

FILE OF LIFE

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Full names:

Surname:

ID number:

CONTACT PERSON	CONTACT NUMBER
Doctor:	
Next of kin:	
Emergency services:	
Pastor:	
Undertaker:	

PREFACE

This File of Life was compiled to assist you with the identification, organisation and collection of documents that will aid you in compiling your own File of Life, which will be a vital document following your own or your spouse's death. This is a "living" file that should be updated continuously.

While you still have the ability to collect the required documents, you should know that you are contributing to the day when you or your spouse passes away and when the executor has to register and administer the estate.

We trust that the process of continually updating and adding to this File of Life would be like a journey of life in which you are busy writing the last chapter.

It is our humble opinion that, when your loved ones and the executor need the information contained in this File of Life, they will be eternally grateful to you and appreciative of your efforts.

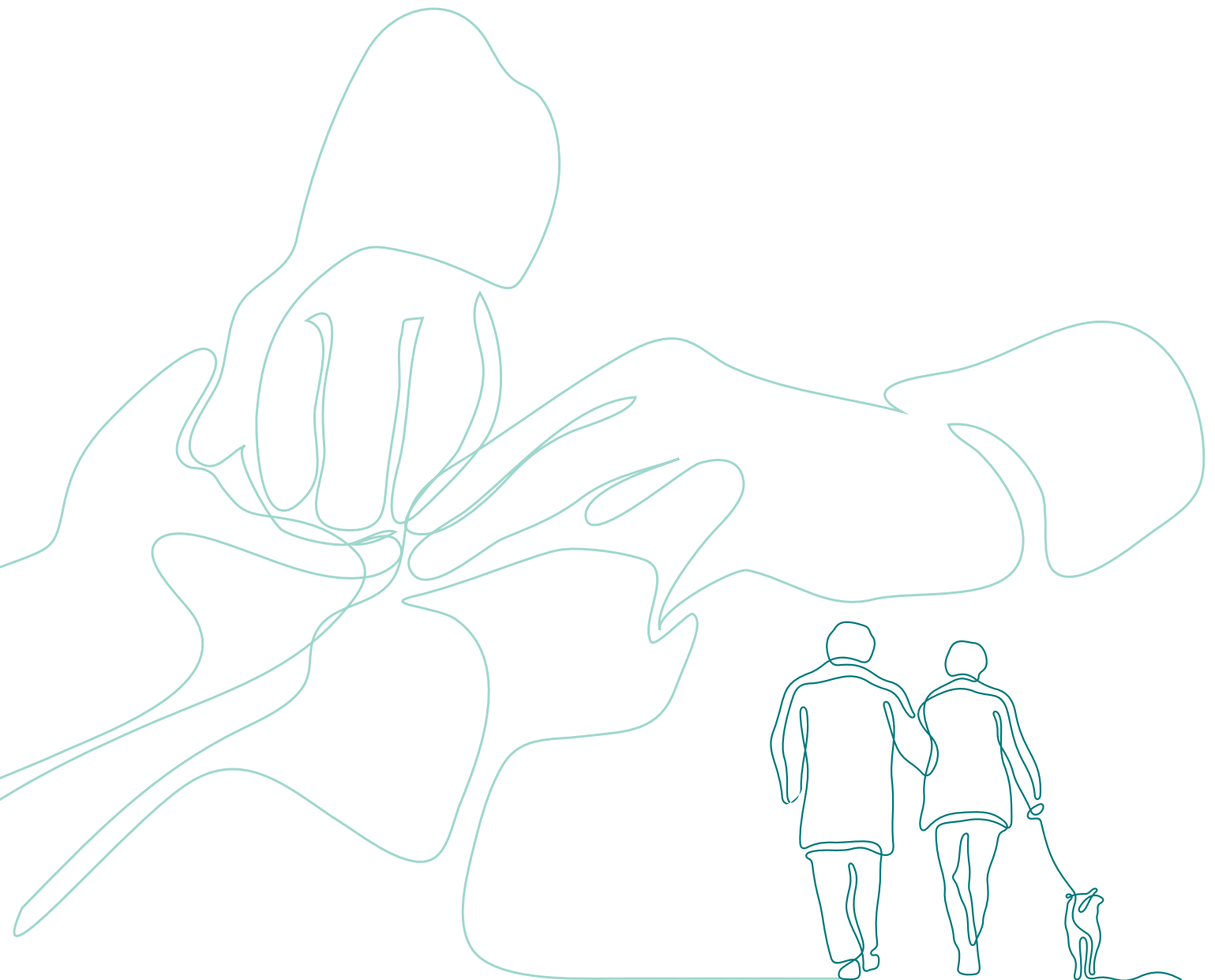


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To lighten the burden of those you leave behind after your death, you have to ensure that the following documents are in order – with proof, where applicable.

It is important to keep your own as well as your spouse's information on file. File it according to the different categories:

SECTION 1

1. Personal details

- Copy of your ID document
- Copy of your spouse's ID document
- Surname and full names
- Street address
- Postal address
- Telephone and/or cell phone number
- Medical information
 - Remember to complete the continued-membership form of your medical scheme
- Next-of-kin: contact details

SECTION 2

2. Will

2.1 Will

A will or testament is a legal document by which a person reveals his/her wishes as to whom should benefit from his/her estate. This document prevents unnecessary legal costs and uncertainties for your dependants and family members. It contains, among others, your wishes concerning your assets (property, jewellery, art and other items), cash and insurance policies.

If you were to die without a will (in other words intestate), it would delay the finalisation of your financial affairs, which could place your loved ones in a financial crisis.

You should consult a suitable, professional person who can assist you with the compilation of your will. You can also involve your loved ones with the compilation of your will. Your will can be adapted, depending on changing circumstances. It must be possible to execute your will.

▪ Signed will

Ensure that each page is signed. Two witnesses must be present: they must be older than 14 years, and they may neither be beneficiaries nor executors. They must sign your will in your presence.

▪ Place (where it is kept)

