

# **ESTATE PLANNING: PUTTING YOUR AFFAIRS IN ORDER**

**A STEP-BY-STEP GUIDE and  
CHECKLIST of ACTIONS YOU  
SHOULD TAKE NOW...**

Arthur G Clarke



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**REVIEW the DOCUMENT ANNUALLY : Last time updated [dd/mm/yyyy]**


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*Any information in this booklet does **NOT** constitute financial or legal advice.  
Business assets have been ignored.*

## INTRODUCTION

### **This booklet provides**

- ... practical and vital financial and estate planning information
- ... checklists and programme of actions you should take now
- ... an alphabetical 'template' you can use to record your particulars

Like most people you are probably reasonably well-organized, if not perfect. The trouble is that, when you are no longer around, what may be obvious to you – like 'you always keep the back door key in the red tin on the kitchen shelf' – will not be very easy for others to guess. It needs to be recorded where it can easily be found by those left behind when you go.

### **WHY COMPLETE THE RECORD OF "ALL MY DETAILS"**

1. To organize affairs so that if you go first, your spouse and executors have a complete and full record of assets, their whereabouts and value.
2. To ensure there is enough liquidity (cash) in the estate to pay off estate duty in the event of death without a forced sale of assets.
3. To relieve surviving spouse of hassles with the winding up of estate.
4. To develop an action plan and take appropriate steps re: future accommodation.
5. To ensure your will and living will remain current, particularly if a change in a family situation.
6. To create clear simple investment guidelines, so that the surviving partner knows how best to manage daily expenses without stress.
7. To ensure the appropriate people are cared for (children/aged parents, etc.) in the event of both partners dying simultaneously.
8. To ensure that if I have a terminal illness, I do not have treatment that will unnecessarily prolong my life.
9. To ensure heirlooms go to the right people.
10. To have a strategy in place in case of dementia.
11. To minimize estate duty and taxes (which may include disposing of assets during my lifetime) as well as establishing ways to avoid delays in winding up an estate.
12. To provide for charitable bequest to favorite charities or organizations.
13. To determine guidelines for both financial and medical decisions if I am not able to.
14. To establish who is the best and most reliable advisor(s) to suit my requirements.

## THE QUIZ: HOW PREPARED ARE YOU?

You should be able to answer a confident 'Yes' to virtually all the questions. Note: if you are still married, both you and your spouse need to answer these questions.

### DOCUMENTATION

1. Do you have an updated, properly signed and witnessed, legal Will? Are you sure any assets you leave to her/him will be protected against the new husband/wife squandering your money?  
 Yes  No  Not sure
2. If **both** you and your spouse had died simultaneously yesterday in a car accident, would a trusted person know where both of your Wills (and other important papers) are kept, or who your executor is?  
 Yes  No  Not sure
3. **If you have bequeathed your house or car (the car does not fall under the heading 'household effects'), does your Will state whether the beneficiary or the estate is responsible for paying off any debt?**  
 Yes  No  Not sure
4. Does your Will allow for **substitute heirs in case the person nominated to receive an inheritance has died?**  
 Yes  No  Not sure
5. When drawing up your Will, take into account what would happen if (i) your spouse predeceases you, (ii) one or more children predecease you, or (iii) you have an obligation towards aging parents who are not well off?  
 Yes  No  Not sure
6. Have you made a list of the whereabouts of computer passwords, combination lock numbers, spare keys, etc.? Does a trusted family member or your executor know where you keep this list?  
 Yes  No  Not sure
7. If there was a fire, or your documents were stolen, from information you have recorded somewhere else (perhaps a document left with a relative) could you easily be able to obtain a copy because you have a record of the details on the original?  
 Yes  No  Not sure
8. If you decide to leave a bodily organ to medical research, should you put this in your Will? (The answer is "no". Inform your family in writing. Carry an organ-donor card. It could take a week or more to get round to reading your Will.)  
 Yes  No  Not sure

### INSURANCE

1. Have you given your life insurance companies proof of your age? (If not, before the insurance company pays out it may need to get hold of a certified copy of your birth certificate.)

Yes  No  Not sure

2. Your life assurance policy and retirement annuity may have your spouse as beneficiary. Do you know who will receive the benefits if you should *both* die in an accident? Are you sure?  
 Yes  No  Not sure
3. Do you know that if you nominate 'my estate' as the beneficiary on a life assurance policy, rather than naming a specific individual, you may be delaying any payout of that insurance policy by up to a year until the estate is wound up? (A life assurance policy to a named person pays out relatively quickly.)  
 Yes  No  Not sure
4. If you are a divorcee, are you sure that the benefits of a life insurance policy won't go to a previous marriage partner?  
 Yes  No  Not sure

### **BENEFICIARIES**

1. If you are a widow or widower and your child/children are overseas, will your executor know where to find them?  
 Yes  No  Not sure
2. Have you considered getting a certified copy of the identity documents of beneficiaries (perhaps living overseas) in order to obviate delays in winding up your estate?  
 Yes  No  Not sure
3. Are you absolutely certain that the beneficiary nomination on your policy/policies is the person you want to receive the benefits? (When did you last review?)  
 Yes  No  Not sure
4. If you are living with an unmarried partner, are you sure your partner will be a beneficiary in the event of your death? (If you do not have a Will, and you have children, your partner may well receive nothing or face potential litigation over ownership of assets.)  
 Yes  No  Not sure

### **GENERAL**

1. If you have given someone general power of attorney, will he or she be able to sign bank documents on your behalf if you are incapacitated? (Check! Some banks insist you sign their own forms.)  
 Yes  No  Not sure
2. If you have overseas assets, do you need a separate Will?  
 Yes  No  Not sure
3. Have you considered that you could have a stroke or suffer from dementia? Do you know how your financial affairs will then be managed?  
 Yes  No  Not sure
4. Have you left clear instructions as to the type of funeral or memorial service you would like so your family can respect your wishes?  
 Yes  No  Not sure

5. Have you considered making a list of 'family' items [photographs/personal possession/family heirlooms and determined how best to fairly distribute among family and relatives?  
 Yes    No    Not sure
6. If you are a widow or widower and have a pet, have you made any arrangements for the pet's care in the event of your death?  
 Yes    No    Not sure
7. Have you made an inventory of 'who owns what?' within your household which could be particularly important if you married out of community of property?  
 Yes    No    Not sure
8. Your estate might take nine months or more to wind up. If your spouse depends on your income, do you know where the money will come from in the interim? (A life assurance policy pays out relatively quickly.)  
 Yes    No    Not sure
9. If you have an overseas trust, do directives in any South African will over-rule any directives in this trust account should there be a conflict of interests? (Get expert advice.)  
 Yes    No    Not sure
10. Have you (perhaps) written a 'love letter' to your family saying how much you valued them or (perhaps) an ethical Will in which you related some of life's lessons you hope to pass on?  
 Yes    No    Not sure
11. If married, have you carefully discussed with your married partner how he or she will be financially affected after your death.... and suggested possible courses of action?  
 Yes    No    Not sure
12. Does your Will include the statement 'I direct that my heirs shall not be required to collate any donations made by me to them during my lifetime.' Know what this means?  
 Yes    No    Not sure
13. Do you have emails or digital photos that no one else should see? After your death, will your name remain on Facebook and other social networks? Do you have on-line accounts? What about user names and passwords? Have you thought about these issues and what you should do?  
 Yes    No    Not sure

### **Be prepared for eventualities**

Women often outlast men. For example if a survivor lost her car ignition key, have you hidden another one somewhere on the car which can be retrieved? A reminder to pay the TV licence (concessionary rates available for those over 70.). And so on. Have you added the word ICE (an acronym which stands for In Case of Emergency) into your cellphone, giving the name of a contact person? Paramedics know about this, and if you lose your phone, someone may phone ICE and return your phone to this contact person. (Or you could add 'ICOD' [in case of death] and 'home' as well.

