

MY *life* FILE

mahala 
POINTLESS WITHOUT US!

WHAT IS A *Life* FILE?

A "Life File" is a compilation of over 40 essential documents that your loved ones will need to access in the event of your passing. This file is designed to help you organise these crucial documents, ensuring that your family can easily find and understand everything necessary during a difficult time.

It also helps ensure that your final wishes are carried out as you intended. Key personal documents in the "My Life File" may include, but are not limited to:

- Copies of your Last Will and Testament
- Identity Document
- Marriage Certificate
- Motor Vehicle Registration Documents
- Antenuptial Contract
- Insurance Policy Contracts
- Details of your Medical Practitioner

WHAT IS A *Digital* VAULT?

A digital vault is a secure online space where you can store and manage your digital assets and account logins, with the option to share access with trusted individuals.

Your digital assets might include:

- Login information for online accounts (banking, investment, cryptocurrency, etc.)
- Social media and email accounts
- Digital files like photos, videos, music, and documents
- Frequent flyer miles and credit card points

By creating a roadmap of your online presence, you simplify things for your loved ones after you're gone. It ensures they can easily locate and access your online accounts. With a digital vault, you have full control over who can access each of your accounts and when. Here are some FREE options for creating your own digital vault:

GoogleDrive

Dropbox

Microsoft
OneDrive

MYlifeFILE

CHECKLIST

	Yes	N/A
1. Funeral Wishes	☐	☐
2. Last Will & Testament	☐	☐
3. ID Document or Passport	☐	☐
4. Marriage Certificate (if applicable)	☐	☐
5. Antenuptial Contract (if married out of community of property)	☐	☐
6. Copy of Divorce Order and Settlement Agreement (if divorced)	☐	☐
7. Certified copies of Identity Document / Birth Certificate of each Heir	☐	☐
8. Certified copies of Marriage Certificate of each Heir (if married)	☐	☐
9. Telephone Numbers, Postal & Email Addresses of each Heir	☐	☐
10. Estate Particulars of each Pre-deceased Spouse:	☐	☐
- Full name, Date of Death, Place of Death, Master of High Court Office and Estate Number		
11. Original Title- & Transport Deeds, Sectional Title-, Timeshare- and Mineral Rights Certificates, etc.	☐	☐
12. Original Motor Vehicle Registration Certificates	☐	☐
13. Original Licenses for Firearms	☐	☐
14. Copies of Municipal Services Accounts	☐	☐
(Water- and Lights- and Property Levy/Tax Accounts)		
15. Original Shares- and Investment Certificates	☐	☐
16. Original Policy Contracts	☐	☐
(if Payable to the Estate – including Funeral Policies)		
17. Details of Policies payable to Beneficiaries	☐	☐
18. Retirement Annuities/Pension Fund Documents	☐	☐
19. Copy of Salary Advice	☐	☐
20. Copy of Short-Term Insurance Contracts	☐	☐
21. Copies of Hire Purchase/Lease Documents, Outstanding Accounts,	☐	☐
Loans, or Debts		
22. Full particulars of Bank Accounts	☐	☐

CHECKLIST CONTINUED...

	Yes	N/A
23. Copies of latest Bank Statements	☐	☐
24. Complete List of all Liabilities, Statements reflecting Outstanding Amounts (including Loans to other People)	☐	☐
25. Income Tax (Reference Number, Last Assessment and Office Submitted to)	☐	☐
26. VAT Registration Number (where applicable)	☐	☐
27. Copies of Rental/Lease Agreements	☐	☐
28. Full particulars of Medical Aid	☐	☐
29. Full particulars of Pension Fund/Provident Fund/ Particulars of Employer (Address & Employee Number)	☐	☐
30. Copy of Telephone/Mobile Account(s) which you pay for	☐	☐
31. Copy of TV License (SABC) and/or DSTV/NetFlix account information (- Full name, Date of Death, - Place of Death, Master of High Court Office and Estate Number)	☐	☐
32. Information with regards to Sold Assets	☐	☐
(Capital Assets Sold/Disposed of/Alienated/Estranged from during the last 2 years)		
33. Mortgage Bond Registration Documents	☐	☐
34. Business Contracts/Agreements	☐	☐
35. Trade Licenses	☐	☐
36. Details of Surety Obligations	☐	☐
37. Name, Address and Telephone Numbers of General Practitioner (Dr)	☐	☐
38. Details of Companies/Partnerships/Trusts	☐	☐
/Close Corporations/Sole Proprietorships		
39. Details of Bookkeeper/Auditor	☐	☐
40. Online Accounts Details	☐	☐
(Including Social Media, e-Mails, Passwords)		
41. Full particulars of Funeral Undertaker	☐	☐
(if paid: Invoice and Receipt) (After Death)		
42. Original Death Certificate	☐	☐
(In case of an Unnatural Death: Particulars of Accident, Police Office, Investigating Officer, Case Number (MR no) and Possible Cause of Death)		
43. Information regarding Lump Sum Benefit	☐	☐
(Payable to the Deceased in the year prior to death)		

