NAVIGATE
FIDUCIARY SERVICES

DEATH FILE

This file contains critical documents and instructions to assist family members, fiduciaries, and executors with administrative tasks, legal requirements, and personal wishes.

Private & Confidential
Please store securely and share access with your appointed executor or fiduciary advisor.

Navigate Fiduciary Services (Pty) Ltd
Reg: 2024/575006/07
Directors: J & A Blignaut, E Bezuidenhout.

THE PURPOSE OF THIS FILE

By placing all your key legal, financial, business and personal information in one secure file, you assist your family in wrapping up your estate more easily after you pass away.

A death file also serves as a valuable resource while you are alive, because it contains many of the details required to manage daily life efficiently and effectively.

TIPS FOR MANAGING YOUR DEATH FILE:

BE SURE

to update your life file every 6 to 12 months to ensure that all information is valid and up to date.

IF YOU

have a printed copy of your death file, be sure to keep it in a safe place to avoid potential identity theft. We recommend a home safe.

DIGITAL COPIES

should be encrypted with a strong password so that your information cannot be hacked.

WRAPPING UP YOUR ESTATE AFTER DEATH

Ultimately the responsibility to ensure that your estate can be settled quickly lies with you. Together with a clear, well-drafted will (to give effect to your estate plan), your death file helps eliminate uncertainty. It also assists your executor/s to proceed with the process of winding up your estate effectively.

(ESTATE) WILL

A **Navigate Fiduciary Advisor** or an independent or registered financial adviser can assist with this. Our wills are drafted by professionals to ensure that they meet all legal requirements.

LIVING WILL*

In the event that you end up in a coma or degenerative mental state for a length of time, you may wish to prepare a living will. This is different from your estate will, because its sole purpose is to facilitate your wishes should you be in a vegetative state or mentally incapacitated. It functions as a useful guide for your medical practitioners and family to inform them about what kind of treatment or medical intervention/s you prefer (life support to remain on/be switched off, etc.)

MENTAL INCAPACITY

It is crucial to plan for the possibility that you may suddenly become mentally incapacitated and may then no longer be able to make rational decisions. Talk to your **Navigate Fiduciary Advisor** about curatorship and administrative options.

WHAT YOUR NEXT OF KIN OR BENEFICIARIES HAVE TO DO:

1. Use the death file to get access to all important documents.

2. Contact the funeral parlor and they will report the death to the nearest Home Affairs office to obtain an official death certificate and necessary documents.

3. Contact the executor the deceased chose to obtain a letter of executorship from the Master of the High Court. The letter of executorship is a document that gives you authority to administer the affairs of the deceased.

4. A beneficiary or dependant can submit a claim to Navigate Fiduciary Services (Pty) Ltd to assist when there is a life policy or talk to the person's financial adviser.

5. Make funeral arrangements.

WHAT THE EXECUTOR WILL DO:

If the executor has no legal background, they will have to appoint an accredited agent (practising attorney/accountant or trust company) to wind up the estate. This is the process:

1. The agent/executor reports to the Master of the High Court.

2. The Master issues a letter of executorship (this usually takes between 3 and 6 weeks*).

3. The letter of executorship authorises the agent/executor to obtain confidential information from banks, creditors, the South African Revenue Service, the employer, medical aid, retirement funds and insurance companies that will enable them to evaluate the deceased person's assets.

4. The agent/executor will also open an estate bank account and transfer all funds pertaining to the deceased to this account.

5. By law, the agent/executor is required to place a death announcement in local newspapers and the Government Gazette to notify creditors to submit their claims (within 30 days* of the notice appearing).

6. After expiration of the 30 days and having received all claims against and in favour of the estate, the liquidation and distribution (L&D) account can be drafted — within 6 months* of issue of letter of executor- ship. The L&D account reflects the assets, liabilities, income and expenditure of the estate and how assets will be distributed to heirs.

7. Once drafted, the L&D account will be lodged at the Master's office and a Section 35 advertisement must be placed in the local newspaper and Government Gazette, where all interested parties will be afforded the opportunity to inspect the L&D account and to lodge a complaint, if applicable. The L&D account will lie for inspection for 21 days from notice and if no objections are received during this period, the remaining assets may be distributed to heirs.

*** Timelines are a guideline only and dependent on external factors.**

Remuneration of executor

Keep in mind that the executor is entitled to a fee equal to a percentage of the total value of assets in the estate (3.5% / 4.025% if VAT registered) or a fixed amount if agreed upfront and captured in the Will.