All documents, including your will, should be stored in a safe and easily accessible place, which is known to your loved ones.

▪ Additional Information

- If applicable, you can appoint guardians for your minor children and adopted children.
- If you or your spouse dies, it is recommended that the survivor compile his/her own will as soon as possible.

▪ Executor

Appoint reliable executors and trustees, who are known to your relatives, to administer your estate. These people may be beneficiaries. Their names and contact details must be available. It is recommended that you use auditors, lawyers or the trust division of banks or insurance companies.

2.2 Living will

The drafting of a living will offers you the opportunity to express your wishes in terms of organ donation and healthcare. It allows you to give permission to disconnect machines that are keeping you alive if you are no longer able to communicate and where there is no hope of recovery.

This is an informal document containing your wishes, but it is not recognised by South African statutory law. This document may comprise as much information as you wish. Remember to inform your spouse, children and medical doctor about your wishes as contained in your living will.

- **NB: Wishes pertaining to funeral (refer to Annexure 3)**

The information contained in this document will assist the funeral director to fulfil your last wishes concerning your funeral/memorial service. Remember to review the document from time to time and allow discretion for your loved ones to take some of the decisions – they would want to be involved in the planning process when the time comes to say goodbye.

- **Organ donation**

It may be your wish to assist other people after your death by donating your organs. Make sure your family and general practitioner are aware of your wish to assist you with this process. (Inform the medical team and grant authorisation.)

You can contact the Organ Donor Foundation by visiting their website at <https://odf.org.za> to register as an organ donor.

SECTION 3

3. Necessary documents

3.1 Funeral policy

Ensure that you have sufficient funeral cover in place. Alternatively, enough funds for the funeral arrangements should be available to your loved ones immediately after your death to enable them to continue with the arrangements. Funeral undertakers will not perform a funeral if it has not been paid for.

3.2 Financial advisor

Include his/her name and contact details in your File of Life.

3.3 Policies and retirement annuities

It is important to keep the original contract documents on file as proof of ownership.

3.4 Copy of your salary advice (if not retired)

If you have not yet retired, you must keep a copy of your latest salary advice on file.

3.5 Short-term insurance contract

It is important to ensure that your short-term insurance cover is up to date and the protection sufficient to cover any unforeseen events.

