

My Life File



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PRIVATE WEALTH

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Introduction

The paperwork and digital records that hold the details of your life are usually stored in all sorts of places. We have therefore created this handy Life File to help you keep all your important details in one place.

My Life File will guide you through the process of recording and ordering your affairs, allowing you to collect information about your life. After you have filled it in, it is important that you store it in a safe, secure place so that you can use it to its full potential, updating it as information changes over time.

Please note that this document does not replace your Last Will and Testament, which you should also keep safe.



It is important for your safety and security that you don't record any key security information in this book, such as passwords, PIN numbers and bank account numbers. These pieces of information are confidential, and it is vital that they do not fall into the wrong hands.

Visit the fraud section on our website for up-to-date information and advice on keeping your information safe.



A digital version

If you are creating a digital Life File, organisation is still essential. Ensure that each file has a descriptive name. If there are many files, group similar ones into folders. Include a text file describing the overall contents and where to find specific information.

If using a digital file, be careful when choosing where to save it. Although cloud services are practical, they can be vulnerable to hacking. Consider saving your electronic files to one or more external hard drives and remember to only give access to the people who will need it and that you trust.



Let someone know

A Life File is only helpful if someone knows it exists. Make sure you give instructions to your loved ones on how to access these files – both physically and electronically.

Keep any physical documents in a safe place that is only accessible to those who will require the information in the event of your death or an emergency.

It can be an uncomfortable conversation to have with a loved one. Let them know that this is an important part of the estate planning process and that you want to be sure you're prepared ahead of time.

It's common to grant loved ones access to a Life File, but it's also a good idea to give a copy to a family lawyer or financial planner if possible. Even if they end up not having much to do with the estate, an impartial and trusted third party having a copy can be useful.

Finally, make a note in your calendar to update your Life File each year or after any significant life events.



While it is intended to be a useful resource, please be aware that this document is not legally binding, and responsibility for the accuracy of the content and the security of the information contained in this document is yours. We recommend you seek legal advice relating to your Last Will and Testament and any Lasting Powers of Attorney, as well as any other official documents that might be relevant.

My information

My details

--

Spouse / partner / next of kin

Children / parents / dependents / other close family

Pets

Close friends

Medical information

Medical or health conditions

Current medication

Medication	Dose / frequency

Vaccinations

Important contacts

Health contacts – doctor, pharmacist, local hospital, dentist, district nurse, consultant

Name	Role	Phone / email

My dependents and contacts

My dependents

Name	
Contact details	
Relationship	

Name	
Contact details	
Relationship	

Name	
Contact details	
Relationship	

Name	
Contact details	
Relationship	

Name	
Contact details	
Relationship	

Name	
Contact details	
Relationship	

My contacts

Work contacts

Name	Phone / email

Professional contacts (private banker, financial adviser, broker, accountant, tax adviser, solicitor)

Name	Phone / email

Home contacts (cleaner, garden services, etc.)

Name	Role	Phone / email

Local traders (milkman, newsagent, shops where accounts are held)

Name	Role	Phone / email

Organisation contacts (clubs, associations, services club, memberships)

Name	Role	Phone / email

Others (spiritual leader, therapist)

Name	Role	Phone / email

► Section 4

My documents

Location of:

Certificates (birth / marriage / passport / property deeds etc)	
Funeral plan or life insurance	
Enduring power of attorney (finances and property)	
Lasting power of attorney (health and welfare)	
Last will and testament	

► Section 5

My possessions

Property I own

--	--

Cars, scooters, motorcycles, caravans

Other significant possessions (heirlooms, art, jewellery)

Personal finance



Please remember not to record PIN numbers or key security information of any sort.

Accounts (current accounts, savings accounts, ISAs, national savings)

Bank	Phone / email

Credit and store cards (don't list card numbers)

Issuer	Phone / email

Notes of other regular payments (standing orders, direct debits, membership fees, charity donations)

Organisation	Phone / email

► Section 6

Personal finance (Continued)

Loans and mortgages

Organisation	Phone / email

Pensions

Organisation	Phone / email

Investments

Organisation / broker	Phone / email

Tax office	Reference number

State benefit contact	Phone / email

Where do you keep documents relating to all these affairs?