## **SOME USEFUL TIPS!**

1. All your bank accounts and credit cards will be frozen the moment the bank is notified of your death, so you must make sure that the survivor has at least 6-9 months' funds in a bank account that he or she can access.
2. Have at least one shopping account in your spouse's name. Surprisingly perhaps, this will make it far easier for the surviving spouse to open new accounts if necessary after your death.
3. If you do not have a Will, the Master of the High Court will make allocations in accordance with the laws governing interstate succession. To find out, go to [www.justice.co.za](http://www.justice.co.za) . If there are children from more than one partner, second marriages and cohabitation, it is vital that you understand who will and will not inherit your estate.
4. Get advice before storing an original Will in the bank. On your death, your account (and all other 'stuff') is frozen and the bank may refuse to release it without the executor's permission, but nobody knows who this is because these details are in the Will. Catch-22!
5. A Will is invalid if the two witnesses to your Will are family members or beneficiaries. (Each page should be initialled by yourself and two adult witnesses. Last page signed in full and dated.) Witnesses do not need to read through the document.
6. Even if the surviving spouse has been excluded from the Will, he/she has the right to claim maintenance from the estate to the level he/she is accustomed to, and taking into account his/her personal assets. The amount is usually decided by a professional arbiter.
7. If a Will leaves anything to the divorced spouse of the deceased, that Will is invalid for a period of three months after the divorce. If the testator wishes to leave anything to his/her ex-spouse, he/she should make a new will immediately after the divorce, or make sure he/she lives for three months after the divorce when the Will becomes valid again!
8. In the event of an adult child pre-deceasing the parent(s) and the parents were or would be dependent on such deceased child, the Court/Master could adjudge that sufficient funds for the parent(s) living expenses be set aside before any of the bequests specified in such Will be paid from the estate.
9. Preferably, each partner should have a separate Will drawn up by a professional. The way in which your Will is structured may possibly even save you tax.

### **A scary thought!**

**We do hope you are not one of those extremely foolish people who say "I have very few assets, so I don't need a Will." According to research, 10% of those surveyed say they do not have a Will because "they do not want to think about dying or becoming incapacitated." Without a professionally drawn-up will, mistakes may happen. For example, if you bequeath a house or car (a car does not form part of 'household effects') you need to state whether the beneficiary or the estate is responsible for paying off any debts that may be owing. Again, instead of bequeathing heirs specific amounts of money, a more flexible approach (since the value of your estate may grow or decrease) is to give a specific percentage.**

# WHAT NEEDS TO BE DONE

## 1. When in doubt, discuss

Your bank manager, executor, financial adviser, and spouse (if married) can all help you to make sure your affairs are in order.

## 2. Review and update your Will/Trust deed

Do you still want to leave the same amount to the same people or organizations? How about leaving a percentage of the residue of your estate after bequests have been made to a charity or your old school/university to give others a head start? Organ donation?

## 3. Give someone power of attorney (POA) to handle your affairs, if necessary. This person may need to obtain bank signing powers as well.

It appears that if you become mentally incapacitated, because South Africa does not have an **enduring** power of attorney, this POA will no longer work.

Option 1: Add an extra clause to your POA stating that you wish this POA to have effect even if you are incapacitated, but that should this clause not be legally valid, the other clauses of the POA are to still stand. Who knows? An **enduring** POA may become legal in time.

Option 2: Appoint a *Curator ad Personam* who deals with personal matters such as medical matters.

Option 3: Appoint a *Curator Bonis*. Curatorship can be very costly over the long run. Get professional advice.

Note: *Contact your bank to ascertain requirements in terms of bank signing powers.*

## 4. Make a living Will

This document outlines the medical procedures you do not want if you become too ill to state your wishes yourself. Discuss with your spouse or partner.

**Contact SAVES:** The Living Will Society, PO Box 1460, Wandsbeck, 3631;  
Tel 031-266 8511; E-mail: [livingwill@31.co.za](mailto:livingwill@31.co.za); Website: [www.livingwill.co.za](http://www.livingwill.co.za)

## 5. Put in writing your funeral instructions and wishes

Note: If you plan to be cremated, rent a funeral coffin rather than buying an expensive one!

## 6. Organize (or reorganize) your documents and policies

## 7. Make certified copies of key documents

You are strongly advised to let the executor of your estate retain your original Will and other certified copies of important documents.

## 8. Capture all your important records and details relating to your affairs. See page 32

## 9. Think what else you may need to do!



We hope that we've covered just about everything. But you alone know your circumstances. Here is a list of some other things that you can do:

- If married, your spouse will be under stress after your death. Consider (a) writing a form letter for your spouse to use in getting the word out. (b) Make a file that contains the email addresses of those who should be contacted. Then all your surviving spouse has to do is to copy and paste into the TO line of an email.
- Are there any charitable organizations to which you would like to give items of clothing, tools, spectacle frames or hearing aids, computer equipment, etc. when you are not around? (Sorry, you can't give away your pacemaker!) Make a list
- Do you have photographs on your computer that your spouse may have forgotten about? Why not pleasantly surprise your surviving spouse by putting these on to a CD and adding captions? Or make a printed album?
- Find out from a computer nerd how to get your name removed from internet sites such as facebook and provide your spouse with guidelines.
- Don't forget to review beneficiary nominations.
- Go back to the quiz at the beginning of this book to see what else you may need to do.
- Don't forget to date when you last did a review. See bottom of contents page.

### **VERY IMPORTANT!**

**INFORM TWO TRUSTED PERSONS WHERE INFORMATION IS FILED.**

### **PROTECTING AGAINST FINANCIAL ABUSE OF THE ELDERLY.**

**Financial abuse may come from a friend, relative, care worker or even that charming attorney or financial adviser. There seem to be no end to fraud. The horrifying truth is that most perpetrators of these criminal activities are often the sons or daughters of the victim. Their view is that assets from the estate will be coming to them sometime – so why not take an advance now?**

**Those living alone or who have care provided for them in their homes are at most risk. They are likely to be frail and dependent. Sadly, coercion and bullying and the threat of withholding optimal care can put the victim in the caregiver's power.**

**Planning while you are not vulnerable is crucial. You need to sit down with your spouse, if still alive, and talk about potential problems now.**

## 2. PREPARING FOR LONG-TERM HEALTH CARE COSTS

Statistics suggest that over the last five years of your life you are likely to spend as much on medical costs as during the rest of your life.

In the USA, the statistics show that huge sums are spent on home care for the elderly. This usually lasts from 3 – 5 years. People migrate to a nursing home. (In South Africa today, this costs around R200 000 a year, double that in ten years' time!) This lasts on average another 2- 4 years. Finally, there is the hospice. (A stay in a hospice averages 50 days.) All told, you are probably looking at R1-2 million.

If you have major medical expenses, with a lot of after-care needed, where is the money going to come from? Sell the house or downsize? A loan on an insurance policy? Ask family members for help? etc. Potential future costs should caution you to be prudent when deciding whether to help out family with a large sum of money now.

What problems may arise? What may you need to do? Staying at home is the cheapest option with a carer, whether this is a professional nurse who 'lives in' or a friend who pops in most days -- or somewhere in-between. Try to think ahead. Is your home wheelchair friendly? Grab bars in the shower (a shower stool?), toilet or bath? How burglar proof is your home? Medic alert bracelets, emergency 'panic' phone system, transportation? Close on 50% of the 80+ age group will be at risk of Alzheimer's or dementia. Have you left written instructions that your doctor should feel free to share confidential patient information with other health care workers?

Suppose a son or daughter decides to help you, when either you or your spouse become infirm ... with bathing, shopping, getting medications, transport and so on. Should this person do this for free as a loving child? Or be paid reasonable costs? How do you think other siblings will feel? Will they believe that this means any assets you still have on your death will go mainly to this person and that other siblings will be 'cut out'? Will you be creating 'bad blood'? Are you going to inform all your children of your approach and decision -- or ask for their advice?

How about discussing the possibility of getting a loan from a son or daughter while they are under no pressure? You might agree to pay them back at a specific interest rate out of the financial assets you hold. Isn't this the sensible thing to do rather than selling assets in a depressed market?

Here are some things that everyone can do:

(1) Pick the right medical aid plan/GAP cover. A hospital plan is the most affordable. Compare total package costs. For example, some health insurance plans give discounts on health foods and gyms. Compare costs: <http://www.medicalaidcomparisons.co.za/>

(2) Get an annual check-up. Ask for cheaper generic medications, if available.

(3) Choose a public 'state' hospital rather than a private one. You'll be surprised how good some – not all – are. Huge savings.