MY LAST Wishes

To my dear family & loved ones,

To make it easier on you during this difficult time, I have decided to record the following decisions as my last wishes after I have passed away.

1. Burial Place:

I would prefer to be:

☐ Aquamated ☐ Buried ☐ Cremated

Place of burial:

There is a reserved grave:

Yes ☐ No ☐

Grave no:

The grave has a tombstone:

Yes ☐ No ☐

The grave has a solid surface for a tombstone:

Yes ☐ No ☐

Place where cremation should take place:

Instruction concerning to my ashes:

2. Funeral Service Preferences:

Funeral Service venue:

Memorial Service venue:

Person to lead the service:

Please use the following scripture:

Scripture 1:

Scripture 2:

Scripture 3:

Please use the following hymns / songs at the service:

Hymn/Song 1:

Hymn/Song 2:

Hymn/Song 3:

Please place flowers at:

☐ Church ☐ Coffin ☐ Grave

3. Pallbearers

At Church:

At Gravesite:

4. After the Funeral Service (Aquamation / Burial / Cremation):

Please use the following wording for the Tombstone / Plaque:

5. I have the following Funeral Policy to assist with the costs of the funeral:

Funeral Policy No:

--

Insurer:

--

Contact Number:

--

Please use the following funeral parlour to conduct the funeral services:

--

Notes:

[illegible]

MY LIVING Will

This is my Living Will in which I wish the following to happen should I no longer be in a position to communicate:

I (Full Name & Surname)

ID No.

declare that I am compiling this Living Will after careful

consideration and while of sound mind.

Medical Treatment:

If the time comes when I can no longer take part in decisions for my own future, let this declaration stand as my directive.

If there is no reasonable prospect of my recovery from physical illness or impairment, which is expected to cause me severe distress or to render me incapable of rational existence, I do not give my consent to be kept alive by artificial means, including any pacemaker. Nor do I give my consent to any form of tube feeding when I am dying. I request that I receive whatever quantity of drugs and intravenous fluids as may be required to keep me free from pain or distress even if the moment of death is hastened.

This declaration is signed by me at

on this

day of

20

in the presence of

and

Organ Donation:

I hereby give permission that if my organs, namely my kidneys, liver, heart, bone marrow, corneas and any other tissue, are in a suitable condition following my death. They may be donated to anyone in need.

This declaration is signed by me at

on this

day of

20

in the presence of

and

Please share copies of this document with your loved ones, medical doctors, etc.

Signature

Signature of Witness

Name & Surname:

Signature of Witness

Name & Surname:

DID YOU KNOW?

Appointing an Executor:

1. You do not have to appoint an institution or person drafting your Will, as the executor.
2. You can appoint more than one person to simultaneously act as executors.
3. You can nominate more than one person as the executor in case the nominated executor is not able or willing to take on the responsibility.
4. The maximum prescribed executor's fee is 3.5% of the value of assets.
5. You are entitled to indicate a different fee in your Will. You just need to ensure that the nominated executor agrees to this, the fee should be lower than the prescribed fee.

Where to keep your Will:

1. Your original signed Will must be kept safe by a trustworthy person or institution, as a copy of a Will is not deemed valid.
2. You can also entrust different trustworthy individuals with an original copy of your Will.

What to keep in mind when drafting your Will:

1. All persons (16 years and older) are competent to have a Will.
2. A Will must be in writing. It can be written by hand, typed or printed.
3. A person who wrote the Will in his/her own handwriting (and his/her spouse) may not be one of your beneficiaries or the executor in the Will.
4. The signature of the testator/testatrix must appear on every page of the Will, as well as at the end of the Will.
5. The signature of the testator/testatrix must be made in the presence of two or more competent witnesses.
6. Any person of 14 years and older is competent to act as a witness.
7. A witness and his/her spouse may not be one of your beneficiaries or the executor of the Will.
8. A witness must attest the last page of the Will in the presence of the testator/testatrix and of each other.
9. You must include all details of the assets you want to bequeath as well as the names and details of your beneficiaries.
10. Decide who should be the executor and indicate this in the Will.
11. Decide and indicate what should happen to the inheritance of a minor beneficiary (e.g, Must be paid into a trust, /Guardian's Fund, etc)
12. If you are the sole guardian of a minor, indicate who should be appointed as the guardian of the child after your passing.

