



















## Section 7: Life Policies, Pensions, Medical Aid etc

### 7.1: Life, Disability, Accident etc Policies

**Instructions for this section:** Remember to give details also of any one-off or automatic insurance cover such as credit card travel insurance and the like.

Be sure to include the following details for each:

**Life Company | Policy Number | Beneficiaries | Type of Cover | Broker Details | Notes**

--

### 7.2: Pensions, Provident Funds, Retirement/Life/Living Annuities

Be sure to include the following details for each:

**Fund Details | Policy Number | Beneficiaries | Broker Details | Notes**

--

### 7.3: Medical Aid and Funeral Policy

Be sure to include the following details for each:

**Company | Policy Number | Broker Details | Details of Cover | Notes**

--

## Section 8: Liabilities (Money you owe)

Be sure to include the following details for each Liability:

**Creditor Name | Creditor Contact Details | Details of Liability | Amount Owing | Notes**

Creditor Name	Creditor Contact Details	Details of Liability	Amount Owing	Notes
---------------	--------------------------	----------------------	--------------	-------

## Section 9: Monthly Payments, Debit Orders etc

Be sure to include the following details for each:

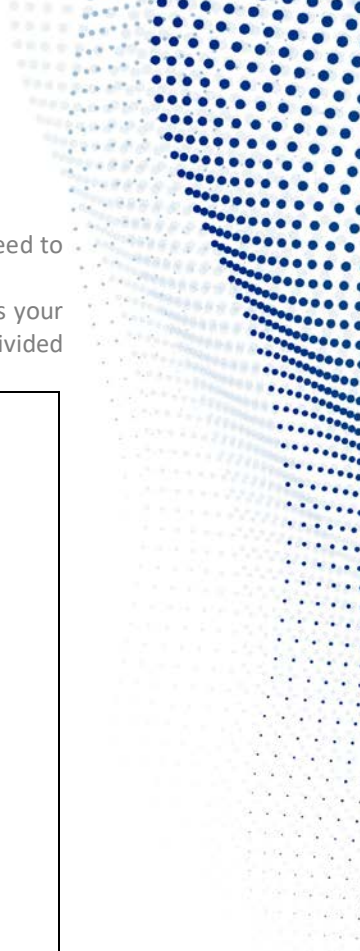
Monthly Payments | Debit Orders | Non-recurring or Annual Payments Due | Notes

--

## Section 10: Passwords, PINs, Codes, Keys, Safes etc

### Instructions for this section

- Give full details of the location of things like safes, spare key boxes, security documents, firearm cabinets etc, and of the keys or codes needed to access them.
- Give details of how to access passwords, PIN numbers and access codes, which are a big issue in our electronic age but often overlooked. **Giving these details makes it essential to keep this Information Form and this file themselves secure and to brief someone separately on how to access them.**
- Your loved ones will need access to your computers, your cell phone, your online accounts, your email, your online payment portal, your Social Media pages, your home alarm and so on. For some ideas on how to do this securely read “Making Life Easier for Your Heirs in a Digital World” on Siller & Cohen’s website [here](#). If you use a password manager like LastPass [here](#) look for functions like “Emergency Access” to share your passwords with your heirs, and “Secure Notes” to share information like PINs, safe and alarm codes, location of keys etc



# Section 11: Any Further Information and Notes

**Instructions for this section**

- Give full details here of anything and everything else your loved ones, advisers or Executor may need to know about – ask them if they can think of anything to add.
- You can also use this space to leave any personal messages you have for your loved ones, perhaps your wishes as to how you would like them to use their inheritances, perhaps explaining why you have divided your estate between them in your Will as you have – and so on.



## Section 12: Index of Important Documents

### Instructions for this section

- Where your file contains copies of documents, specify against each one where the originals are located.
- Delete/Add/Change below as needed.
- Recommendations:
  - Include a "My Directives" section. For any particular wishes in regard to funeral arrangements, cremation or other disposal of your mortal remains, wishes in regard to pets etc, that a professional confirms should not/need not be in your Will itself, leave a signed Directive giving details (or referring to any instructions in your Will).
  - Include the ID documents of yourself, spouse/life partner, children, dependants, heirs, beneficiaries, guardians etc.
  - Include other important family documents such as marriage certificate, ante-nuptial contract, divorce order, cohabitation agreement, maintenance agreement and so on.
  - Include Documents relating to assets and liabilities - title deeds, vehicle registration papers, trust deeds (and letters of authority), rental agreements, loan agreements, acknowledgments of debt, lease agreements, insurance policies, life policies, tax returns, tax records, CGT valuations; anything your family or Executor may need to access quickly and easily.

Date .....

*Disclaimer: This document and the material and notes provided herein should not be used or relied on as professional advice. No liability can be accepted for any errors or omissions nor for any loss or damage arising from reliance upon any information herein, nor from your use of this document. Always contact a professional for specific and detailed advice.*