(4) Doctors are afraid of being sued. If your doctor wants to may send you for blood tests, MRI scans, tell you to see a specialist, recommend getting further pathology reports, etc. Ask: “if so and so’, then what?” before you undergo all these tests.

(5) Negotiate with your doctor/dentist (insurance companies do it all the time.) Does your GP charge medical-scheme rates? Some charge up to three times this rate! Phone the doc up and say “I’d like to come and see you but I can only afford a cash payment of 70% of what you normally charge. Is that OK or must I go elsewhere?”

(6) Query whether there isn’t a less expensive option: in some case, ultrasound tests are just as effective as costly CT scans.

(7) Donate blood. You get your blood pressure taken every three months for free. And if you are hospitalized and your medical aid doesn’t want to pay for the cost of the blood for the transfusion, the Blood Donor Society will help to offset costs.

(8) If you are over 65, a good chunk of medical expense and contributions may be deducted from taxable income.

(9) Pathcare offers pensioner’s discounts but only when you have exhausted your annual benefits as offered by your medical aid. Ask them for a Pathcare card to enable this.

(10) Get out of hospital as fast as you can. Find out what the ‘check-in’ and ‘check-out’ times are to avoid being billed for an extra day.

(11) Refuse routine hospital tests if they do not relate to your condition or surgery. Demand itemized billing and scrutinize carefully. (Take note of how many doctor’s visits you have had.) According to <http://healthland.time.com> , in the USA 8 out of 10 bills for healthcare services contain errors!!! It could well be the same here.

(12) Don’t forget the medical cost of your pets! Negotiate prices down with your vet. Don’t necessarily respond to the automated annual reminder you get sent to get your animal vaccinated! One website says these vaccines last three years. (But do your own homework!)

Do give some thought to budgeting for future healthcare costs. Gambling – a significant problem among seniors in the USA -- isn’t the solution.

### **Alzheimer’s**

A family member can help you manage your affairs, But it will also be advisable to get professional advice. When choosing a financial adviser, you might want to ask if this person has a CFP (Certified Financial Planner) qualification which is widely regarded as one of the top industry qualifications internationally. Secondly, you could ask, how many clients do you have and how long have they been with you? Thirdly, you could ask for testimonials. Finally, most people seem more comfortable dealing with someone within five years of their own age group.

## 2. MAKING SURE YOU DON'T RUN OUT OF MONEY

### Longevity

It used to be said that 70+ was 'old age'. Today 90+ is the new 'old age'". And if you do make it to age 90, you have more than a 50/50 chance of living another five years! Will you *or your spouse* outlast your money – that's the question? Spouses take note!

#### Percentage probability of survival for a man or woman age 70 now

Chance of reaching age	Male %	Female %	Either %
72	95	96	100
74	90	92	99
76	84	87	98
78	76	82	96
80	68	76	92
82	59	68	87
84	50	61	80
86	40	52	71
88	30	43	60
90	21	34	48

### What level of income can you afford to live on?

If you have a pension in which all the decisions about how much you will receive are in the hands of the pension fund trustees, you don't have much say in the matter. If you have a living annuity, you would be wise to select the top figure in each block in the grid below – or risk depleting your capital later.

Example: Retirement (pension) capital: R3 000 000

Age: 65 – 69

Annual pension: R150 000 – R180 000 *before tax*

#### Recommended ANNUAL income depending on pension capital and your age

Capital	60- 64	65-69	70 -74	75-79	80-84	85-89	90-94	95-99
<b>1 million</b>	<b>45 000-</b> 55 000	<b>50 000-</b> 60 000	<b>55 000-</b> 75 000	<b>60 000-</b> 80 000	<b>65 000-</b> 95 000	<b>70 000-</b> 115 000	<b>75 000-</b> 140 000	<b>80 000-</b> 175 000
<b>2 Million</b>	<b>80 000-</b> 110 000	<b>100 000</b> 120 000	<b>110 000</b> 150 000	<b>120 000</b> 160 000	<b>130 000</b> 190 000	<b>140 000</b> 230 000	<b>150 000</b> 280 000	<b>160 000</b> 350 000
<b>3 Million</b>	<b>135 000</b> 165 000	<b>150 000</b> 180 000	<b>170 000</b> 225 000	<b>180 000</b> 240 000	<b>195 000</b> 285 000	<b>210 000</b> 345 000	<b>225 000</b> 420 000	<b>240 000</b> 525 000
<b>4 Million</b>	<b>180 000</b> 220 000	<b>200 000</b> 240 000	<b>260 000</b> 300 000	<b>240 000</b> 320 000	<b>260 000</b> 380 000	<b>280 000</b> 460 000	<b>300 000</b> 560 000	<b>320 000</b> 700 000
<b>5 Million</b>	<b>225 000</b> 275 000	<b>250 000</b> 300 000	<b>275 000</b> 375 000	<b>300 000</b> 400 000	<b>325 000</b> 475 000	<b>350 000</b> 575 000	<b>375 000</b> 700 000	<b>400 000</b> 875 000

### So – what can you do if you think you are going to hit the fiscal cliff too soon?

(1) The only guaranteed approach is to live more modestly. Unless you think your house is going to be a terrific investment, move to a smaller place. Get rid of your second car or even both cars and go Uber.

(3) Don't invest too conservatively. It has been estimated that the total retirement benefit of a person retiring at age 65 will be around 8 per cent higher if they can achieve a 1 percentage point per annum higher net return post-retirement.

(4) Negotiate fees with your financial adviser down – or find someone else. A 0,5% annual review cost on R5 million is R25 000 p.a. for a few hours work.

(5) You probably know that at any time you can convert your living annuity into a conventional annuity. What you do know is that should you convert, you and your spouse will be guaranteed an income for life.

(6) Some good news! Michael Kitces in the USA writes (concerning those who selected to draw down 4% p.a. and annually increase this by the inflation rate): *Retirees **finish with more than 100% of their inflation-adjusted principal 60% of the time, and double their real wealth almost 1/4<sup>th</sup> of the time, even after supporting a lifetime of inflation-adjusted spending at a 4% initial withdrawal rate!*** <https://www.kitces.com/blog/the-ratcheting-safe-withdrawal-rate-a-more-dominant-version-of-the-4-rule/> In other words, if you are overly cautious and draw down too little, scrimping and saving unnecessarily, you could end up with a stack more money for your beneficiaries than you may have thought. But meanwhile, you have perhaps unnecessarily foregone some of the joyous things in life which often cost money. Finally, in your retirement years, you are likely to move from the more expensive GO-GO years during the early years of your retirement, to the less expensive GO-SLOW years, to the most economical NO GO years.

(7) If you fear a stock market crash, what can you do? One strategy is to put as much as you need for you living expenses for one year in the money market; another two to three years of annual income in the stable market, and the balance in bonds and equities. You may have better approach but this approach protects against having to sell stuff when the market is right down, assuming it will recover in 3 years or so.

### **Funeral costs**

Most people would agree that the last thing they want to do on earth is to leave a debt. For some people, having a grandiose funeral ceremony, with musicians, a power point visual eulogy, full colour printed service program with a photograph of the deceased, masses of flowers and so on, is important. Every extra item costs. In the USA some funeral parlours overdo things. Here is an American illustration! *Coffins vary in price and style and are sold generally for their appearance. Innerspring mattresses are now available in coffins and provide comfort for the deceased. (!!!)*

### **Winding up your estate**

Make sure there is enough cash on hand while the estate is being wound up. A fee of about R60 000 according to the BDO Network – fifth largest accountancy network in the world – would be a fair price for an estate of up to R1,5 million. But if your estate is much larger than this, chances are the time taken to wind up the estate won't be that much longer – in which case, while you are still alive you should negotiate down the fees payable.

### 3.0 PREPARE A FUNERAL PLANNER

#### MY FUNERAL PLANNER

In the event of my death, please use the following information to assist you in performing what is required in the manner that I have chosen to have done. I declare that I am of sound mind and without the influence of any mood altering drugs, prescribed or otherwise.

SURNAME \_\_\_\_\_

FIRST NAME/S \_\_\_\_\_

ID NUMBER \_\_\_\_\_

RELIGIOUS DENOMINATION \_\_\_\_\_

MY CHURCH MINISTER and CONTACT NUMBER \_\_\_\_\_

Will lodged with \_\_\_\_\_

Next of kin \_\_\_\_\_

- I ask that my family be allowed to stay close to me in my last moments.
- If I am in a hospital at the time of death, I do not want my friends and family sent from the room.
- If there is no reasonable expectation of my recovery, I request that I be allowed to die, and not be kept alive by artificial means or heroic efforts.
- I request a burial in a simple wooden coffin, covered with a pall.
- I request a funeral service in my church /  memorial service.
- I prefer not to be embalmed, if physical conditions permit.
- If my family concurs, my body may be given for scientific research. My preference would be (check only one):
  - Anatomical study
  - Autopsy to determine cause & study of disease
  - Organ transplant, should there be recipients available.
- My preference of disposition is:
  - Burial (name of cemetery and plot number if known)
  - Cremation - ashes to survivors. Ashes scattered where?
  - Other

My preference regarding memorial flowers or funds, recognizing the emotional needs of the giver would be \_\_\_\_\_

Special requests for the burial service (music, readings, etc.)  
\_\_\_\_\_  
\_\_\_\_\_

Other special requests (flowers, wake, etc.)  
\_\_\_\_\_  
\_\_\_\_\_

The Funeral company I have chosen to execute my wishes:

Not chosen     Name \_\_\_\_\_

Please invite: Names and telephone numbers on a separate page of people who could be invited to attend.

Pall Bearers: (max 6)  
\_\_\_\_\_  
\_\_\_\_\_

Photograph for funeral leaflet required:     Yes     Not necessary

Gravestone required?     Yes     No

I have made provision to pay for funeral costs by the following means:  
\_\_\_\_\_

Signature \_\_\_\_\_

**NB Criminals increasingly read obituary columns. Find out at what time the funeral is being arranged, and the address of the deceased. Arrange for a house-sitter during the time of the funeral or take appropriate steps.**

#### 4.0 OPTIONAL ACTIONS

### **PRIVATE FAREWELL LETTER TO LOVED ONE**

The death of one partner can be a traumatic experience. This letter, which the surviving spouse will discover among your papers, needs to be written with care. You might want to thank your partner for certain activities, or remind him or her of certain treasured moments, or return some small memento that you received long ago. Much will depend on the individual. You might decide to include a crushed rose petal... or the words of a song or poem. There are so many things you can do, perhaps even putting a few drops of his or her favourite scent or perfume on the letter. The idea behind this is the other person's happiness, well-being and peace of mind.

This letter would usually be between two married partners. But, are there others you should contact?

### **OBITUARY INFORMATION**

Someone may want to say some nice things about you. You could provide some factual information of which he or she may not be sure. Some examples are:

- date of birth
- where education was received
- brief career profile
- hobbies
- contribution to society/ groups belonged to?
- awards if any - sporting achievements
- proudest moment - amusing anecdotes
- best attribute
- a value you tried to live by
- acknowledgement of someone who has been an inspiration for you
- a family member to whom you owe a great debt of obligation
- perhaps there is someone longing to know that they made a meaningful contribution in helping you through life.

### **FAMILY TREE**

Do you remember your grandfather? Who were your great-grandfather and great grandmother? Many people want to know about their family background. Consider whether you want to draw up a family tree. It can become a fascinating hobby.

Try to include fascinating bits of information rather than simply names. For example, qualifications, war time experiences, adventures, scandalous affairs!, the work this person did, sporting accomplishments, contributions to society, eccentricities, old letters, well-known acquaintances, moral attributes, graphic details, etc.



## **ESTATE PLANNING LETTER**

The Estate Planning Letter is designed to supplement your Will and make it more personal. This letter could give your views as to how the proceeds of your estate should best be re-invested or managed. What you write here has no legal force or effect but it may be helpful.

The topics your letter could include:

- What the surviving spouse could do to ensure a lifetime income.
- Recommendations concerning the spouse's new Will which must be drawn up.
- What you would advise should happen on your spouse's death i.e. possibly start university fund for the grandchildren.
- Hints on how to manage money.
- Accommodation suggestions for the surviving spouse, after one partner dies.
- A list of useful telephone numbers e.g. South African Revenue Service.
- Recommendations on who to contact re financial advice.
- Special advice to your spouse and children.

This letter that you write to your family could also include some points which could be helpful to the executors of your estate or to the survivor's financial adviser.

## **LIVING LEGACY or ETHICAL WILL**

Many of us do not have a great number of possessions or wealth to leave behind. The 'Living Legacy' is simply a record of your life and what you want to pass on to your children and grandchildren. There is no fixed way of doing this.

Some people may choose to concentrate on one or two meaningful events in their lives - perhaps in which their children were involved. Others may choose to leave behind "Words of wisdom" or "Lessons I have learned about life" which may be helpful to those left behind. Others may want to leave a list of "My favourite books" or "Favourite poems/music" etc. Others may want to write a biography of their lives and the people they have known.

What are you most proud of? What do you value most? What do you wish for future generations? What memories would you like to leave behind?

As Wikipedia puts it: **"The generic purpose of the ethical will is to pass on wisdom and love to future generations."** Writing can include family history and cultural and spiritual values; blessings and expressions of love for, pride in, hopes and dreams for children and grandchildren; life-lessons and wisdom of life experience; requests for forgiveness for regretted actions; the rationale for philanthropic and personal financial decisions; stories about the meaningful "stuff" for heirs to receive; clarification about and personalization of advance health directives; and requests for ways to be remembered after death."

SEE: <http://www.alegacytoremember.com/> OR <http://www.ethicalwill.com/resources.html>

## 8. MY LIVING WILL

Here is an example:

*(Sample only)*

### **DIRECTIVE TO PHYSICIANS**

Directive made this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

I, \_\_\_\_\_, being of sound mind, willfully and voluntarily make known my desire that my life shall not be artificially prolonged under the circumstances set forth below and do hereby declare that:

- a) If at any time I should have an incurable injury, disease, or illness certified to be a terminal condition by two physicians, and where the application of life-sustaining procedures would serve only to prolong the moment of my death, and where my physician determines that my death is imminent whether or not life-sustaining procedures are utilized, I direct that such procedures be withheld or withdrawn, and that I be permitted to die naturally.
- b) In the absence of the ability to give directions regarding the use of such life sustaining procedures, it is my intention that this directive be honored by my family and physician(s) as the final expression of my legal right to refuse medical or surgical treatment, and I accept the consequences from such refusal.
- c) I understand the full impact of this directive, and I am emotionally and mentally competent to make this directive.

Signed \_\_\_\_\_

Dated \_\_\_\_\_

## 6. SURVIVOR'S CHECKLIST AND GUIDE

### IMMEDIATE ACTIONS TO TAKE: Death at home, hospice or hospital

1.1 If *at home*, and person is lying on back, that's fine. If on side, turn deceased onto back, make sure limbs are straightened. Gently close eyes. [Note: if you should arrive home and find person dead, double-check house for anything suspicious, like robbery. If so, don't touch anything and call police].

1.2. *If death caused by negligent driver, ascertain position re: financial damages that may be payable. Contact police.*

1.3. *If death occurs in hospital, hospital staff will know what to do.* If death occurs in hospital collect belongings and valuables. Send out 'thank you' letters to hospital staff, etc. in due course.

2. Suggest -- phone a friend since you will be in some shock.

3. *Doctors rarely come out at night.* Contact Paramedics ER 24. [Tel 084124] Or Netcare. They will come and pronounce the person dead and fill in a report.

4. Phone local police and notify them. Ask for a copy of any report [Form BI-1680?] they may make which is stamped and dated.

5. In morning, contact a funeral director such as Human and Pitt who will remove body. Ask them whether you need to call a doctor.

5.1. The funeral director will take a copy of the paramedics report with him and give to a doctor who will fill out the death certificate stating the cause of death. In due course you will need to give the funeral director certified copies of the I.D of the deceased *and possibly the medical aid number and a copy of the birth certificate.*

5.2 Inform the funeral director that the deceased is to be cremated since you will be asked to fill in Schedule A form for the funeral director to apply for permission to cremate. (You can decide whether to attend or no.)