3.6 Title deed

When referring to finances and financial planning, this section is probably the most important. Keep the title deeds of properties that are registered in your name or of which you are the co-owner with the rest of your documents. If the original title deed is kept somewhere else, note the contact details and address of where this could be found.

3.7 Levies

Should any levies be payable on any of the properties you own, the details as to whom you pay the levies to (this could be a body corporate or a homeowners association) as well as the latest statement should be kept on file.

3.8 Lease agreement

It is equally important to have your lease contracts on file. If you have any verbal contracts which have not yet been finalised or documented, you need to finalise these as a matter of urgency.

3.9 Outstanding loans/debt

The original contracts need to be on file, along with the latest documentation from the company where you secured the loan.

3.10 Copies of latest bank statements

This applies to all the below-mentioned accounts.

SECTION 4

4. Other important documents

4.1 Bank accounts

Keep complete details of cheque, savings, transmission and deposit accounts, as well as credit cards, on file, including:

- Account number
- Bank name

4.2 Loans

Keep full details regarding liabilities, as well as latest statements and contracts or agreements on file. The same applies to loans to other people.

4.3 Tax

- Income tax reference number as well as a copy of the latest assessment and name of tax office should be kept on file.
- VAT reference number and latest VAT return, should you have a company registered for VAT, should be kept on file.

4.4 Information relating to assets that have been sold/disposed of during the past two years

This information must contain the name and contact details of the buyer (contact number, physical address, postal address, etc.). The asset must be described in detail and the selling price must also be indicated on the document.

4.5 Business documents

This section refers to all other businesses in which you have an interest. A copy of the memorandum of incorporation, share certificates and agreements that indicate your interest and shareholding should be kept on file.

▪ Mortgage

The latest statement of this account and/or correspondence must be kept.

▪ Business contracts

- This section refers to the memorandum of association of your business(es) as well as any contracts that have not yet been finalised.
- Details of any type of enterprise in which you have any concern, i.e. companies, partnerships, trusts, close corporations and sole ownerships.

▪ Trade licences

If you have any trade licences in your name, copies should be kept on file.

- **Details of any sureties**

In case of any sureties, the original contract (or a copy) should be kept on file. It is important that both parties' contact details are included and that the conditions are stipulated.

4.6 Documents relating to marriage

- **Marriage certificate**

Keep enough certified copies as well as the original on file.

- **Antenuptial contract**

Keep enough certified copies as well as the original on file.

- **Estate details of each former spouse (divorced/deceased)**

- **Divorce order and settlement order**

Keep enough certified copies as well as the original on file.

4.7 Heirs

- File two certified copies of each heir's ID document or birth certificate.
- File two certified copies of each heir's marriage certificate.
- Document telephone/cell phone number, postal address and email address of each heir.

4.8 Motor vehicles

- **Registration document**

All vehicles need to be re-registered at the Traffic Department. Enquire from your insurance broker/insurer about the conditions relating to your relatives driving your vehicles. Inform your relatives accordingly. Make a note of where the vehicles and their keys are kept.

- **Licence document**

File your latest licence document.

4.9 Licences

- **Firearm licence**

Ensure that all your firearms have been licensed and that your licences are available (place copies on file). Make a note of where the firearms are stored and where the safe keys are kept.

- **TV licence**

File your latest licence.

4.10 Accounts

Keep copies of all the following bills and accounts on file:

- **Municipal account**
- **Telephone account**
- **DStv account**
- **Clothing accounts**
- **Medical aid accounts**

4.11 General practitioner: contact details

If you don't have a specific general practitioner, ensure that all your emergency medical information is available/known to your relatives. # See Annexure 1 – Personal details.

4.12 Bookkeeper/auditor: contact details

See Annexure 1 – Personal details.

4.13 Computer passwords

Social media, e.g. Facebook and Twitter

Remember that without the relevant passwords no one will be able to access the information on your computer after your death.

B. DEATH

If a loved one passes away, a very confusing time can follow for those who are left behind – a time during which one doesn't know what to do first.

The first steps depend on the circumstances under which or place where the person has died, namely at home, in a hospital, in a public place or overseas.

