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VERSO®
WEALTH (PTY) LTD

LIFE & LEGACY FILE

| Financial Management | Investment and Wealth Planning
| Personal Risk Planning | Wealth Creation and Retirement Planning
| Fiduciary Services | Business Assurance

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LIFE & LEGACY FILE

BE PREPARED:
A Practical Guide for Families When a Loved One Passes Away.

Discussing death is never easy. Yet, preparing for it can spare our loved ones significant stress and confusion during an already overwhelming time. **This guide, what we call the Life & Legacy File**, is designed to help you and your family gather essential information, documents, and wishes in one secure place.

We strongly advise that married couples should complete this file together and take joint ownership of the information and the update thereof.

By creating and maintaining your **Life & Legacy File**, you provide clarity, reduce uncertainty, and make it easier for your spouse, children, or other close relatives to take the right steps when the time comes.

WHAT IS THE LIFE & LEGACY FILE?

The Life & Legacy File is a collection of all your key personal, financial, and legal information. It can:

- Help you and your family manage everyday matters more easily.
- Provide critical guidance when you pass away or become unable to make decisions.
- Serve as a roadmap for loved ones in times of grief and uncertainty.

IMPORTANT NOTICES

- Keep this file secure and tell at least two trusted people where to find it.
- For changes to your Will, beneficiary nominations on policies, retirement funds or investment products, or any related estate planning updates, please contact your Verso Wealth financial planner as your first point of call. Where required, your Verso Wealth financial planner will co-ordinate with you attorney, fiduciary specialist, tax practitioner, and insurers to simplify the next steps for your family.
- This document is **NOT** your Will, it is only a guide in order to assist with your Estate wind-up.
- Diarise to review your Will and your Life & Legacy File annually, or as your circumstances may change.

Keep your Life & Legacy File up to date, and store the originals of critical documents in a fireproof safe or with your attorney/trusted advisor. Place certified copies and summaries in the Life & Legacy File itself.

Complete your Life & Legacy File and arrange a review with your Verso Wealth financial planner. Together, you can identify any gaps in your Will, beneficiary nominations, insurance cover and estate planning.

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THIS CONFIDENTIAL FILE IS THE PROPERTY OF:

Full name and surname	
Contact e-mail address:	

What you can find in this Life & Legacy File (Table of Contents)

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SECTION ONE: YOUR LIFE RIGHT NOW.

A printable client file for Verso® Wealth families in South Africa:

Prepared for:

Date started:

Last updated:

Primary Verso Wealth Planner:

Name:

Phone:

E-mail:

Executor (if known):

Name:

Phone:

E-mail:

Location of ORIGINAL signed Will:

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Children's Legal Guardians:

Full name & surname:	
ID Number:	
Contact number:	
Child's name/s:	

Children's Details:

	Child 1	**Child 2:**	**Child 3:**
Full name & surname:			
ID / Birth Certificate Number:			
Contact number:			
Name & surname of other parent (if applicable):			

	Child 4	**Child 5:**	**Child 6:**
Full name & surname:			
ID / Birth Certificate Number:			
Contact number:			
Name & surname of other parent (if applicable):			

Next of Kin Details:

	Person 1	**Person 2**
Full name & surname:		
ID Number:		
Contact number:		
E-mail address:		

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SECTION TWO: YOUR LIFE FROM NOW ON

How to Use This File:

- Print this file content and keep it in a safe, accessible place. Consider a clearly labelled binder.
- Save a digital copy as well, and let your trusted people know where to find it.
- Update after major life events and at least once a year (mark the update date on the cover).
- This aid complements professional advice; it does not replace your will, estate plan, or tax planning.

1. Personal Details:

Full legal name (as per SA ID / Passport):	
SA ID / Passport number: (*include certified copies):	
Date of birth:	
Current marital status (incl. regime, e.g., ANC / ICOP): (*include certified copies)	
Residential address:	
Postal address:	
Primary phone:	
Secondary phone:	
E-mail:	
SARS tax number: (*include latest correspondence)	
Divorce agreement: (*if applicable)	
Maintenance order: (*if applicable)	
Previous marriage contracts: (*if applicable)	

2. Medical Information:

Medical Aid Name:	
Medical Aid Membership Number:	
Medical Aid Scheme Name:	
Gap Cover Name:	
Gap Cover Membership Number:	
Blood Group:	
Allergies:	
Organ Donor/ Bone Marrow Donor Details:	

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3. Household & Dependants:

List spouse/partner, children, dependants (and guardianship notes if applicable).