6.0 Whether death of natural causes occurs in hospital or at home, the doctor will issue a Death Notice / Notification of Death (cause of death) also known as the BI-1663 Medical Certificate (currently being replaced by form DHA-1663). A second doctor must examine the body if the deceased wished to be cremated. Even though the deceased may already have been removed from the scene to a suitable mortuary, *it is absolutely acceptable to select another funeral director to continue with the arrangements from this point onwards if you should so choose.*

The Death Notice referred to here is **not** the '[Death Certificate](#)' obtained from Home Affairs. The Department of Home Affairs will issue a Death Certificate (DHA-5) on receipt of the notification of death (Form BI-1663) and the Death Report (Form BI-1680) which can be provided by the police or authorized undertakers. The funeral director/Dept of Home Affairs will require this Death Certificate [stating cause of death] *plus* a certified copy of the deceased's ID certificate, and proof of the ID of the person attending to these issues *plus* your ID marriage certificate. Your funeral home should help with this as the Home Affairs department is usually crowded with long queues.

7.0. **Report death to the master of the high court within 14 days. Not to do so is a**

## **criminal offence.**

8.0 Review wishes of deceased in funeral planner in this file.

8.1 Inform family/relatives

8.2 Place obituary notice in paper. Make dated copies.

## **CHECKLIST OF FOLLOW-UP ACTIONS TO TAKE.**

1.0. As soon as the Death Certificate from the Dept of Home Affairs has been issued, make about 15-20 certified copies of the death certificate which will be needed for insurance companies and others *as well as about 15- 20 certified copies of your own I.D.* Photostat the originals, take to the police station to get stamped, and then make 15-20 copies of these stamped copies.

2.0 Keep records of all payments for funeral and other expenses which may be required by executors of estate. Buy an indexed file with plastic sleeves and label them alphabetically into which to put funeral costs, accounts, to do lists, correspondence etc. following death. Etc.

3.0 **Contact** Executor. Since all banks accounts are frozen on death, discuss how you should pay for things like municipal accounts (i.e. rates/electricity/water. And particularly how to pay for monthly debit orders since bank accounts are frozen. *Do not distribute personal belongings until you know the legal procedures.*

3.1 Make a 'file estimate' inventory of all property, assets, furniture, etc. that belonged to dead person. There is probably an official form for this which must be sent to the Master within 14 days of death. ) Clothing and personal effects are usually ignored.

3.2 Collect and assemble the following documents. Give to Executor. Obtain receipt if anything taken away.

Last will and testament  Obtain death certificate from funeral director  Birth certificate  ID document of deceased [Make 10-15 certified copies of these last three items]  Life insurance policies  Bank account numbers, recent statement for all banks  Marriage license  Ante-nuptial contract if married out of community of property  Divorce papers [and deed of settlement , if applicable ]  Tax returns for the last five years  Credit cards and recent statements  Unused cheque accounts  Share certificates /eftsa /unit trust  Deeds of transfer of fixed property  Registration certificates of vehicles and finance agreement if applicable  Municipal valuations of property  Municipal accounts  Monthly repayments (see bank statement)  Details of deceased's debts/HP agreements/monthly payments/loan accounts  Mortgage bond/timeshare certificates  Any contracts into which the deceased had entered such as short-term insurance.  Review contents of safe deposit boxes. Obtain receipt from executor if anything is handed over.

### **3.3 Discuss with executor**

-- what other information he/she requires

-- Details of investments and other income sources

-- name of financial adviser who has portfolio details

-- name of deceased's accountant, etc.

-- How to pay for funeral, memorial stone, etc. (Funeral policy?)

-- Medical aid organization and membership number of deceased?

- How outstanding bills to be paid? Rentals?
- Residential status may have a bearing
- if deceased was renting out property, how to notify tenants and make suitable arrangements
- ensuring all assets are properly insured during the wind-up period.
- Car repayments?
- Firearm licences?
- Transferring home into spouse's name and paying conveyancing costs
- who will contact relevant organizations in order to redirect interest/dividend payments into estate account while estate is being wound up
- who will contact SA Revenue Services notifying of death.

3.4 Obtain claim forms from life insurance offices. If motor car accident, check whether there is a claim against the other driver's insurance company (double indemnity?) Provide all insurance companies and pension fund with completed claim forms and death certificate. Cancel existing debit orders for these policies.

*When notifying people of the death such as banks/pension/municipality/other, notify them over the telephone, and then follow it up with a written notice (email or registered letter. Ask for acknowledgement of receipt and file this.). If, for example, you take a claim form to Old Mutual in person, it is very important to get his/her details and to ask them to sign for it. Keep a copy of this receipt. Again, cancelling something like a debit order, make sure they have signed a document stating they received notification from you.*

4. Contact organization that has the deceased's pension and get them to pay into spouse's bank account. Make arrangements for future beneficiaries in case of your death. Other non-pensionable assets with organizations such as Allan Gray and also ETFSA should be advised to re-direct interest/dividends into the estate account while the estate is being wound up

5. Contact medical aid and ask for a continuation of benefits. Depending on medical aid, this must be done within one month of death of deceased.

6. Open bank account in the name of the deceased estate in order to claim appropriate expenses. Get approval from executor first. Give the executor a list of things that must be paid: municipal accounts (rates/electricity/water). *Any cheques drawn must show (a) the name of the payee (b) reason for the payment (c) cheques must be drawn in order (d) signed by the executor). Determine whether any positive balances in bank accounts need to be transferred to the estate*

7. Rewrite your will

**8. Notify:**

- family and friends
- charities
- library (return card),
- Living Will Society (called SAVES) Tel 031 2668511 .
- Retirement homes to cancel booking or reserve place in your name.
- Others
- Traffic department re licensing of vehicles
- Notify SARS . You (or executor) will need a Tax Clearance Certificate.

### **Inform**

- banks to cancel/stop debit orders
- Telkom to change account/house phone into name of spouse;
- ADT re burglar alarm
- British and South African passport authorities who may require documents to be returned.
- Contact Mweb and Multichoice to change monthly payments from my account to yours for ADSL and DSTV so you don't get cut off.
- *Ensure insurance on house/vehicles is maintained.*

### **Change**

- rates and taxes payments into your own name
- the house *and vehicles* into your name
- locks of your home if concerned someone may remove items without your consent
- telephone account into your name
- beneficiary nominations on your own life policies, if needed

### **Cancel**

- Deceased's Fanatics, Woolworths cards etc.
- driver's licence of deceased; in due course cut in half
- cellphone contract.
- debit orders to any life insurance policies that will pay out
- Credit cards – in due course cut them in half after asking bank whether they include insurance benefits or cancellation of debts, etc.
- Loyalty cards
- Gym/club memberships of deceased
- Garage cards
- season tickets or pre-booked holidays and request a refund
- subscriptions to magazines
- newspaper deliveries if the house remains empty
- Chronic medication

### **Advise**

- post office in due course.
- Check emails coming in on deceased's computer and automate a reply notifying sender of death
- direct mail companies that mail is no longer needed

### **Jot down things to do**

- Review time share arrangements
- Take back unused medicine to doctor to dispose of these
- Get I.Ds and marriage certificates of heirs.

## **7. WINDING UP YOUR ESTATE**

Your Will states who your executor or executrix (female) is. This person, employed by a trust company, a bank or an independent attorney, will oversee and administer the winding up of the estate. Often, one or more 'co-executors' are also appointed. This person could be a trusted friend or, more often, a family member (who is allowed to benefit from any bequests left to him or her in the will), and could be the spouse, although this may be a less than happy solution if both partners die in an accident. For interest, in the case of simultaneous death, the person with the smaller estate will have been presumed to have died first.

### **The executor's immediate task**

The nominated executor applies to the Master of the High Court to be formally appointed and to be granted the necessary powers to administer the estate. This is known as 'an acceptance of trust', completed and signed in duplicate. One copy will be forwarded by the Master to the South African Revenue Service in view of tax implications when a person dies. Until letters of executorship are obtained, the executor has no formal authority and all the assets of the deceased are blocked. And if the deceased was married in community of property, the assets of the spouse will also be blocked. With the letters of executorship in hand, the executor can take control of the estate, allowing assets to move if a spouse needs living expenses. This process can take up to six weeks. The Master will open a file and allocate an estate number to the deceased. This must be used on all subsequent correspondence.

