The Family Document Checklist

One page, one place, one person who knows where it is.

1. WHY IT'S URGENT

1.1 Accounts freeze at death

1.2 Funerals happen within days

1.3 A power of attorney lapses at incapacity

2 Legal documents

- [ ] **2.1 The will — wet-ink original,** location known to the executor
- [ ] **2.2 Trust deeds** + letters of authority
- [ ] **2.3 Any power of attorney** (lapses at incapacity)
- [ ] **2.4 Living will & healthcare proxy**
- [ ] **2.5 Guardian nomination** for minor children, in the will
- [ ] **2.6 Marriage certificate + ANC,** divorce orders, birth certificates
- [ ] **2.7 Smart IDs & passports** + certified copies

3 Financial documents

- [ ] **3.1 List of bank & investment accounts** (never PINs or passwords)
- [ ] **3.2 Retirement funds + administrators** — s37C nomination current
- [ ] **3.3 Every policy:** life, funeral, disability, medical aid, gap, short-term
- [ ] **3.4 The debts:** bond, vehicle, loans, store accounts, cards
- [ ] **3.5 SARS: latest ITA34** + tax practitioner's details
- [ ] **3.6 Title deeds (note the bank)** + NaTIS vehicle papers

4 Access & organisation

- [ ] **4.1 Debit-order & subscription list**
- [ ] **4.2 Beneficiary nominations** reviewed on every policy & fund
- [ ] **4.3 Digital-access plan** — emergency access, never shared logins
- [ ] **4.4 One trusted person** who knows where everything is
- [ ] **4.5 A review rhythm** — every life event + once a year

! The one the law can't fix later

No enduring power of attorney exists in SA law — an ordinary POA ends at incapacity. The routes left (curator, administrator) are slow and costly. Plan while capacity is there.

MAKE IT REAL — FILL THIS IN, PRINT IT, PIN IT

Our family file is kept at: .....

The person who knows where everything is: .....

! 5. The mistake most families make

Almost every document already exists — scattered across a study, two inboxes and an attorney's office, while the Master, the banks and the insurers ask for it within days. Gathered once into one place, the same papers open the estate in weeks instead of months.

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