

Spring-clean your finances

Start your Life File

Getting your affairs in order today can make life much easier for your family tomorrow. Use this checklist to create a Life File containing the information they'll need when it matters most.

File important personal and financial information in one place.

-  Copies of vital records and key documents, including birth and marriage certificates, ID, passport, driver's licence, tax number, recent tax return, divorce certificate (if applicable), and antenuptial contract.
-  Banking details, including bank names, account numbers, recent statements, account beneficiaries, and secure instructions for accessing online banking, banking apps and password records.
-  A list of assets with ownership documents, including properties (with title deeds, bondholder details, bond account numbers and municipal accounts), motor vehicles, timeshares, caravans, boats, trailers, and valuable collectables.
-  A list of investments, including statements, share certificates, retirement and pension funds, employee benefits, unit trusts, endowments and offshore investments.
-  A list of creditors and debts, including home and vehicle loans, credit cards, clothing accounts, personal loans, and any outstanding balances.
-  Your Will, Living Will (if applicable), location of the original Will, nominated executor's contact details, beneficiary details, and any trust documents.
-  Proof of funeral cover, life insurance and short-term insurance policies, as well as medical aid membership or health insurance.
-  A list of licences and registration papers for firearms, motor vehicles, televisions, and business or trading permits.
-  Contact details for your next of kin, executor, employer, doctor, lawyer, financial adviser, accountant, insurance adviser, and other key contacts.
-  Social media, email, subscriptions and online account details, with secure access instructions for usernames, passwords and devices.

Source: Moneyweb

Speak to your financial adviser.

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Notes/Reminders

- Keep it updated.
- Store it securely.
- Tell someone where it is.