### **The administration process (A summary)**

1. A first interview with the relatives to obtain essential information and have documents signed
2. Reporting the estate by handing in the death notice, inventory, original Will and the acceptance of executor to the Master of the Supreme Court
3. The opening of a main file and sub-files for correspondence, documents, assets, liabilities, cheque account and the liquidation and distribution account
4. Letters to creditors and debtors in order to determine claims for and against the estate
5. Obtaining valuations of movable and immovable estate assets
6. The completion and submission of an income tax return
7. Receipt of the letters of executorships
8. Placement of the notice to creditors in the Government Gazette and in a newspaper
9. Opening an estate bank account
10. Determining a suitable method of administration in consultation with the beneficiaries
11. The collection of sufficient cash to settle outstanding debts
12. The preparation and submission of the liquidation and distribution account (sometimes also referred to as the executor's account or the estate account)
13. The placement of a notice in the Government Gazette and in a newspaper to the effect that the liquidation and distribution account is open for inspection
14. The payment of any outstanding debt and the payment and/or transfer of legacies and inheritances to beneficiaries
15. The payment of Master's fees

16. The payment of estate duty, if the estate is dutiable
17. Fulfilment of the Master's final requirements
18. Receipt of filing slip from the Master

### **What will all this cost?**

Executor's fees: The standard fee is 3.5% plus VAT = 3.99%, as well as 6% plus VAT (6.9%) of the income earned by the assets from the date of the person's death. On an estate of (say) R3 million this could amount to R135 000 +. To help negotiate down executor's fees – by perhaps 20% - 50% or more, you should explain to him or her how your co-executor is willing to help

There are other costs payable. For example:

- \* Bank charges if a bank account is opened in the name of the estate which is most likely.
- \* Master's fees. Up to a maximum of R600.
- \* Advertising. The cost of advertising in the Government Gazette and a local newspaper. Advertisements are run twice.
- \* Calling for debtors and creditors to come forward; and
- \* Giving notice that the liquidation and distribution account is open for inspection.
- \* Postage and petties probably in the region of R150.
- \* Transfer costs. Fixed property that is transferred to the heirs of a deceased estate does not attract transfer duty. But conveyancing costs which could be R70 000 or more must be paid.
- \* Mortgage bond cancellation fees in the order of R2500. Three months' notice of cancellation of a mortgage bond has to be given to avoid further costs.
- \* An appraiser's fees if the estate has to pay estate duty.
- \* Three months municipal rates in advance in order to get a clearance certificate in order that the property can be transferred into someone else's name.
- \* Funeral expenses -- the actual funeral costs and the cost of a gravestone (or a niche in the case of cremation). But also the cost of a wake if the will specifies this.
- \* A bond of security. If your executor is a bank or trust company, this security bond may be waived.
- \* Capital gains tax.
- \* Estate duty.

A good question to ask is: where will the money come from to pay these expenses. A life assurance policy is often the answer.

Specific bequests in your will (such as leaving an antique to a friend and jewellery to your daughter), may not be deemed part of your estate (but do get expert advice.)

The postal addresses of the main Masters' offices in South Africa are:

Gauteng: Private Bag X60, Pretoria 0001.

Free State: Private Bag X20584, Bloemfontein 9300.

KwaZulu-Natal: Private Bag X9010, Pietermaritzburg 3200.

Eastern Cape: Private Bag X1010, Grahamstown 6140.

Northern Cape: Private Bag X5015, Kimberley 8300.

Western Cape: Private Bag X9018, Cape Town 8000.

See also: <http://www.justice.gov.za>



\* You can find the text of the Administration of Estates Act and the regulations in an easy-to-use format at the [www.acts.co.za](http://www.acts.co.za) website.

## 8. FREQUENTLY ASKED QUESTIONS

**When will cash be made available for living expenses?** If married in community of property to the deceased person, your account will have to be frozen by the executor until he is sure that the estate is solvent. Cash from the estate itself may be advanced to you once the executor is confident that he can do so.

**What expenses are paid by the estate?** Funeral expenses, all debts due, executor's fees, Master fees, administration costs and bond and conveyancing costs.

**Will the executor sell everything?** Only if the Will directs this, the beneficiaries agree, or there is not enough cash in the estate to generate sufficient cash to meet debts, but this can be avoided if the beneficiaries pay cash into the estate.

**Will the state get any assets?** Beneficiaries named in a Will receive the assets. If there is no Will, the law determines who the closest relatives are and they will inherit.

**What taxes will be payable?** Outstanding income tax plus income tax on anything earned since the last assessment was made. If a spouse inherits the estate, no estate duty will be payable. Capital Gains Tax may also be payable.

**What happens to my pension and life assurance?** A pension is governed by the trustees of the pension fund of which you are a member. *The amount and the benefits payable and to whom they are payable are directed by the pension fund trustees and do not form part of the estate.*

Where a beneficiary has been appointed on a life assurance policy, the benefit under that policy will be paid directly to the beneficiary. The benefit will, however, be added to the value of your estate for the calculation of estate duty. If you have not named a beneficiary on your policy, the proceeds will be paid to your estate.

**When do I receive my inheritance?** After the Liquidation and Distribution account has been sent to the Master of the High Court for approval, and if no objections are raised during the inspection period.

**What happens if the house is broken into and assets stolen, my car damaged?**

It is crucial that you authorize the executor to insure property in the estate. Then the monetary value of the stolen items can be recovered under the insurance policy.

**How can I be sure that the assets I should receive won't disappear?** The Master of the High Court oversees the executor's work. His job is to protect the rights of beneficiaries and ensure that all assets are secured for the correct beneficiaries.

**How long does all this take?** It can take up to nine months: three to four weeks for the Master of the High Court to appoint an executor; six to 24 weeks to compile the Liquidation and Distribution Account; two to four weeks for the Master to examine the

account; four weeks for the account to lie open for inspection; and two to six weeks to pay out creditors, hand over to heirs and finalise the estate. If part of the estate is a house, or other property, the transfer of ownership from your name to that of your heirs may delay the finalisation of your estate even further.

**How does my marriage affect my Will?** If you are married in community of property, all assets acquired before the marriage and during the marriage belong to both of you equally. In this case, when you draw up a Will, you can generally only deal with half the assets of the marriage. If you are married out of community of property, any assets you acquired before your marriage remain your own, but assets acquired during the marriage belong to you both – unless you specifically state that assets acquired during the marriage belong to the spouse who acquired them. If you leave assets to your children, the law includes:

- children born of your marriage or any previous marriage;
- children born out of marriage; and
- legally adopted children.

**Is my estate liable for tax?** The first R3.5 million in your estate after deduction of debts, admin charges, funeral and deathbed expenses, bequests to any public benefit organization which is exempt from tax, and any bequests and property to your surviving spouse is tax free. Any assets in excess of this primary abatement of R3.5 million are subject to estate duty of 20%.

Estate duty is not payable on assets bequeathed to a surviving spouse. If the estate of a spouse does not utilize the whole of the abatement of R3 500 000, the estate of the last dying of the spouses may have the benefit of the unused portion of the abatement. Spouses therefore can enjoy a combined abatement of R7 000 000.

**Capital Gains** Capital gains does not apply to the first R2 million of gain in respect of a primary property. A person who dies is deemed to have disposed of his or her assets for an amount equal to the market value of those assets at the date of death. The capital gain is taxed to the extent that it exceeds R300 000, subject to the proviso that assets transferred to a surviving spouse are treated as having been disposed of for an amount equal to the base cost of the assets. Accordingly the assessment of the capital gain and payment of tax on the capital gain is deferred until the death of the surviving spouse. The current maximum CGT tax rate is 18%.

