

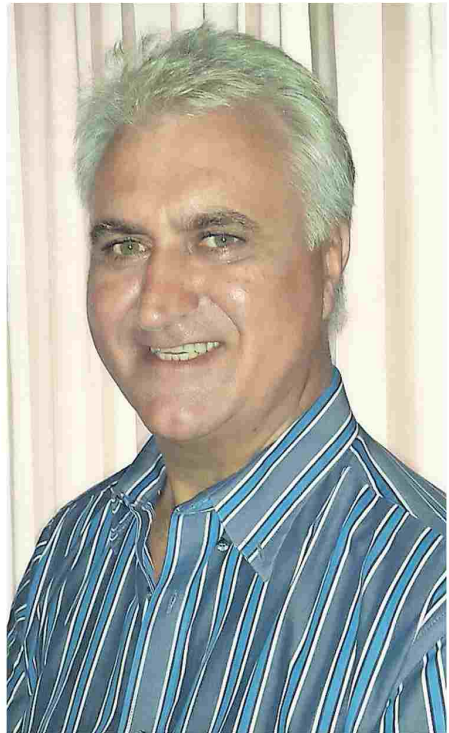
## Your life: Ensure it's all in a file

I have over the years as financial planner and in different scenarios of financial planning aspects realised that most people do not attend meticulously to ordering their personal finances in a file or files.

It is so much easier when we put "our lives in a file", especially when you fall sick for long periods or at death of you or your spouse.

**The following is a very condensed index of such a file but could serve to get your personal financial documentation lined up for ease of reference:**

1. Annual renewals – licences, memberships, insurance and subscriptions.
2. Personal details – birth certificate, ID, passport, marriage certificate, Will, licences, and medical aid.
3. Professional Contacts – accountant, attorney, doctor, financial planner, executor of estate.
4. Medical History.
5. Burial wishes.
6. Education details – Certificates, Degrees.
7. Employment details – Contracts, History.
8. Finance and Banking details.
9. Income tax – record of correspondence and returns.
10. Insurance details – All policies, pension and retirement plans.
11. Shares and unit Trust Portfolios.
12. Property details – deed of transfer,



timeshare portfolio.

13. Motor vehicles – Registration certificates, services, manuals, contracts, alarm system, radio, devices.
14. Jewellery inventory and other valuables.

Your life, once ordered in a file, will be leaving a sense of order. Start today!  
Regards until next time!

Koos de Wet

\* Koos de Wet CFP is a financial planner at PSG and a member of the Fiduciary Institute of South Africa. Readers can send enquiries to [koos.dewet@psg.co.za](mailto:koos.dewet@psg.co.za).