DIGITAL FOOTPRINT

When you pass away, your digital presence will live on, unless a trusted friend or family member is able to access your accounts to cancel (or freeze) them. All your online accounts, subscriptions, memberships and social media sites (pages) will need to be accessed. This death file contains the framework for assigning a trusted person to close your online subscriptions and memberships, make a death announcement on your social media pages, etc.

FINANCIAL TIP

You may need a means to provide cash or an income for your loved ones in the days and weeks following your death. Since your estate may take months to wrap up, insurance policy payouts help cover expenses like burial costs, debit orders and some outstanding debts.

INSURANCE POLICIES

Your Navigate Fiduciary Advisor can do a liquidity analysis for you to determine whether you have sufficient cash in your estate and to help ensure all expenses are planned for and covered. They can determine whether you need additional resources and make recommendations. Contact us Navigate Fiduciary Services (Pty) Ltd to discuss this.

FUNERAL ARRANGEMENTS

Your next of kin needs to have a clear understanding of your wishes when it comes to the following:

- Preference for cremation or burial.
- The funeral service – who you'd prefer to conduct the service, who should attend, hymns, procedures and other relevant information.
- Organ donation to a research institute.

PERSONAL BELONGINGS

Squabbles about personal possessions sometimes arise among family members. Some may have little cash value, but may be sentimental. Avoid disputes among loved ones by listing your personal effects in a letter of wishes and assigning each of them to specific individuals. Be sure to ask a lawyer to help draft this information and content so that it is legally binding.

If you are an organ donor, be sure to inform loved ones or state so in this death file. Wills can take a few days to be read and by then it may be too late to fulfil your wishes.

1. PERSONAL INFORMATION

FULL NAME		**SURNAME**	
MAIDEN NAME *(if any)*		**ID NUMBER**	
NICKNAME *(if any)*		**PASSPORT NUMBER**	
HOME NUMBER		**TAX NUMBER**	
MOBILE NUMBER		**WORK NUMBER**	
EMAIL			

WILL My will is held by | **1.)** | **2.)** | Executor

MARITAL STATUS ◯ Single ◯ Married ◯ Divorced ◯ Civil Partnership

MARITAL REGIME
- ◯ Community of property Antenuptial
- ◯ Contract with accrual Antenuptial
- ◯ Antenuptial contract without accrual

2. SPOUSE OR PARTNER DETAILS

FULL NAME		**SURNAME**	
MAIDEN NAME *(if any)*		**NICKNAME** *(if any)*	
WORK NUMBER		**MOBILE NUMBER**	
ID NUMBER		**PASSPORT NUMBER**	

3. CHILDREN, MINOR OR OTHER DEPENDANTS

FULL NAME AND SURNAME	DATE OF BIRTH	ID NUMBER	CONTACT DETAILS

4. HOME SECURITY

ARMED RESPONSE COMPANY		**CONTACT NUMBER**	
HOME ALARM CODE SAFETY		**HOME ALARM PASSWORD**	
SPARE KEYS (Where Kept)		**HOME ALARM PASSWORD**	
FIREARM *(Where Kept)*		**FIREARM** *(License Number)*	

5. IMPORTANT CONTACT INFORMATION

RELATIONSHIP	NAME	CONTACT
Financial adviser		
Stockbroker		
Lawyer		
Executor		
Psychologist/Psychiatrist		
Private banker		
Medical aid broker		
HR manager		
GP (family doctor)		
Healthcare specialist		
Accountant/Bookkeeper		
Preferred funeral director		
Other 1		
Other 2		
Other 3		
Other 4		
Other 5		

6. MEDICAL INFORMATION

MEDICAL AID PROVIDER		PLAN NAME	
MEDICAL AID NUMBER		BLOOD GROUP	
GAP COVER PROVIDER & POLICY NUMBER			

ORGAN DONOR	○ YES ○ NO	BONE MARROW DONOR	○ YES ○ NO	LIVING WILL	○ YES ○ NO

7. BANKING INFORMATION

ACCOUNT HOLDER NAME	NAME OF BANK	ACCOUNT NUMBER	ACCOUNT TYPE	BANKING APP USERNAME	BANKING APP PIN/PASSWORD

8. INSURANCE

LIFE COVER COMPANY

	POLICY NUMBER	
	POLICY NUMBER	
	POLICY NUMBER	

SHORT-TERM INSURANCE COMPANY

We need your insurer's details, not your advisor's.

	POLICY NUMBER	
	POLICY NUMBER	
	POLICY NUMBER	

FUNERAL COVER COMPANY

	POLICY NUMBER	
	POLICY NUMBER	
	POLICY NUMBER	

PENSION OR PROVIDENT FUND

	POLICY / SCHEME / MEMBERSHIP NUMBER	
	POLICY / SCHEME / MEMBERSHIP NUMBER	
	POLICY / SCHEME / MEMBERSHIP NUMBER	

RETIREMENT ANNUITIES

	POLICY NUMBER	
	POLICY NUMBER	
	POLICY NUMBER	

DISCRETIONARY INVESTMENTS

	POLICY NUMBER	
	POLICY NUMBER	
	POLICY NUMBER	

9. LIST OF INDIVIDUAL ASSETS & VALUABLES

(Specific items of inherent or sentimental value)

ITEM	DESCRIPTION

10. LIABILITIES

Including Property Rental

CREDITORS		DEBTORS	
NAME	CONTACT	NAME	CONTACT

11. BUSINESS OWNERS

BUSINESS NAME		REGISTRATION NUMBER	
ADDRESS		TAX NUMBER	

11.1 KEY PERSONNEL AND STAKEHOLDERS

(e.g. business partners or shareholders)

NAME	POSITION	EMAIL ADDRESS	CONTACT NUMBER

11.2 BUSINESS ASSURANCE

NAME		POLICY NUMBER	
NAME		POLICY NUMBER	

11.3 BUY OR SELL AGREEMENT

BUYER 1 NAME		BUYER 2 NAME	
CONTACT DETAILS		CONTACT DETAILS	

12. ACCOUNTS AND MEMBERSHIPS

12.1 MOBILE

SERVICE PROVIDER	ACCOUNT OR REFERENCE NO.

12.2 SUBSCRIPTIONS

ONLINE		OTHER	
NAME	ACCOUNT OR REFERENCE NO.	NAME	ACCOUNT OR REFERENCE NO.

12.3 ENTERTAINMENT

Amazon Prime		Account or Reference No.	
DStv		Account or Reference No.	
Netflix		Account or Reference No.	
Showmax		Account or Reference No.	
Fibre/Internet Provider		Account or Reference No.	
Other		Account or Reference No.	
Other		Account or Reference No.	

12.4 REWARDS AND LOYALTY PROGRAMS

SERVICE PROVIDER	ACCOUNT OR REFERENCE NO.

12.5 RETAILER OR SHOP

RETAIL/SHOP	ACCOUNT NO.

13. DIGITAL LIFE

13.1 DIGITAL EXECUTOR

NAME	CONTACT DETAILS

13.2 DIGITAL & SOCIAL MEDIA INFORMATION

PLATFORM	USERNAME	PASSWORD/PIN
Work email		
Home email		
Other email		
Laptop		
PC		
Tablet		
Mobile		
Facebook		
X (Twitter)		
Instagram		
LinkedIn		
Pinterest		
Share trading accounts		
Medical aid sign-in		
Dropbox		
OneDrive		
Google account		
Microsoft account		
Apple account		
Other		

14. DOCUMENT CHECKLIST

14.1 PERSONAL

ITEM	WHERE
ID (Certified copy/Original)	
Marriage certificate (Original)	
Living Will	
Passports (Certified Copies/Original)	
Vehicle registration/s (RC1)	
Birth certificate (Original)	
Antenuptial/Postnuptial contract (copy)	
Firearm licence/s (Original)	
Organ Donation record	
Medical reports	
Partner 1	
Divorce and Maintenance Agreement	
Partner 2	
Divorce and Maintenance Agreement	

14.2 INSURANCE (ADVISOR'S DETAILS)

ITEM	WHERE
Life assurance policies	
Short-term insurance policies	

14.3 INVESTMENTS & ASSETS

ITEM	WHERE
Bank account statements	
Savings account books	
Credit card	
Listed shares	
Title deeds	
Trust Documents	
Coin collection	
Jewellery evaluation Certificates	
Unit trust Certificates	
Fixed deposit Certificates	
Mortgage bond Deed/s	
Lease agreements	
Loan agreements	
Other Collections	
Cryptocurrency	
Participant bond certificates	
Time-share certificates	

13.4 TAX

ITEM	WHERE
Financial records	
Balance sheets	
Income tax returns	
Profit and loss accounts	

13.5 BUSINESS

ITEM	WHERE
Business agreements	
Employee Benefit plan certificate	
Group life cover	
Employment contracts	
Pension, profit sharing and retirement plans	

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