**Donations** Donations of up to R100 000 a year are free of donations tax. Donations between spouses don't attract tax.

As the author of this booklet, if it has been of any help to you, I do hope you will consider making a donation to Rhodes University. Either you could send them a small donation now... or possibly amend your Will to give 1% or so. Nice to think that the last thing you do on earth is a good deed! Here's what to do:

	Provider 1	Provider 2
<b>NAME OF COMPLEX</b> <b>ADDRESS AND TELEPHONE NUMBERS</b> Name of manager/contact person		
<b>TYPE OF ACCOMMODATION - RETIREMENT VILLAGE</b> Full purchase <input type="checkbox"/> Sectional title <input type="checkbox"/> Share block <input type="checkbox"/> Life right <input type="checkbox"/> Controlling body: _____ No of units: _____ Prices: from R _____ to R _____ Levies per annum: R _____ Stabilization fund? Y/N Rates and taxes/electricity included? Affordable? Deposit required? <b>RESERVING A PLACE</b> Admission restrictions: Age (min) _____ (max) _____ Health? _____ Financial stability? _____ Length of waiting list _____ Typical waiting period _____ years Refundable/non-refundable deposit? _____ <b>(a) HOME FOR ELDERLY</b> No of single rooms _____ Rooms for couples _____ Flatlets _____ Monthly Tariff: From R _____ to R _____. Or % of income: _____ <b>(b) FRAIL CARE HOMES/ NURSING HOMES</b> No that can be accommodated: _____ Monthly Tariff: From R _____ to R _____ per day/month Preference given to: _____		
<b>LOCATION</b> Is the location appealing to you? Nice view? <b>Positives:</b> Near stores, a park, a familiar neighbourhood, in a rural area? Easy access to walks/sea? Accessible to public transport? Close to greenbelt/shops/church or synagogue & public transportation services? Near cinemas? Easily accessible for visits by family or friends? Near medical facility? Good security? Easy to resell? <b>Negatives:</b> Street noise? Noisy pipes? Powerlines? Smells and pollution? Possible future developments in area?		
<b>FINANCIAL MATTERS</b> Does the entity own the premise? What is the financial health of the organization? What are financial reserves? An accredited organization? Ownership and financial stability?		

<p><b>Cost of units</b>  Deposit required? Refundable?  Levy costs: fixed or escalating?</p> <p>What guarantees against exorbitant levy increases?  What is the history of monthly or annual levy increases?  Any extra charges? How determined?  How is billing managed?  Does accommodation provide any insurance against theft, fire, etc? Is this an extra cost?  What services are included in fees?  Policy on willing home to heirs?  Are housekeeping, linen service and personal laundry included in fees or are they available at an extra charge?  Costs incurred should you terminate agreement.?</p> <p>Resale value – how determined? Guaranteed?  Who is responsible for costs of refurbishing on resale?  Any restrictions on who or when the owner may sell to?  On resale of place what percentage of purchase price recouped?  What happens in the event of purchaser running out of money to afford levy etc.?  Frail care costs? How are other semi-medical costs charged? (i.e. physio)  How financially secure is the complex?  Exit fee on resale/death/early leaving?</p>		
<p><b>MANAGEMENT AND POLICY MATTERS</b>  How managed?  Is there a written statement of residents' rights and responsibilities?  Does contract agreement disclose healthcare, accommodation, personal care, support services, admission and discharge provision?  Residents' council?  Policies i.r.o alcoholic beverages/smoking (in own rooms/common areas)?  Is there flexibility around visiting hours?  Pets and music?  What if you get divorced or want to bring in someone to share?  Practicalities: Cleaning arrangements?  How often is bed linen changed?  <b>SECURITY</b> systems for perimeter/visitors' gate?  <b>SECURITY</b> systems for cottages. Burglar bars? Panic buttons?  Repair and maintenance of Life Rights Cottages. Who is responsible? 24 hour call service?  Handyman services available  Are all furnishings provided by the residence or can you bring some of your own? Redecorate?  Is there emergency evacuation plan?  What are smoking rules? (Designated public areas?)  Who is responsible for refurbishing on resale?</p>		
<p><b>LEGAL MATTERS</b>  Is the premises owned or rented by the supplier?  Is legal liability cover provided?  Conditions re: selling on, renting out/moving out early if you do not like the place?  Type of contracts i.e. life rights?</p>		

<p>Can residents' contracts/leases be terminated against their wishes? Capital gains Tax payable on sale of unit?</p>		
<p><b>DESCRIPTION OF ACCOMMODATION-TYPES</b> Size of complex? Number of residents? Length of time in existence? Facility owned by a For-profit or Not For Profit organization? Main language spoken by residents? General age of residents? What percentage of the apartments has been rented and is occupied? Is there a waiting list? If so, how long do they estimate it will be for a unit to become available? Reputation in the community? Do residents look busy and happy? Does the building appear to be clean, comfortable, inviting and well-maintained? Do you like the facility's location and outward appearance? Are visits with the residents encouraged and welcome at any time? Is the facility convenient for frequent visits by family and friends? Floor plan well designed and easy to follow?</p>		
<p><b>FOOD</b> Meals provided? How many times a day? How many times a week? How many meals are included in fee? Does menu vary? How are special diets handled? special dietary needs? Viz. diabetic)? Qualified dietician who plans approves meals? Dining room superintendent? May residents eat in own units? Snacks available? Meal times? Tray service if resident becomes ill? Can residents have guests? Cots? Are the menus varied and appealing to you? Can family or visitors dine with you? Kitchen? Is it clean? Is there flexibility about mealtimes (choices of food, location, time)? Self-catering allowed? Also look at general kitchen and pantry if meals are offered. Review menus. Braai area?</p>		
<p><b>STAFF</b> How many staff? How are performance appraisals conducted? How long have they been with organization? Staff to resident ratio? Do the staff seem friendly? Appropriately dressed? Are staff warm and concerned when interacting with residents? Address them by their names? Can you talk with residents about how they like living</p>		

<p>there and about the staff?  Are criminal background checks, references and certificates required for staff?  Is there a staff training programme? What does it entail?  Is there an administrator or appropriate staff person generally available to answer questions?</p>		
<p><b>FACILITIES</b>  Is there Wifi/TV?  Minimum noise from neighbours?  Smells?  Wooden or tile floors. Non-slip?  Pets (cats) allowed  Secure parking?  Offstreet parking?  Garage costs? Extra? Size? Electrically operated?  Garden sprinklers?  Clearly marked exits?  Telephones?  Privacy?  Access to DSTV?  Gym? (scheduled exercise classes?)  Tennis courts, etc.  Library service?  Laundry service? Costs?  Religious services held on premise?  Swimming pool?  Nursing sister?  Wheelchair and walker access?  24 hour security?  Restaurant?  Community centre?  Outside courtyard or patio for residents and visitors?  Is gardening allowed?  Hairdresser?  Transportation services?  Organized outings?  Elevators? Hand rails?  Who schedules/organizes activity programme?  Is the premise licensed? Attitude towards alcohol?  Dining room?  Sun porch?  Garden?  TV room?  Bar?  General condition of kitchen?</p>		
<p><b>HEALTH AND FRAILCARE</b>  Nursing services available?  Registered nurses or care workers?  Qualifications of the matron?  Frail care? (Specialized services for dementia?)  If you have to move to frail care section, who decides?  Occupational therapy?  Is there an arrangement with nearby hospital?  Can a private carer look after you in your own cottage?  What happens if a bed is not available when you need it?  How are families involved in the planning for the resident's care?  How frequently are services such as physiotherapy,</p>		

<p>occupational therapy and foot care (chiroprody) available?  24 hr medical care?  What is procedure in case of medical emergency?  Reminders about or administration of medications  Parkinsons?  Supervision of or reminders about daily medicines to be taken  Help after a short hospital treatment?</p>		
<p><b>ROOM FEATURES</b>  Is the type of room and the bathroom to your liking?  Does size of unit suit you?  Two large bedrooms?  Convenient area to hang out washing?  Main en suite with loo?  Dining area separate from sitting room  A small self-contained kitchen?  Are bathrooms private and able to accommodate wheelchairs/walkers?  Shower?  Bath easy to get out of?  Toilets? Bidet?  Water pressure?  Noisy pipes?  Geyser capacity at least 160 litres  Will personal belongings be secure? (e.g. Lockable drawers)?  Can you hook up a phone or TV in the room?  Adequate lighting?  Adequate storage? Built-in cupboards?  Room warm in winter? North facing?  Quality of fittings?  Sufficient power points?  Smells?  Views out of window?  Telephone available?  Smoking policy?  Gas heater allowed?  Small patio  Easy to clean  Furnished/unfurnished? What is provided?  What decoration restrictions?  Burglar bars if ground floor?</p>		

**ESTATE PLANNING INFORMATION AND RECORDS TO KEEP**

**Note: Simply recording where items of kept may be fine, but if a fire destroyed originals, having a certified copy of key documents is probably a wise thing to have. ▶▶ Documents needed by executor**

