



Smart
Life file

momentum
corporate

When losing a loved one, the last thing the people who are left behind need is endless administration.

While we acknowledge that some administration is unavoidable, having all the required documents in one place should ease the heavy burden that falls on the bereaved.

Some notes to remember

- Keep the originals of these documents in your filing system, but following a death make sure you have copies of everything in one place, in one single file.
- You might like to write on the reverse of each document in which file they can be found in the filing system. If you update or renew any documents make sure they are dated and filed in your filling system.
- Do not give away any copies from your Smart Life file. If someone needs a copy, make one for them and refile your copy.
- Make sure you and your partner and one or two other people know where the Smart Life file is if one or both of you pass away.
- Use an app for storing pin numbers and passwords in a secure online vault that you can access via any computer with a master password.

Personal	Details
Original birth certificate, certified copy	
Original identity document, certified copy (front and back if you have a smart ID)	
Latest original passport, certified copy	
Driver's license, certified copy	
Firearm license, 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	
Funeral policy and details of the underwriter	
Funeral detail such as <ul style="list-style-type: none"> ▪ 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 <ul style="list-style-type: none"> ▪ 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 <ul style="list-style-type: none"> ▪ Tax number ▪ Last assessment ▪ VAT registration certificate (if registered) 	
Pension fund / provident fund / retirement annuity <ul style="list-style-type: none"> ▪ Name ▪ Administrator or insurer ▪ Contact details ▪ Financial adviser details ▪ 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 <ul style="list-style-type: none"> ▪ Insurer/s ▪ Policy number/s ▪ Contact details ▪ Financial adviser details 	
Pet insurance and policies	

Assets	Details
Deeds and shareholdings	
<ul style="list-style-type: none"> ▪ Title and / or sectional title - immovable property ▪ Partnership agreements ▪ Detail of private companies ▪ Trust deeds / letters of authority ▪ Letting contracts 	
Investments	
<ul style="list-style-type: none"> ▪ Share portfolio (listed) ▪ Unit trusts ▪ Life policies ▪ Education policies ▪ Any other investments ▪ Overseas investments ▪ Overseas bank account details 	
Bank accounts	
<ul style="list-style-type: none"> ▪ Cheque account/s ▪ Savings account/s ▪ Money market account/s ▪ Credit card/s ▪ Bank account numbers, pins, online passwords written down 'in code' or stored in an app 	
Trusts	
Any other documents / information relating to assets liabilities	

Contracts, accounts, etc.	Details
If under debt review / counselling, relevant contact details	
Employment contract / qualification certificates	
Bank statements and debit order details	
Personal loans: statements and agreements	
Other informal loans e.g. from friends or family	
Hire purchase lease agreements:	
<ul style="list-style-type: none"> ▪ Statements and agreements 	
Rental income: full details	
Cell phone contract	
Clothing accounts	
Municipal account	
DSTV, Netflix, Showmax, etc.	
Telkom, Fibre, etc.	
Registration certificate/s for motor vehicle/s	
Medical aid, copy of policy condition	
Gap cover, copy of policy condition	
Gym contract	
Other memberships, contract/s or accounts	

General	Details
Beneficiaries of will <ul style="list-style-type: none"> ▪ Copy of identity documents, birth certificate if minor ▪ Contact details of beneficiaries, address, telephone number, email address ▪ Adoption certificate for any adopted children 	
Contact details <ul style="list-style-type: none"> ▪ Accountant / bookkeeper ▪ Private banker ▪ Lawyer ▪ Other 	


Social media	Details
Facebook <ul style="list-style-type: none"> ▪ Cell phone number or email address ▪ Password ▪ Legacy contact - under profile settings ▪ Instruction of what must happen to Facebook 	
Twitter <ul style="list-style-type: none"> ▪ Username ▪ Password ▪ Instruction of what must happen to Twitter 	
LinkedIn <ul style="list-style-type: none"> ▪ Email ▪ Password ▪ Instruction of what must happen to LinkedIn 	
Instagram <ul style="list-style-type: none"> ▪ Username ▪ Password ▪ Instruction of what must happen to Instagram 	
Other <ul style="list-style-type: none"> ▪ Username ▪ Password ▪ Instruction of what must happen 	
Other <ul style="list-style-type: none"> ▪ Username ▪ Password ▪ Instruction of what must happen 	

Passwords, pins (write in obvious code)	
Passwords or pins for: <ul style="list-style-type: none"> ▪ Home Wi-Fi ▪ Computer or laptop ▪ Cell phone ▪ Banking cards ▪ Alarm ▪ Other 	

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