1. Steps to follow after a person has passed away

1.1 Type of death

1.1.1 Natural causes

- Contact the deceased's GP (if during office hours), alternatively emergency services, to certify the person as deceased.
- Contact the deceased's undertaker to take the deceased into their care.
- Contact the deceased's pastor/minister.
- Enquire whether someone wants to say their goodbyes before the deceased is taken away.

1.1.2 Unnatural causes

- Contact the police who will send the forensic department to remove the deceased and to transport them to the government mortuary.
- Obtain the name and contact details of the investigating officer.
- A post-mortem/inquest will be performed by the pathologist to confirm the cause of death.
- Contact the undertaker to assist with the identification of the deceased at the forensic pathology division of the Department of Health and to take the deceased into their care for the preparation of the funeral.
- Enquire whether someone wants to say their goodbyes before the deceased is taken away.

1.2 What the undertaker requires

The following information and documents will be required by the undertaker to arrange the funeral:

- ID document/ID number of the deceased (if available)
- ID document of the person arranging the funeral
- Details of the GP who treated the deceased recently
- Make a decision: funeral/cremation/aquamation
- Date and time of memorial service
- Name of cemetery (if applicable)
- Details of the pastor/minister (name, telephone number and email address)
- Name and address of church/chapel
- List of songs to be sung in church (usually two songs)
- List of people who will act as bearers (usually six bearers)
- Special requests, e.g. photos, CDs, DVDs, flowers, clothing, viewing, etc.

1.3 The deceased's wishes with regard to funeral/cremation/aquamation and flowers/donations

Refer to Annexure 3 – My last wishes.

1.4 Cash

Determine how much cash you will need for the funeral (ensure that your spouse/next of kin has access to your account).

1.5 Registration of death

The undertaker will report the death to the Department of Home Affairs.
The following documents will be required:

- ID document of the deceased
- ID document of the applicant/informant (person who is reporting the death)
- DHA 1663 form, signed by a medical practitioner, the applicant/informant and the undertaker, as well as fingerprints of the deceased and the informant. It is important to have a general practitioner, as a medical practitioner will not complete the DHA 1663 if the deceased was not a patient. In instances where a medical practitioner does not want to complete the DHA 1663, a post-mortem examination will be required.

1.6 Death certificate

The undertaker will report the death to the Department of Home Affairs and obtain a death certificate. It is very important to make enough certified copies.

1.7 ID and marriage certificates (if applicable)

Make at least 10 certified copies (very important)



C. AFTER THE FUNERAL

1. Administration of estate

Should your File of Life have been kept up to date, this will assist with all the documents needed to administer your estate.

Following your death, your family/loved ones should hand this file to the executor for the finalisation of the estate. They must remember to add the death certificate and invoice from the funeral director.

Refer to the documents listed in the “Life” section.

The executor of the estate will present the required documents to the Master of the High Court. On receipt of the executor's letter, all the relevant institutions will be informed about the death. In addition, the executor will place advertisements in the local newspaper as well as in the Government Gazette, to inform your creditors about your death.

The executor should, within a six-month period, return a distribution and liquidation account to the High Court for approval to finalise the estate, on condition that notices have been published regarding any objections against the distribution and liquidation accounts.

This process can take months, if not years, if there is outstanding documentation.

In the case of a small estate (maximum of R250 000), the executor can report the estate to the Office of the Master of the Court.

▪ Possible challenges during the administration of the estate may include

- No will
- No executor has been appointed
- The appointed executor is not a legal executor of estates or is not recognised as such by the Master of the High Court
- Incomplete documentation

▪ Social Media

A copy of the death certificate should be forwarded to Facebook, for example, with a request to change the deceased's Facebook profile into a “Memorial Page”.

2. Ways in which you can assist yourself and others during the process of loss and grief

It is human to experience a feeling of shock, sadness, anger, loss of security, depression, denial and other emotions when someone close to us passes away or when a marriage/relationship ends.

It is also normal to feel overwhelmed during this time of loss. It is difficult to ease your pain or to find the appropriate words to comfort someone else.

▪ How to work through your own sadness after the loss of a loved one and support others

See Annexure 6 – Grieving process.

ANNEXURE 1



PERSONAL DETAILS

Surname: _____

First name: _____

ID number:

--	--	--	--	--	--	--	--	--	--	--	--	--

Residential address: _____

Postal address: _____

Telephone number: _____

Cell number: _____

Email address: _____

MEDICAL INFORMATION

Medical aid name: _____

Medical aid number: _____

Telephone number (fund): _____

Main member: _____

Medical plan: _____

Allergies

Number 1: _____

Number 2: _____

Number 3: _____

Blood type: _____

Illnesses/operations/cosmetic surgery

Number 1: _____

Number 2: _____

Number 3: _____

Number 4: _____

Number 5: _____

Other: _____

Chronic medication

Number 1: _____

Number 2: _____

Number 3: _____

Number 4: _____

Number 5: _____

Other: _____

GENERAL PRACTITIONER

Name of GP: _____

Telephone number: _____

Emergency number: _____

OTHER IMPORTANT MEDICAL CONTACT INFORMATION

	NAME	TELEPHONE NUMBER
Preferred hospital (for admission)		
Dentist		
Pharmacist		
Optometrist		
Physiotherapist		
Psychologist		
Other medical practitioners		

Medical tools

1. _____

2. _____

3. _____

4. _____

Medical history

Account/Auditor

Name: _____

Address: _____

Telephone number: _____

Fax number: _____

Email address: _____

OTHER IMPORTANT INFORMATION

Where can the following be found?