Pay / Cancel

Utility and key suppliers

	Supplier	Account number
Water / sewerage		
Gas		
Electricity		
Other fuel		
Telephone		
Mobile phone		
Internet / broadband		
Satellite / cable TV		
Council tax		
Landlord / rent		
Other		

► Section 8

Insurance policies

	Location	Due date	Policy number	Beneficiary (if relevant)
Home contents				
Building				
Car				
Car breakdown				
Life				
Travel				
Health / Long-term care				
Other (eg warranties)				

► Section 9

Who else to notify

Name	Phone / email	Details

My final wishes

This section of your Life File is the ideal place for you to include your thoughts and wishes for the time when others will have to look after your affairs. It will inevitably be a difficult time for your loved ones, but it will be made so much easier if they know what your preferences are.

If these details are covered in your will, then don't complete this section.

My funeral wishes

Most of us try to avoid thinking about our own death and planning your own funeral may not be something you have ever thought about.

However, it may be helpful to consider what type of funeral you would like, where you would like it to be held, who would like to be there, any readings and poems you'd like to be read (and by whom) and any particular music you'd like to be played. It is worth remembering that this will be a huge help to those you love when you are no longer here as they will have the comfort of doing what they know you wanted.

This may be challenging for you to think about and you may decide that it is for those who love you to choose once you have gone. If you would prefer that then tell them that is your wish so they can be confident when the time comes.

My wishes

The following statement below applies to me:

Please tick (✓)

I am describing my funeral wishes in this booklet.

☐

I have already thought about my funeral arrangements and they are recorded elsewhere.

☐

I would like my next of kin to decide my funeral arrangements.

☐

If they are recorded elsewhere, please give location e.g. held in my funeral plan or written in my will (note that wills are not always read before the funeral).



Now go through the following steps, answering or ticking where you can. If you are not sure, don't worry. Just complete what you can. Any guidance you can give will help your loved ones. If you have no preference, simply say so.

Organ donation

My wishes with regards to organ donation. Note: the UK now has an opt-OUT service. Contact NHS Organ Donations for more information.

► Section 10

My final wishes (Continued)

Medical Science

If you have arranged to donate your body to medical science, please note here who needs to be notified of your death to make the necessary arrangements:

Name	Phone / email

Service

Please tick (✓)

Would you like a funeral service?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
or a brief committal at the graveside or crematorium?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If yes, in which religion / spiritual belief / philosophy?

If yes, where would you like it to be held?

Please tick (✓)

Do you have a strong preference which funeral director is used	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If so, please provide name and contact details.

Name	Phone / email

I want to be:

Please tick (✓)

Buried	<input type="checkbox"/>
Cremated	<input type="checkbox"/>

Burial

Please tick (✓)

I have arranged for a burial plot

☐

I have not arranged for a burial plot

☐

If you have, please give details (e.g. existing plot / pre-purchased plot, who owns the plot and where the documents are kept)

If not, where would you like to be buried (e.g. religious location / cemetery / woodland or green site / other? Please give details.

Cremation

Please tick (✓)

I do not mind where I am cremated

☐

I have a crematorium preference

☐

If you have a preference, please give details.

I would like my ashes to be:

Please tick (✓)

Scattered

☐

Interred

☐

Buried

☐

Kept

☐

Please indicate where (e.g. a special place, crematorium burial plot, religious location, family grave, crematorium garden of remembrance, an urn or I would like to allow my family to decide.)

My final wishes (Continued)

My preferred funeral route to the service

Please tick (✓)

I have a preference	<input type="checkbox"/>	I do not have a preference	<input type="checkbox"/>
---------------------	--------------------------	----------------------------	--------------------------

If you have a preference on your route to the service, please give details.

I would like my funeral to be conducted by

Name	Phone / email

I would like the following at my funeral (e.g. music, songs sung or played, readings, poems, eulogy, religious words and prayers)

Family and Friends

I would like the following family members and friends to be asked if they would take part in the funeral, e.g. as a coffin bearer or a reader:

Name	Phone / email	What I'd like them to do

Flowers or donations

Please tick (✓)

I would like flowers at my funeral

☐

I would not like flowers at my funeral

☐

If yes, please give details:

In lieu of flowers I would prefer a donation to go to:

After the funeral

I would want my friends and family to join together and:

Memorial or commemoration

If you would like a memorial stone or another type of commemoration (e.g. bench, tree planted, donation to a charity) list it here with any appropriate words:

► Section 10

My final wishes (Continued)

Special requests

I would like my pet(s) to be cared for after my death in the following manner:

Other requests, cultural or religious requirements not already covered.

Please tick (✓)

I have the funds to cover these requirements.

☐

I have not made financial provision for these arrangements and wishes.

☐

If you have, give details:

Notes

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