



My life file

Bringing everything important together.

Life is constantly changing, and so are the documents and information that define your personal, financial and legal affairs. This Life File brings everything together in one place, making it easier to manage your affairs and helping your loved ones when they need it most. It is not intended to replace your original documents — it is a roadmap indicating what exists and where it can be found.

Review and update this Life File at least once a year, or whenever your personal, family or financial circumstances change significantly. Once completed, store it in a secure location and make sure your executor or a trusted family member knows where it is kept.

A little preparation today can provide clarity, reduce stress and make a significant difference to the people you care about tomorrow.



Document checklist

Locating important documents is often one of the greatest challenges families face when reporting and administering an estate. Tick each document that applies to you and note where it is kept.

✓	Document	Where to find it
☐	ID document (birth certificate/passport/green ID/smart ID)	
☐	Beneficiary ID document(s)	
☐	Spouse ID document	
☐	Marriage certificate	
☐	Antenuptial contract	
☐	Divorce Order and Settlement agreement	
☐	Predeceased spouse's ID and death certificate	
☐	Predeceased spouse's Will and L&D account	
☐	Policy schedules (long-term)	
☐	Policy schedules (short-term)	
☐	Investments	
	Bank account confirmation (all banks)	
☐	Original NaTIS	
☐	Title deed	
☐	Share certificates	
☐	SARS notice of registration/IT number	
☐	Annual financial statements – each company	
☐	MOI/Association Documents – each company	
☐	Share register	
☐	Buy-and-Sell agreements	
☐	Key Person policies	
☐	Letters of authority – all trusts	
☐	Trust deed(s)	
☐	Annual financial statements – all trusts	
	FICA documents – all trustees	

01 | Personal information

Full name	Identity number	Tax reference number

02 | Marital status

Your marital status and matrimonial regime affect how your estate is distributed. Please indicate your current status:

☐ Never married

☐ Married

☐ Divorced

☐ Widowed

If married, please indicate your matrimonial regime:

☐ In community of property

☐ ANC with accrual

☐ ANC without accrual

☐ Customary

03 | Dependents and immediate family

Maintaining an up-to-date record of dependents and immediate family enables your loved ones and representatives to respond efficiently in an emergency, incapacity or death.

Name and surname	Relationship	Date of birth	Contact information

04 | Professional contacts

Financial adviser, accountant, bookkeeper, trustee, private banker, attorney, and other key professionals.

Name and surname	Designation	Contact information

05 | Assets, liabilities and policies

All assets in your estate must be accurately identified, secured and administered. All outstanding liabilities must be settled before the remaining estate can be distributed to your beneficiaries.

Asset inventory

Asset type	Details
Immovable property(ies)	
Vehicle(s)	
Business interests	
Personal assets	
Investments/shares	
Bank accounts	
Crypto/digital assets	
Other assets	

Liabilities

Liability type	Details
Home loans	
Vehicle asset finance	
Debt (loans and credit cards)	
Loan accounts	
Personal suretyship	
Other debts	

Policies

Policy type	Details (Insurer, Fund, Policy number)
Retirement products	
Life policies	
Buy-and-Sell policies	
Short-term insurance policies	
Medical aid	
Gap cover policies	
Other (specify)	

06 | Account maintenance and passwords

Upon your passing, personal accounts, services, subscriptions and digital accounts may need to be cancelled, transferred or otherwise administered. Please list each account together with clear instructions for your executor — whether it should be closed, memorialised, transferred or preserved.

Type of account	Instruction to executor
Cellphone contracts	
Wifi/landline accounts	
Multichoice/DSTV	
Entertainment subscriptions	
Municipal account	
Clothing/store accounts	
Vehicle tracker	
Gym contracts	
Rental agreements	
Instagram/Facebook	
iCloud/Google cloud	
Email address(es)	
Other (specify)	

Passwords and digital access

For security reasons, do not record passwords openly in this Life File. Instead, store them in a reputable password manager, digital vault or encrypted document, and record below how your executor or trusted representative can locate and access them when required. Review and update these instructions whenever accounts or access methods change.

Instructions on locating passwords, private keys and recovery codes