Name	Relationship	Date of Birth	ID / Passport Number	Contact Number	Notes

4. Parents' Details:

Name & Surname:		☐ My Parent ☐ Spouse / Partner Parent	
Date of Birth:		Date of Death: (if applicable)	
ID / Passport Number:		Contact Number:	
E-mail:			
Notes:			

Name & Surname:		☐ My Parent ☐ Spouse / Partner Parent	
Date of Birth:		Date of Death: (if applicable)	
ID / Passport Number:		Contact Number:	
E-mail:			
Notes:			

Name & Surname:		☐ My Parent ☐ Spouse / Partner Parent	
Date of Birth:		Date of Death: (if applicable)	
ID / Passport Number:		Contact Number:	
E-mail:			
Notes:			

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5. Domestic Worker and Garden Services Details:

Name & Surname	Contact Number	Contract Type (Casual / Full Time)	UIF Number	Additional Information

6a. Key Contacts - Service Providers:

Role	Name/Firm	Phone	E-mail & Contact Number
Verso Financial Planner:			
Executor:			
Estate Admin:			
Attorney / Lawyer:			
Accountant:			
Tax Practitioner:			
Employer HR / Payroll:			
Funeral Director: (if designated)			
Doctors:			
Short-term Broker:			
Private Banker:			
Religious Leader:			
Other:			

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6b. Key Contacts - Home Security & Property Access Details:

Please record the key home security and access details below so that your family or executor can secure, access and manage the property in an emergency. For safety, avoid recording actual alarm, safe, firearm or access codes in this file unless it is stored securely. Rather indicate where the codes or instructions are kept.

Item	Company / Contact Person	Contact Number / E-mail	Reference / Account No.	Location / Instructions / Notes
Alarm / armed response company:				
Main security contact / after-hours number:				
Alarm code / access instructions:				
Panic buttons / remotes / security app:				
Electric fence / beams / CCTV provider:				
Gate access / estate / body corporate / HOA:				
Spare keys / access tags / remotes:				
Home safe / safety deposit box / vault:				
Firearm storage / firearm licence details:				
Vehicle tracking company:				
Property caretaker / neighbour / emergency property contact:				
Other security or access information:				

7. Identity & Key Documents:

Indicate where the original documents are stored (e.g., home safe, attorney, bank vault).

	Stored where:	**Copies where:**
Original Will (signed and witnessed):		
Original SA ID / Passport:		
Original unabridged Birth certificates:		
Original Marriage / Divorce / Antenuptial contract (ANC):		
Original Birth certificates for dependants:		
Original Title deeds / Sectional title docs:		
Original Vehicle registration papers:		
Original Share certificates (if applicable):		
Original Trust deeds:		
Letters of authority:		
Original Firearm licences:		
Original Living Will:		
Organ Donor details (Agreement):		

8. Bank Accounts:

List all bank accounts (include account numbers and where statements can be found).

Institution / Platform	Account Type	Account / Member No	Owner	Notes / Access

9. Investment Accounts:

List all investment accounts including Collective Investments and Platform, Unit trusts, Money Market Accounts, Pure Endowment Policies, Retirement and Life Annuity Funds, Share Portfolios and Offshore Investments (include currency and jurisdiction) and for other include account numbers and where statements can be found.

Institution / Platform	Account Type	Account / Member No	Owner	Jurisdiction	Notes / Access

10. Insurance Risk Policies:

Include Individual Life, Disability, Severe Illness, Income Protection, Funeral, Accident Policies details.

Insurer	Policy Type	Policy No	Owner	Beneficiary (ies)	Claims Contact / Notes

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11. Pension Fund / Provident Fund / Insurer / Policy Type Details:

Include employee benefits, administrator details, group life cover, spouse's cover, lump sum disability cover, total and temporary disability cover (TTD), severe illness cover, income protection cover, funeral cover, beneficiary information.

Insurer	Administrator	Policy Type Approved/Unapproved	Policy No	Owner	Beneficiary (ies)	Claims Contact / Notes
		Y N				
		Y N				
		Y N				
		Y N				
		Y N				

12. Property / Short Term and Vehicles Insurance:

Amongst others - Include Home Owners, Car Tracking and Personal Liability Insurance.

Asset (Address/Reg)	Type	Policy No	Insurer	Owner	Notes

13. Business Ownership Interests:

If you own a business or shares in a company, provide basic details and succession notes (e.g., buy-and-sell agreements, Time Share).

