The Family Document Checklist

In an emergency, your family finds these in one place — or hunts for them for months.

1. WHY SOUTH AFRICA MAKES THIS URGENT

1.1 Accounts freeze at death. Once a bank learns an account holder has died, the account is frozen — including the one a surviving spouse lives out of — and the estate runs through the Master of the High Court.

1.2 Funerals come first and fast. South African funerals happen within days. A funeral policy built to pay quickly is worthless if nobody can find the policy number.

1.3 A power of attorney stops working at incapacity

South African law has no durable or enduring power of attorney: an ordinary POA becomes invalid the moment the person who granted it loses mental capacity. The remaining routes — a court-appointed curator or an administrator via the Master — are slow and costly. Plan while capacity is there.

2 Legal documents

- [ ] **2.1 The will — the wet-ink original, location known.** A copy is not a will. Whoever holds the original, the executor and one family member know exactly where.
- [ ] **2.2 Trust deeds,** if any trust exists — with the trustees' letters of authority.
- [ ] **2.3 Any power of attorney,** with the incapacity warning above kept in plain sight next to it.
- [ ] **2.4 A living will and healthcare proxy,** if made — respected in practice only when someone can produce it before the decision.
- [ ] **2.5 Guardian nomination for minor children,** made in the will.
- [ ] **2.6 Marriage certificate and the antenuptial contract.** The ANC (or in community of property) decides what belongs to whom before any will is read. Divorce orders and birth certificates in the same folder.
- [ ] **2.7 Identity documents** — smart IDs and passports, plus certified copies. Every estate step and FICA check starts here.

— continued overleaf: financial documents, access & the fill-in panel —

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The Family Document Checklist — continued

3 Financial documents

- [ ] **3.1 A list of every bank and investment account** — institution and account type. The list, never the PINs or passwords.
- [ ] **3.2 Retirement fund details** — pension, provident, preservation, RAs, with each administrator's name. Under section 37C the fund's trustees decide, guided by the nomination form — so that form being current matters most of all.
- [ ] **3.3 Every policy document:** life, funeral, disability and income protection, medical aid and gap cover, house, car and contents. Policy numbers are what claims move on.
- [ ] **3.4 The debts:** home loan, vehicle finance, personal loans, store accounts, credit cards. The estate settles these first.
- [ ] **3.5 SARS records** — the latest assessment (ITA34) and the tax practitioner's details. Tax runs to the date of death before an estate can close.
- [ ] **3.6 Title deeds and vehicle papers.** The bank holds the deed while a bond runs — the file notes which bank. NaTIS papers for each vehicle.

4 Access & organisation

- [ ] **4.1 A current list of debit orders and subscriptions** — frozen accounts bounce debit orders; this list keeps insurance alive during the gap.
- [ ] **4.2 Beneficiary nominations reviewed and current** on every policy and retirement fund. An outdated nomination pays the wrong person with full legal force.
- [ ] **4.3 A secure plan for digital access** — a password manager with emergency access, or sealed instructions with the will. A handover that opens only when needed — never shared logins day to day.
- [ ] **4.4 One trusted person who knows where everything is.** Not the contents — the location. One ten-minute conversation.
- [ ] **4.5 A review rhythm.** Checked after every life event, and once a year regardless.

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.

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

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

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

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