



Your "End of Life" File

1.	WILLS	
	Ensure you have a Last Will & Testament as well as a Living Will. If you do not have these documents contact estates@levinmomsen.co.za and we will draw them up for you for free.	
	Last Will & Testament - photocopy in file (original needs to be stored safely by your accountant/attorney). Write on the copy where the original can be located.	
	Living Will - original document in your file, plus a photocopy. Send a copy to your accountant/attorney. Should it become necessary, the original document will need to go to your physician.	
2.	POWER OF ATTORNEY	
	You may want to have Power of Attorney forms drawn up, allowing others to act on your behalf. Have them drawn up by your accountant/attorney and ensure that you have full confidence and trust in your appointed agent. It is important to note that the mandate falls away should the principal lose mental capacity. Copies must be certified. There are different types of POA's:	
	General POA - allows the agent to act in various situations without an or few limitations.	
	Specific POA - unlike the General POA, this limits the agent to specific powers e.g. Health care, tax etc.	
	Springing POA - becomes effective only upon the occurrence of a certain event chosen by the principal e.g. illness.	
	Banking POA - banks require you to use their forms.	
3.	CONTACTS	
	File a list of important contact numbers e.g. the Executor listed in your Will, your Financial Advisor, Accountant, Lawyer, Doctor, Insurance broker, close family members etc	
4.	MEDICAL	
	File a copy listing any important medical history or information.	
	Medical Aid policy	
	Gap cover policy	
	Copy of your organ donor certificate.	
	Copy of your DNR (Do not resuscitate) order.	
5.	BANKING	
	List all your bank accounts and credit cards	
	Check if you have credit card insurance	
	Use an app like LastPass to store pin numbers and passwords www.lastpass.com	

6.

IMPORTANT DOCUMENTS	
Original Marriage certificate or certified copies	
Copy of your antenuptial contract	
Copy of any divorce agreements	
Certified copies of birth certificates and unabridged birth certificates for your children	
Check if you require "vault copies" of birth certificates in order for your insurance to payout.	
Certified copies of any death certificates	
Certified copies of ID books or cards (front and back)	
Certified copies of passports	
Certified copies of driver's licenses	
Certified copies of firearm licenses	
Letters of Authority for any Trusts	
A utility bill showing proof of address (get into the habit of updating this every 3 months)	
A list of debit orders e.g. medical aid payments, accounts, utility, insurance etc.	
Lease agreements for anything you lease e.g. rent / cars	
Copies of lease agreements of items you lease out e.g. properties	
Copy of Natis docs for paid up vehicles	
Copy of cell phone contract and pin / passwords (LastPass). Check if you have cell phone insurance	
Details of any bonds and check if you have bond insurance	
Title deeds to properties owned (if not paid up they are possibly stored at the bank).	
Copy of your most recent tax return	
Contact details if your are under debt review/counselling	

7.	BUSINESS OWNERS	
	If you are a business owner you will need to keep the following docs on file (most obtained from your accountant).	
	CoR 14.1 Notice of Incorporation or CK2 for CC's	
	CoR 39 Directors	
	Memorandum of Incorporation	
	Any shareholders/directors agreements	
	Latest annual return certificate (replace annually)	
	Details of your accountant and auditor	
	Logins for e.g. any software/SARS efilng etc	
	Details of bank accounts.	
8.	INVESTMENTS / INSURANCE / PENSIONS	
	List of investments	
	Details pensions / provident funds	
	List of insurance policies and any extensions to policies	
	List of car and house insurance policies	
	List of pet insurance and policies	
	Any education policies for your children	
9.	TECH	
	Ensure a family member knows how to access your computer	
	Consider using an app like LastPass www.lastpass.com to securely store your passwords and pins for e.g. your cell phone, computer, websites, banking, subscriptions, utility services, education portals	
	Back up your cell phone	
	Back up your computer (do this on a regular basis)	
	Add a legacy contact to your Facebook profile (under profile settings). This person will be able to pin a post to your timeline but won't be able to post as you.	
10.	LAST WISHES	
	Any last wishes e.g. instructions for funeral,	
	Letters to loved ones	
	Wishes for those taking care of your children, service providers, medications etc	
	Wishes for your pets, who will take care of them, vet's details, medications etc.	

Enquiries:

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