Entity	Interest	Contact	Documents	Notes

14. Tax & SARS:

	Name/Number and location(if applicable)	YES	NO
SARS eFiling login stored securely (record location, not password):			
Tax practitioner details recorded in Key Contacts:			
Latest assessment / statements filed in Attachments:			
SARS eFiling profile name / number (if applicable):			

15. Trusts:

Include spouse trusts and special needs trust.

	Name/Number, location stored and contact details (if applicable)	YES	NO
I have a Trust (indicate Yes/No):			
I am a beneficiary of a Trust (indicate Yes/No):			
Name of Trust, reg number and Location:			
Trustees Names and contact details:			
Successor Trustee Names and contact details:			

16. Digital Assets & Access Information:

Digital assets may include crypto assets, blockchain assets, online wallets, trading platforms, domain names, cloud storage, and other online accounts or profiles with value or access importance. For security, do NOT write passwords here. Record where to find them, such as password manager and emergency access process.

Service / Asset	Identifier / Handle	Where Access Is Stored	Notes

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17. Accounts and Memberships:

Note regular debit orders and subscriptions that may need to be cancelled or transferred.

Service Provider	Amount / Frequency	Account or Reference Number	Cancel/Transfer Notes

18. Entertainment Subscriptions:

Including Amazon Prime, DStv, Netflix, Fibre/Internet Provider, etc.

Service Provider	Account Number	Username	Password Location

19. Rewards and Loyalty Programmes:

Including Vitality and other.

Service Provider	Account Number	Cancel/Transfer Notes

20. Retailer or Shop Accounts:

Retail / Shop	Account Number	Cancel/Transfer Notes

21. Digital Life and Footprint:

Your digital life refers to any online application, email account, online account, social media profile, subscription platform, or electronic device where you have an account or profile and usually need a username and password to log in.
List detail of digital and social media information.

Platform	Account Number / User Name	Password Location	Other
Work e-mail:			
Home e-mail:			
Other e-mail:			
Laptop:			
PC:			
Tablet:			
Mobile:			
Facebook:			
Twitter:			
Instagram:			
LinkedIn:			
Pinterest:			
Share Trading Accounts:			
Medical Aid sign-in:			
Dropbox:			
OneDrive:			
Google Account:			
Microsoft:			
Apple Account:			
Applie ID:			
Cloud Photo Storage:			
Fibre Provider:			
Other:			

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22. Monthly Budget Snapshot:

To guide and assist with immediate ongoing payments after death.

Description	**Reference**	**Amount**
Bond:		
School Fees:		
Home Security Company:		
Medical Aid:		
Vehicle Finance:		
Garden Service:		
Domestic Worker:		
Debit Orders:		

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23. Will & Estate Instructions:

Date of last Will & Testament:	
Drafted by (firm/person):	
Executor nominated:	
Guardian(s) nominated (for minor children):	
Specific bequests / personal wishes (write 'See attached' if using a separate letter):	

24. Funeral & Memorial Wishes:

I have a Funeral Policy (details in Section 7): Y N

Preferred funeral director (if any):

Burial / Cremation preference:

Service / Memorial preferences
(music, readings, venue):

Special cultural / religious wishes:

25. If I Become Incapacitated:

Many people plan for death but not incapacity. Incapacity is often more likely to affect a family than immediate death.

Description	**Name/Firm**	**Phone**	**E-mail & Contact Number**
Who should assist with finances?			
Advance Healthcare directives:			
Medical Aid details (see page 6):			
Living Will location (see page 10):			
Long-term care preferences:			
Power of Attorney arrangements (to be done while still competent):			

** Power of Attorney arrangements to be put in place while still competent to make informed decisions. When no longer able to make informed decisions a curator must be appointed. Speak to your financial advisor for more information and clarity regarding Power of Attorney and appointment of a curator.*

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26. Additional Information:

Please use this section for any additional information or overflow entries from earlier sections, clearly referencing the relevant section number and heading for each item.

Description	Reference	Notes

ADDENDUM A:
WHEN YOU ARE NO LONGER HERE:

THE FIRST 24 TO 72 HOURS (Immediate Next Steps in South Africa):

1. REPORT THE DEATH:

Under the **Births and Deaths Registration Act,** the death must be reported promptly, depending on circumstances:

NATURAL DEATH AT HOME:

- Contact the deceased's doctor or regular medical practitioner if available. If a doctor as mentioned above is not available, contact emergency services (ER24 or other), SAPS if required, or a reputable funeral undertaker for guidance.
- Check the deceased LIFE AND LEGACY FILE for details of funeral policy and nominated undertaker.
- The death must be medically certified and the required notification of death process completed before burial or cremation arrangements can proceed.
- The body may then be taken to a funeral home of your choice.

UNNATURAL DEATH:

- The body must go to a state mortuary. Notify the **police** immediately before proceeding with any arrangements.
- Contact the funeral home to transfer the deceased and get guidance and assistance with the Home Affairs documentation.
- Take note that only a medical practitioner or other medical professional can complete and issue the medical certificate of death.
- The DHA-1663 notice of death form requires completion by an authorized medical practitioner or authorized professional nurse for the section – body examination and cause of death. This section may be submitted by the authorized funeral undertaker.
- Inform all key parties: family, employer, medical aid, insurers, pension/provident funds. (Check LIFE AND LEGACY FILE)
- When the deceased was living alone take steps to secure home of the deceased; make arrangements for the pets to be looked after; ensure vehicles are secure. Also secure any important documents such as ID cards, drivers licence cards, ID, passport and last will and testament.

OVERSEAS DEATH:

- Report to the nearest South African embassy/consulate for repatriation paperwork.

DEATH AT SEA OR ON A CRUISE SHIP:

- Ship's doctor will confirm the death and issue death certificate.
- The deceased's body will be disembarked at the next port with assistance from local authorities.
- **Note:** *A body may* not *be removed before a* ***death certificate*** *is issued. A funeral may only be arranged once a* ***funeral permit*** *has been obtained.*

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ADDENDUM A: (CONTINUED)

2. WHO TO CONTACT FIRST:

- Immediate **family and friends.**
- **Employer** (if applicable).
- **Doctor(s)** (to cancel future appointments).
- **Banks and financial institutions.**
- **Insurers** (life, medical aid, short-term, travel, property).
- Contact the **financial planner**, who can assist with notifying insurers where applicable.
- **SARS.**
- **Bond originator/holder** or landlord.
- **Credit providers** (cards, loans).
- **Utility providers** (electricity, internet, cellphone).
- **TV and subscription services.**
- **Clubs, societies, or memberships.**
- **Church or spiritual leader.**
- **Social media platforms.**

3. IMMEDIATE MATTERS TO MANAGE

- Ensure **security, municipal, and internet accounts** remain paid.
- Decide on **medical aid and gap cover continuation** if previously employer-sponsored.
- Gather all information on **pensions, investments, and insurance** - consult your financial planner.
- Review **short-term insurance cover** for vehicles and property.
- Secure and store **all passwords** for accounts and memberships.

ADDENDUM B: UNDERSTANDING THE ESTATE PROCESS

Estate Administration in South Africa (Overview):

This is a high-level guide only. Processes and thresholds can change. Confirm current requirements with the Master of the High Court, nominated executor or your attorney.

- A deceased estate must be **reported to the Master of the High Court within 14 days.**
- The estate must be reported to the Master of the High Court with inclusion of the required forms (e.g., Death Notice J294, Inventory J243, Will, ID copies).
- If the estate value is small (Section 18(3) estates), the Master may issue a Letters of Authority (estates not exceeding R250,000).
- Larger estates typically require Letters of Executorship.
- The appointed executor/administrator administers the estate, publishes notices to creditors, prepares the Liquidation & Distribution account, and obtains approval before distribution.

To start process:

- An **executor** must be appointed (per the Administration of Estates Act). If no will exists, or when no executor was nominated, family members may nominate an executor.
- The estate cannot be wound up until the Master issues a **Letter of Executorship**.
- Estate administration may take **several months to years**, depending on complexity.

DOCUMENTS THE EXECUTOR WILL REQUIRE:

1. Document Checklist (File & Attach Copies):	YES	NO
J190 Acceptance of Executorship:		
J94 Death Notification and original death certificate:		
J192 Inventory of assets:		
Certified copy of SA ID / Passport:		
Original Will (do not remove staples) + copy and codicils:		
Original Marriage / Divorce / ANC contracts:		
Birth certificates for minor children:		
Recent bank statements (last 3–6 months):		
Investment / retirement fund statements:		
Insurance policy schedules and beneficiary confirmations:		
Title deeds / Vehicle registration papers:		
Latest SARS assessment and tax statements:		
Business documents (CIPC, share registers, buy-and-sell agreements):		
List of Creditors:		

2. Attachments Index:
List any documents included in this binder and their location (divider, sleeve, or digital path).

Document	Original/Copy	Divider #	Notes / File Path

3. For own convenience notes & update log:
