident Fund	Administrator   Insurer	
	Policy No.	 Doc Attached <input type="checkbox"/>
	Tel No.	
	Email	
Retirement Annuity	Administrator   Insurer	
	Policy No.	 Doc Attached <input type="checkbox"/>
	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		 Doc Attached <input type="checkbox"/>
Beneficiary nomination form for pension   provident   retirement annuity fund, group insurance cover and life insurance		 Doc Attached <input type="checkbox"/>



## 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)	Stock Broker
	Tel No.
	Email
	Investment No.  Doc Attached <input type="checkbox"/>
Unit trusts	Company
	Tel No.
	Email
	Investment No.  Doc Attached <input type="checkbox"/>
Life policies	Service Provider
	Policy No.  Doc Attached <input type="checkbox"/>
	Service Provider
	Policy No.
Education policies	Service Provider
	Tel No.
	Email
	Policy No.  Doc Attached <input type="checkbox"/>
Any other investments   Policies	Company
	Tel No.
	Email
	Investment No.  Doc Attached <input type="checkbox"/>

## ASSETS

Deeds and shareholdings		 Doc Attached <input type="checkbox"/>
Title and   or sectional title - immovable property		 Doc Attached <input type="checkbox"/>
Partnership agreements		 Doc Attached <input type="checkbox"/>
Detail of private companies		 Doc Attached <input type="checkbox"/>
		 Doc Attached <input type="checkbox"/>
Trust deeds / letters of authority		 Doc Attached <input type="checkbox"/>
Letting contracts		 Doc Attached <input type="checkbox"/>
		 Doc Attached <input type="checkbox"/>

## TRUSTS

Any other documents / information relating to assets liabilities		 Doc Attached <input type="checkbox"/>















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	 Doc Attached <input type="checkbox"/>
	Tel No.	
	Email	
	Ref No.	
Employment contract / qualification certificates		 Doc Attached <input type="checkbox"/>
Personal loans, statements and agreements	Policy No.	 Doc Attached <input type="checkbox"/>
	Policy No.	 Doc Attached <input type="checkbox"/>
Other informal loans e.g from friends or family		 Doc Attached <input type="checkbox"/>
Hire purchase lease agreements Statements and Agreements		 Doc Attached <input type="checkbox"/>
Rental Income full details		 Doc Attached <input type="checkbox"/>
		 Doc Attached <input type="checkbox"/>
Cell phone contract	Handset Pin	 Doc Attached <input type="checkbox"/>
Cell phone contract	Handset Pin	 Doc Attached <input type="checkbox"/>
Cell phone contract	Handset Pin	 Doc Attached <input type="checkbox"/>
Municipal Account	Account Number	 Doc Attached <input type="checkbox"/>









ACCOUNTS | PASSWORDS | PINS

Retail account	Company	<div> Doc Attached <input type="checkbox"/></div>
	Account Number	
	Username	
	Password	
Retail account	Company	<div> Doc Attached <input type="checkbox"/></div>
	Account Number	
	Username	
	Password	
Retail account	Company	<div> Doc Attached <input type="checkbox"/></div>
	Account Number	
	Username	
	Password	
Home Wifi	Company	<div> Doc Attached <input type="checkbox"/></div>
	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	 Doc Attached <input type="checkbox"/>
	Tel No.	
	Email	
	Pin	
Municipal Consumer	Acc No.	 Doc Attached <input type="checkbox"/>
	Username	
	Password	
Medical Aid	Policy No.	 Doc Attached <input type="checkbox"/>
	Username	
	Password	
	Dependants	
SARS	Username	 Doc Attached <input type="checkbox"/>
	Password	

## ACCOUNTS LOGIN DETAILS

Home Owners Association portal	Username	 Doc Attached <input type="checkbox"/>
	Password	
Country club portal	Country club	 Doc Attached <input type="checkbox"/>
	Account No.	
	Username	
	Password	
Sports club portal	Club	 Doc Attached <input type="checkbox"/>
	Membership No.	
	Username	
	Password	
Educational portal	Institution	 Doc Attached <input type="checkbox"/>
	Account No.	
	Username	
	Password	
Educational portal	Institution	 Doc Attached <input type="checkbox"/>
	Account No.	
	Username	
	Password	
TV Licence	Company	 Doc Attached <input type="checkbox"/>
	Account No.	

## ENTERTAINMENT | SUBSCRIPTION | STREAMING

Entertainment | subscription  
streaming services

DTSV  
Showmax  
Netflix  
Disney  
Amazon Prime  
Spotify  
Zoom  
Skype  
Adobe  
Other

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.

Account No.

Service Provider

Account No.

## BENEFICIARY DETAILS

### BENEFICIARY NAME

ID No.

Copy of ID card / book



Doc Attached

☐

Birth Certificate if minor



Doc Attached

☐

Tel No.

Email

Address

Bank details

### BENEFICIARY DETAILS

Beneficiary Name

ID No.

Copy of ID card / book



Doc Attached

☐

Birth Certificate if minor



Doc Attached

☐

Tel No.

Email

Address

Bank details

### BENEFICIARY DETAILS

Beneficiary Name

ID No.

Copy of ID card / book



Doc Attached

☐

Copy of Birth Certificate if minor



Doc Attached

☐

Tel No.

Email

Address

Bank details







## SOCIAL MEDIA

Facebook	Mobile No.
	Username
	Password
	Legacy Contact - Under profile settings
	Instruction 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.
Aupair	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	<div> Doc Attached <input type="checkbox"/></div>
	<div> Doc Attached <input type="checkbox"/></div>
	<div> Doc Attached <input type="checkbox"/></div>
	<div> Doc Attached <input type="checkbox"/></div>
	<div> Doc Attached <input type="checkbox"/></div>
	<div> Doc Attached <input type="checkbox"/></div>

LETTER OF WISHES

 Doc Attached ☐



## NOTES

# GET IN TOUCH



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