DID YOU KNOW?

13. A beneficiary of a Will should not sign as a witness, because he/she will then be disqualified from receiving any benefit from that Will.

There are a few exceptions to this rule. If a court is satisfied that such a person or his/her spouse:

- did not unduly influence the testator/testatrix in the execution of his/her Will.
- where the Will concerned was witnessed and signed by at least two other competent witnesses who will not benefit from the Will, or
- where the witness or his/her spouse would be entitled to inherit from the testator/testatrix in terms of intestate succession if the testator/testatrix died intestate, the person or his/her spouse will be allowed to benefit from the Will.

14. All persons of 14 years and older are competent to act as a witness to a Will, provided that at the time they witnessed the Will they were not incompetent to give evidence in a court of law.

NOTES:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

EXAMPLE OF *Last Will & Testament*

LAST WILL AND TESTAMENT OF

Full name and Surname: _____

I.D. Number: _____
(person older than 16)

An adult married/unmarried male / female living at

(insert your home address), hereby make a Will as follows:

1.

REVOCATION OF FORMER WILLS

I cancel all my previous Wills.

2.

APPOINTMENT OF EXECUTOR (the person who must carry out my wishes stated in this Will)

I nominate _____ (Full name, Surname and I.D. number)
failing him/her, I nominate _____ (Full name, Surname and I.D. number)
to be the executor of my Estate.

3.

NOMINATION OF A GUARDIAN

In the absence of a natural guardian, I nominate _____, or failing
him/her _____, as guardian of any minor child of mine:
I direct that it shall not be necessary for the guardian to furnish security.

4

SECURITY

I hereby give my executor all the powers allowed by the law, including the power to appoint another person to assist with the administration (management and disposal) and distribution (handing out) of my estate. My executor is exempted giving security to the Master of the High Court in order to do his / her administrative duties.

WITNESSES AND TESTATOR SIGN EVERY PAGE:

EXAMPLE OF *Last Will & Testament*

5.

LEGACY (if you want to give a specific amount / property to a specific person)

I give my house situated at _____ (complete address)
to _____ (Full name, Surname and I.D. number).

6.

THE HEIRS (the remainder of your estate will be divided equally between the following persons)

I give the balance of my estate equally to my children namely:

_____ (Full name, Surname and I.D. number);

and _____ (Full name, Surname and I.D. number),

and should one not be alive at the time of my death, his / her children will receive his / her portion.

7.

I direct that any inheritance bequeathed herewith shall be free from the operation of the consequences of any marriage in community of property. Such inheritance shall also not form part of any accrual operative in the South African law or any law elsewhere where a beneficiary may reside. Any inheritance herewith shall also not form part of any insolvent estate of a beneficiary or spouse of a beneficiary.

SIGNED AND DATED AT _____ ON THIS _____ DAY OF _____ 20__ IN THE
PRESENCE OF THE UNDERSIGNED WITNESSES, ALL BEING PRESENT AT THE SAME TIME AND EACH
SEEING THE OTHER SIGN. AS WITNESSES:

(Wills Act definition of competent witness: means a person of the age of 14 years or over who at the time he/she witnesses a will is not incompetent to give evidence in a court of law)

WITNESSES AND TESTATOR SIGN EVERY PAGE:

EXAMPLE OF *Last Will & Testament*

COMMISSIONER OF OATHS CERTIFICATION (only needed when the testator/testatrix signs the will with the mark of a cross or thumb print or if testator/testatrix requests someone else to sign on his/her behalf. The commissioner of oaths must sign his/her certificate and he/she must also sign each other page of the will, anywhere on the page.)

I, _____ Full names and Surname)
of _____ (address) in my capacity as

commissioner of oaths certify that I am sure of the Identity of the person making this Will:

_____ (Full name, Surname and I.D. number
of the person making this Will) and confirm that this Will is the Will of the person making this Will.

SIGNED AT _____ (place) ON _____ (date)

SIGNATURE: _____ (Commissioner of oaths)

AS WITNESSES

1. _____

2. _____

TESTATOR / TESTATRIX

WITNESSES AND TESTATOR SIGN EVERY PAGE: