Important Information for my Loved Ones

Provided by

md
ACCOUNTANTS
& AUDITORS

Note: This Information Form is NOT a substitute for your Will ("Last Will and Testament") which is a separate document requiring compliance with legal formalities to be valid. *A copy of this Form should be filed with your original Will, which your Executor should keep in safe custody for you.*

Instructions for completion

- Keep this Form in the front section of a file with all the important documents indexed in section 12 below.
- All your bank accounts and other assets will be frozen and deceased estates take a long time to wind up. So check that your dependents will have enough on hand to tide them over for at least several months' worth of living expenses. Ask a professional for advice on how best to do this – common solutions include separate bank accounts and investments, life assurance policies that will pay out directly to dependents on your death, family trusts and the like – remember to give full details of these in the appropriate section/s below, clearly marked as such.
- Make sure your loved ones know where to find this file and Form. **Keep them in a very safe place so that sensitive information like passwords etc is fully secured. If your loved ones will need a safe code, key/s or access details to retrieve this file and Form, give them the security details separately.**
- This Form can be completed on your computer or in print. **If you retain this PDF digitally (i.e. on your computer/online etc), make sure it is protected by a password that you give your loved ones separately.**

Section 1: My Executor's Details

Firm or Person/s	
Contact Person (if applicable)	
Contact Details	

Section 2: My Personal Details

Full names	
Date of birth and ID	
Address	
Telephone and cell	
Email address/es	
Details of Living Will/Advance Medical Directive (if any)	
Organ Donor Card	
Tax Reference	
Funeral Policy – see Section 7.3 below	
Funeral arrangements and disposal of my mortal remains – see "My Directives" indexed under Section 12 below	
Other important personal information	

Section 3: Family Details

Section 3.1: Details of My Spouse/Life Partner

Full names	
ID number	
Contact Details	
Other important personal information	

Section 3.2: Details of Children/Other Dependants

Be sure to include the following details for each dependant:
Full names | ID Number |Contact Details | Other important personal information

Section 4: Important Contact People

Instructions for this section: Insert here details of everyone your family or Executor may need to contact – Executor, Attorney, Accountant, Tax Advisor, Insurance Broker, Medical Aid Specialist, Doctor, Financial Advisor, Investment Manager, Bank Contact, Spiritual/Religious Advisor, Employers, Employees, Business Partners etc.

Be sure to include the following details for each contact:
Capacity | Full Name |Firm Name | Contact Details

Section 5: Physical Assets

Instructions for this section: If you have foreign assets, ask a professional for advice on whether or not you need a separate foreign Will as well as a South African Will. If you do have more than one Will, specify which one covers which assets in the "Notes" columns.

Section 5.1: Immovable Property (Houses, Land etc)

Be sure to include the following details for each property:

Description | Address |Where Title Deeds Are | Details of Bonds, Other Important Information | Notes

Section 5.2: Motor Vehicles

Be sure to include the following details for each vehicle:

Description | Registration Number |Location | Finance Agreement | Notes

Section 5.3: Other Valuables or Significant Assets

Be sure to include the following details for each asset: **Description | Location | Notes**

Section 6: Bank Accounts and Investments

Section 6.1: Bank Accounts and Bank Investments

Be sure to include the following details for each: **Bank | Branch | Account Number | Name of Account Holder | Balance | List and location of Cash Cards, Credit Cards etc. | Notes**

6.2: Other Investments, Financial Assets, Monies Due etc

Instructions for this section: Insert here full details of all your other investments – share or unit trust portfolios, interests and loan accounts in private companies, close corporations, trusts, business partnerships, sole proprietorships etc, loans to family or other individuals, other monies due to you or claims against others, etc

Be sure to include the following details for each:
Investment/Claim Description | Value/s | Broker/Administrator's Details | Notes

Section 7: Life Policies, Pensions, Medical Aid etc

7.1: Life, Disability, Accident etc Policies

Instructions for this section: Remember to give details also of any one-off or automatic insurance cover such as credit card travel insurance and the like.

Be sure to include the following details for each:
Life Company | Policy Number | Beneficiaries | Type of Cover | Broker Details | Notes

7.2: Pensions, Provident Funds, Retirement/Life/Living Annuities

Be sure to include the following details for each:
Fund Details | Policy Number | Beneficiaries | Broker Details | Notes

7.3: Medical Aid and Funeral Policy

Be sure to include the following details for each:
Company | Policy Number | Broker Details | Details of Cover | Notes

Section 8: Liabilities (Money you owe)

Be sure to include the following details for each Liability:
Creditor Name | Creditor Contact Details | Details of Lability | Amount Owing | Notes

Section 9: Monthly Payments, Debit Orders etc

Be sure to include the following details for each:

Monthly Payments | Debit Orders | Non-recurring or Annual Payments Due | Notes

Section 10: Passwords, PINs, Codes, Keys, Safes etc

Instructions for this section

- Give full details of the location of things like safes, spare key boxes, security documents, firearm cabinets etc, and of the keys or codes needed to access them.
- Give details of how to access passwords, PIN numbers and access codes, which are a big issue in our electronic age but often overlooked. **Giving these details makes it essential to keep this Information Form and this file themselves secure and to brief someone separately on how to access them.**
- Your loved ones will need access to your computers, your cell phone, your online accounts, your email, your online payment portal, your Social Media pages, your home alarm and so on. For some ideas on how to do this securely read "Making Life Easier for Your Heirs in a Digital World" on Siller & Cohen's website here. If you use a password manager like LastPass here look for functions like "Emergency Access" to share your passwords with your heirs, and "Secure Notes" to share information like PINs, safe and alarm codes, location of keys etc

Section 11: Any Further Information and Notes

Instructions for this section

- Give full details here of anything and everything else your loved ones, advisers or Executor may need to know about – ask them if they can think of anything to add.
- You can also use this space to leave any personal messages you have for your loved ones, perhaps your wishes as to how you would like them to use their inheritances, perhaps explaining why you have divided your estate between them in your Will as you have – and so on.

Section 12: Index of Important Documents

Instructions for this section

- Where your file contains copies of documents, specify against each one where the originals are located.
- Delete/Add/Change below as needed.
- Recommendations:
  - Include a "My Directives" section. For any particular wishes in regard to funeral arrangements, cremation or other disposal of your mortal remains, wishes in regard to pets etc, that a professional confirms should not/need not be in your Will itself, leave a signed Directive giving details (or referring to any instructions in your Will).
  - Include the ID documents of yourself, spouse/life partner, children, dependants, heirs, beneficiaries, guardians etc.
  - Include other important family documents such as marriage certificate, ante-nuptial contract, divorce order, cohabitation agreement, maintenance agreement and so on.
  - Include Documents relating to assets and liabilities - title deeds, vehicle registration papers, trust deeds (and letters of authority), rental agreements, loan agreements, acknowledgments of debt, lease agreements, insurance policies, life policies, tax returns, tax records, CGT valuations; anything your family or Executor may need to access quickly and easily.

1. My Will ("Last Will and Testament")

2. My Living Will/Advance Medical Directive

3. My Directives

4. Copies of ID documents

5. Other important family documents

6. Documents relating to assets and liabilities

Date ……………………………………………

Disclaimer: *This document and the material and notes provided herein should not be used or relied on as professional advice. No liability can be accepted for any errors or omissions nor for any loss or damage arising from reliance upon any information herein, nor from your use of this document. Always contact a professional for specific and detailed advice.*