Keys to the safe: _____

Code to security system: _____

Firearms: _____

Extra set of keys: _____

Bank cards and PIN numbers: _____

Pin codes: _____

Vehicle keys: _____

House keys: _____

Postal box keys: _____

Identity document: _____

Passport: _____

Computer passwords: _____

Other: _____

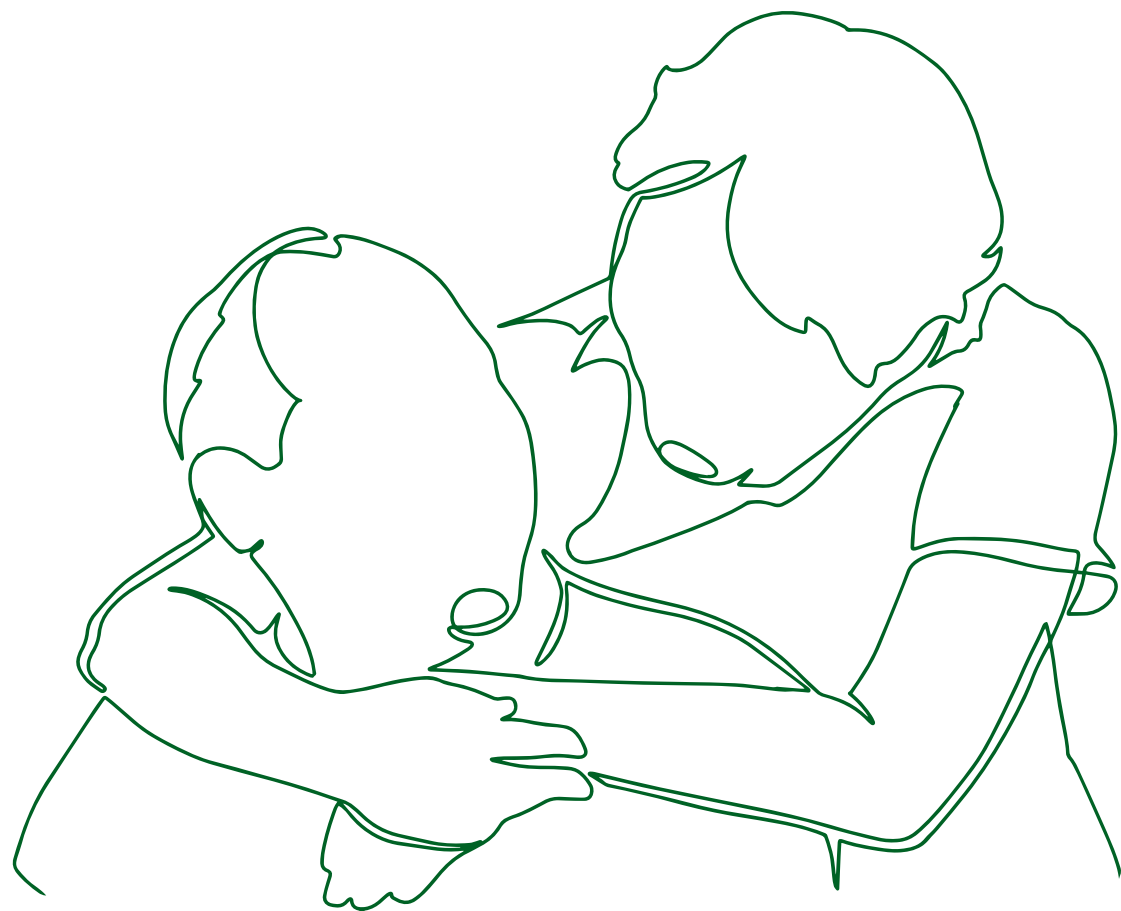
Other: _____

Other: _____

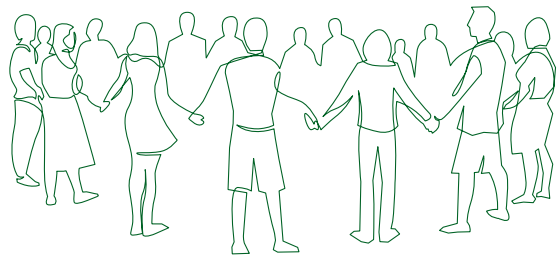
Other: _____

Other: _____

Other: _____



ANNEXURE 2



LIVING WILL

This document serves as a living will in which your wishes are revealed. It can be used when you are no longer in a position to communicate. This document will enable your loved ones to fulfil your last wishes.

I, _____
ID no: herewith declare that I am compiling this living will after careful consideration and while of a sound mind.

Medical treatment

If the time comes when I can no longer take part in decisions for my own future, let this declaration stand as my directive.

If there is no reasonable prospect of my recovery from physical illness or impairment, which is expected to cause me severe distress or to render me incapable of rational existence, I do not give my consent to be kept alive by artificial means, including any pacemaker, nor do I give my consent to any form of tube feeding when I am dying. I request that I receive whatever quantity of drugs and intravenous fluids as may be required to keep me free from pain or distress even if the moment of death is hastened.

This declaration is signed by me at _____

on this _____ day of _____ 20 _____

in the presence of _____ and _____

Organ donation

I herewith give permission that if my organs, namely my kidneys, liver, heart, bone marrow, corneas and any other tissue, are in a suitable condition following my death, they may be donated to anyone who may need them.

This declaration is signed by me at _____

on this _____ day of _____ 20 _____

in the presence of _____ and _____

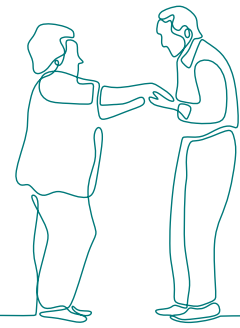
Copies of this document must be kept by your loved ones, medical doctor, and retirement village management (if applicable).

Signature

Signature (Witness 1)
Name and surname:

Signature (Witness 2)
Name and surname:

ANNEXURE 3



MY LAST WISHES

To my dear family,

I have decided to record the following matters as my last wishes to assist you with difficult decisions after I have passed away.

1. I would prefer to be ☐ buried ☐ cremated ☐ aquamated.

a) Burial place: _____

b) There is ☐ a reserved grave/there is ☐ no reserved grave.

c) Grave no: _____

d) – The grave ☐ has a tombstone/the grave ☐ doesn't have a tombstone

– The grave ☐ has a solid surface for a tombstone/the grave ☐ doesn't have a solid surface for a tombstone

e) Place where cremation should take place: _____

f) Instruction with regard to my ashes: _____

2. I would like you to arrange the following service at the venues indicated:

a) Funeral service: _____

b) Memorial service: _____

3. The name of the person(s) whom I would like to lead the service(s) is/are:

a) Funeral service: _____

b) Memorial service: _____

4. I would like the following scripture(s) and/or messages to be read:

a) _____

b) _____

c) _____

d) _____

5. I would like the following hymns/songs to be sung/played:

a) _____

b) _____

c) _____

6. I would like to have fresh flowers/artificial flowers as indicated below:

a) _____ in church.

b) _____ on coffin.

c) _____ at grave.

7. The following persons should be requested to be pallbearers at:

CHURCH	GRAVESITE

8. After the funeral/cremation/aquamation, I would like the following to be considered when a tombstone/plaque is erected:

- a) _____
- b) _____

9. The wording on the tombstone/plaque should be the following:

10. As I wanted to ensure that you will not be burdened with the cost associated with my wishes, I have made provision as follows:

- a) Funeral policy which can be found: _____
- b) Other: _____
- _____

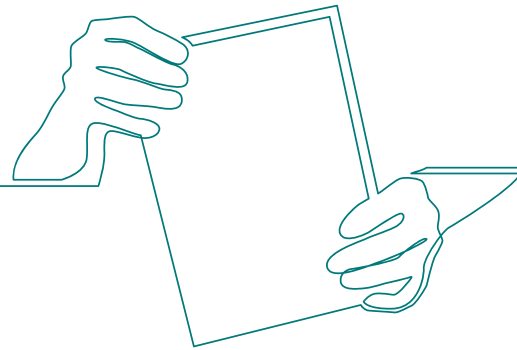
11. Other requests:

12. I would like my funeral to be executed as per my wishes and would like the funeral/cremation/aquamation to be conducted by:

Remember: **AVBOB** policyholders get **FREE** benefits when **AVBOB** Funeral Service conducts the funeral.



ANNEXURE 4



NECESSARY DOCUMENTS

Funeral policy * Institution where funeral policy is held

Name: _____

Address: _____

Policy number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Original will

Place/company where will is kept: _____

Contact details: _____

Other * Financial advisor

Name: _____

Telephone number: _____

Fax number: _____

Address: _____

* Policies

POLICY NAME	POLICY NUMBER
1.	
2.	
3.	
4.	
5.	
6.	

* Retirement annuity

Institution: _____

Policy number: _____

Contact person: _____

Telephone number: _____

* Investment – Share certificates

Institution: _____

Reference number: _____

Contact person: _____

Telephone number: _____

* Investment – Share certificates

Institution: _____

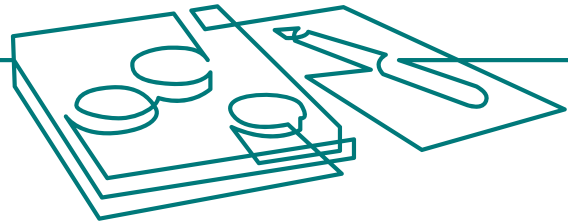
Reference number: _____

Contact person: _____

Telephone number: _____

ANNEXURE 5

BANKING DETAILS



BANK ACCOUNT 1

Account holder:	
Bank:	
Town and branch name:	
Account number:	
Type of account:	
Branch code:	
Pin number of card (*if preferred):	

BANK ACCOUNT 2

Account holder:	
Bank:	
Town and branch name:	
Account number:	
Type of account:	
Branch code:	
Pin number of card (*if preferred):	

BANK ACCOUNT 3

Account holder:	
Bank:	
Town and branch name:	
Account number:	
Type of account:	
Branch code:	
Pin number of card (*if preferred):	

ANNEXURE 6

HELPING YOURSELF AND OTHERS THROUGH GRIEF AND LOSS



The death of a loved one is one of life's most challenging experiences. We all experience feelings of intense and frightening emotions, including shock, grief, anger, loss of security, denial, depression and many other emotions when losing someone through death or a relationship that ends. It is common to feel overwhelmed following a loss. To relieve your own pain or to find the right words to comfort and to lessen another bereaved person's pain is tough. Don't let your own feelings of discomfort prevent you from reaching out to someone who is grieving. While you can't take away the other person's pain related to the loss, you can provide much-needed comfort and support. You might not know exactly what to say or do. You don't need to have answers or give advice. The most important thing you can do for the bereaved person is to simply be there.

What you need to know about bereavement and grief:

- The loss of a loved one is a shock that can cause a physical reaction (shortness of breath, lack of energy, dry mouth, headaches and other symptoms); emotional trauma (sadness, anger, anxiety, loneliness, guilt and other reactions); behavioural changes (sleep and eating disturbances, crying and social withdrawal); and memory problems (Botes, 2011)
- According to Kübler-Ross (1969), the majority of people go through the following phases of grief, namely denial, anger, depression and, lastly, acceptance.
- Grief is a normal, natural response to loss. Each person has a natural capacity to heal, which can take up to one year and longer. Their loved ones should afford them this opportunity.

Just be there for the bereaved person, because your support and caring presence will contribute towards the other person's coping and healing.

Follow these guidelines:

- Allow the person to tell his/her story. Listen with attention and compassion. The bereaved need to feel that their loss is acknowledged and that the loved one will not be forgotten. Allow these persons to tell their story over and over again, to express feelings and to work through the pain. With each retelling, the pain lessens.
- Acknowledge and accept the situation and all feelings. I heard that your passed away/died. Let the bereaved person know it is okay to cry in front of you, to get angry or express any feelings. The bereaved person should feel free to express their feelings without fear of judgment, argument or criticism. If needed, reflect on what you heard and acknowledge the intensity of the feelings. You can also express concern. "I am sorry to hear about what happened to you!"
- Be genuine/congruent in your communication. Let the person know you care. "I want you to know that I care!"
- Be willing to sit in silence. You can offer comfort and support with your silent presence. If you can't think of something to say just offer eye contact or a reassuring hug.
- According to Botes (2011), healing can take place in a warm and compassionate relationship. Remember you are comforting the person by being there and by showing the person that she/he has been heard.
- Refer a person for counselling if and as needed.

Comments to avoid when comforting the bereaved:

- Statements that begin with "You should!" or "You will ..." are too direct. Avoid judgments and evaluations. Instead, you could say: "Have you thought about ...?"
- "This is behind you now!" "It is time to get on with your life!" Each person moves on, at his/her own pace and might feel it means "forgetting" the loved one.
- "Look at what you have to be grateful for!" They know they have things to be grateful for, but right now these are not important.

- “I know how you feel.” You can never know the other person’s exact feelings. Rather ask the bereaved person how she/he feels.
- “Pull yourself together and be strong!”
- “Count your blessings!”
- “You can always try for another baby!”
- “She/he was lucky to have lived a long life!”
- Be careful with giving advice. People might not want to do what you advise them to do, but rather prefer to work through emotions with your help. Always work in collaboration.

How to work through your own grief after the loss of a loved one:

- There is no right or wrong way to grieve. Everyone grieves differently.
- Give yourself permission to experience all the different emotions following the death of a loved one. According to Botes (2011), expressing deep feelings in an accepting space can facilitate healing. Make notes of your emotions.
- Tell your story and share your feelings with those you trust. Repeating your story is a way of processing and accepting the loss. With each retelling, the pain lessens.
- Accept the reality of loss and its implications. Try to adapt to a world without your loved one. Negotiate new roles and responsibilities with yourself and others.
- Emotionally relocate the person. Acknowledge the value and role of the person you have lost. You will feel the loss, but memory is a positive experience.
- Accept practical help from others.
- Don’t make important decisions about your life when experiencing emotional distress. There will be sufficient time later on.
- Don’t isolate yourself. Continue with your routine, attend a support group or go for counselling.
- Be prepared to build new relationships and forge new links. Give yourself permission to develop feelings again – not as a replacement of the relationship you have lost, but as a new relationship.



NOTES



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Terms and conditions apply. **FREE** funeral benefits only apply if **AVBOB** Funeral Service conducts the funeral. **AVBOB** Mutual Assurance Society is a licensed life insurer and authorised Financial Services Provider. FSP 20656. **AVBOB** is a level 1 B-BBEE contributor. www.AVBOB.co.za