ITEM/DOCUMENT	RECORD THE LOCATION/PROVIDE INFORMATION	
	See files bottom shelf of bookcase in study [or wherever you keep stuff	See grey hanging file in her study earmarked Investment & Wills
<p><b>PERSONAL INFORMATION FULL NAME AND ID. ▶▶</b></p> <p>Cellphone/Telephone/ Email/Residential address P.O.Box number</p> <p>PASSPORT ▶▶ Number. Date of issue. Expiry date. <i>Retain expired passport to satisfy application requirements for a new one, then discard</i></p> <p>NATURALIZATION ▶▶</p> <p>PERMANENT RESIDENCE ▶▶</p>	<p><b>Husband</b></p>	<p><b>Spouse</b></p>
<p><b>DATE AND PLACE OF BIRTH ▶▶</b> [dd/mm/yy] and registration certificate <i>Make 10-15 certified copies.</i></p>		
<p><b>PARENTS' DETAILS</b> Date of death. Mother's maiden name.</p>		
<p><b>MARRIAGE STATUS – CURRENT ▶▶</b> Date and place. Certificate and ante-nuptial (post-nuptial) contracts. <i>Widows/widowers are advised to send a registered letter to Home Affairs/SARS confirming status.</i></p>		
<p><b>ANTE NUPTIAL CONTRACT ▶▶</b></p> <p><b>MARRIAGES – PREVIOUS</b> Name and address of previous spouse if relevant. Contact details. Alimony, etc. Name and date of death of any pre-deceased spouse,</p>	<p><i>See Divorce papers below</i></p>	



if applicable		
HIS FAMILY RELATIVES/OFFSPRING		
HER FAMILY RELATIVES/OFFSPRING State relationship and contact details. Add appropriate details. i.e. ID, passport, etc		
ACCOUNTANT ▶▶ Name & address, Cellphone, Tel/Email <i>Plus Income tax number</i>  See also Income tax records below ▶▶		
ATTORNEY/LAWYER Name Tel, Email Power of attorney? ▶▶ <input type="checkbox"/> Given to?		
BANKS USED Name & address, Cellphone, Tel, Email		
CAR & HOUSEHOLD INSURANCE AGENT Name & address, Cellphone, Tel, Email. See <i>vehicle</i>		NIL
CONTACTS IN CASE OF DEATH		
CHILDREN FROM PREVIOUS MARRIAGE		
CHILDREN FROM CURRENT MARRIAGE		
CHILDREN'S GUARDIAN In case of simultaneous parents' death		
DENTIST Name Cellphone, Tel/Email		
DOCTOR AND/OR MEDICAL SPECIALIST Name Cellphone, Tel/Email		
DOMESTIC & GARDENER Name/photo/I.D etc		
EXECUTOR & TRUSTEES ▶▶ Executor and/or trustees: Name & address, Cellphone, Tel, Email Will: <input type="checkbox"/> Living will <input type="checkbox"/>	Will: <input type="checkbox"/> Yes Living will <input type="checkbox"/> Yes	Will: <input type="checkbox"/> Yes Living will <input type="checkbox"/> Yes
FAMILY MEMBER TO ASSISTNG EXECUTOR ▶▶ Name & address, Cellphone, Tel, Email		
GRANDCHILDREN		
LIFE ASSURANCE AGENT Name Cell phone, Tel, Email		

MEDICAL INSURANCE AGENT Name, Cell phone, Tel, Email		
PRIEST/RABBI/IMAM		
STOCKBROKER Name, Cellphone, Tel/Email	Nil	Nil
SUPERINTENDENT at flat/retirement home		
TRUSTED FRIEND Name and contact details of person who know where you keep all your important papers and financial planning information.		
VETERINARIAN Name, Cellphone, Tel/Email		
ACCOUNTS (SHOPPING) & MONTHLY CONTRACTS/PAYMENTS <i>All online accounts and passwords should be kept in a safe place.</i> Details of stop orders, debit orders, where unpaid accounts kept.		
ADDRESS BOOK – PERSONAL		
ADOPTION OR LEGAL GUARDIANSHIP PAPERS		
APPLIANCE AND OTHER MANUALS For reference on use and care		
ASSETS – FINANCIAL AND INVESTMENT RECORDS Unit trusts. Savings. Shares. Bonds. Money market/other. Local/offshore. Account name. Acc. Number. Description. Financial institution. Owned by/institution/product name/what's it worth? Certificate no. [Are certificates electronically held somewhere in custody?]. Contact details of portfolio manager, if applicable. Pension and Retirement annuity Amount paid into which bank? Name of beneficiary/ies on pension holder's death.		
ASSETS – PENSION AND RETIREMENT ANNUITIES ▶▶		
ASSETS – PROPERTIES OWNED (1) Own home/flat (2) Holiday cottage (3) Time share (4) Rented property (5) Farm . Type and address – <i>for details see Property ownership below.</i>	See house deeds below	
ASSETS – VALUABLES Valuation certificates/Heirlooms/ Who should receive? Historical information		

<p><b>BANKING PARTICULARS—CHEQUE BOOKS, STATEMENTS, ▶▶</b>  <b>Name &amp; address, Branch code, Cellphone, Tel number, Email of any banks used. <i>If you use Internet banking, make sure a trusted person has the ID and password</i></b>  <b>Where are cheque books and credit card statements filed where? Who else has bank signing powers? Joint account?</b></p>		
<p><b>BAPTISMAL AND CONFIRMATION RECORDS</b>  <b>May be acceptable evidence of birth date when obtaining a delayed birth certificate; proof of church membership</b></p>		
<p><b>BLOOD DONOR RECORD</b>  <b>If medical aid won't pay for costs, blood donor organization may</b></p>		
<p><b>BOREHOLE/WELLPOINT</b>  <b>Registration number, etc.</b></p>		
<p><b>CAMERA AND/OR GARMIN DETAILS</b></p>		
<p><b>CARDS – WHEREABOUTS AND NUMBERS</b>  <b>Botanical society card... cinema card number...Clicks card... details of stop orders/debit orders...Edgar's card... Fanatics card... Garage card...library card... ... ..Woolworths card... etc.</b></p>		
<p><b>CHARITIES SUPPORTED</b>  <b>Priority list. <i>Instead of flowers at funeral, suggestions of where money can be sent.</i></b></p>		
<p><b>COMPUTERS AND CELL PHONE</b>  <b>Computer &amp; Internet, modem number, service providers details i.e google verification password, whereabouts of memory sticks, log on usernames &amp; passwords (or where list kept), E-filing, Facebook/ Linked in. Personal website. Email addresses</b></p>		
<p><b>CREDIT CARDS, STATEMENTS ▶▶</b>  <b>Company. Last four digits; login and passwords</b></p>		
<p><b>CURRICULUM VITAE</b>  <b>keep beyond retirement in case you decide to re-enter the workforce</b></p>		
<p><b>DEATH CERTIFICATE ▶▶</b></p>		
<p><b>DEBTS I OWE ON VARIOUS ACCOUNTS. SCHEDULE OF REPAYMENTS ▶▶</b>  <b>Credit card. Mortgage. Automobile. Clothing or store debts. Regular stop or debit orders payments. To whom and from which bank? Name/amount/institution money</b></p>		

owed to. Contact details. Paid from which account?		
DISABILITY RECORDS AND INSURANCE		
DIVORCE PAPERS ▶▶		
DRIVER'S LICENCE Valid until?		
EMPLOYMENT PAPERS Employer name and address. Contributions made i.e. pension, medical aid.		
ETHICAL WILL An optional document setting out your values and hopes for future generations		
FAMILY HISTORY AND PHOTOS Family photographs – albums or digital [to go to whom?] /memorabilia/genealogical records. <i>Record who involved, where and when</i>		
FAMILY LEGACIES/BEQUESTS Information about legacies received or anticipated. Inheritance information.		
FILES TO RETAIN		
FUNERAL ARRANGEMENTS Funeral policy and cemetery plot. Obituary information. Burial/cremation/pallbearers/hymns/readings/arrangements/ who to notify		
GUN REGISTRATION /LICENCE <i>Also combination number of safe where gun is kept.</i>		
GYM CARD		
HEIRLOOMS Details of item's history – who should go to? Etc.		
HOUSE DEEDS ▶▶ Deeds and titles (home, other) architect's plan, wellpoint  <i>Maintain financial records of improvements which can be deducted from selling price if Capital Gains tax likely.</i>  See also PROPERTY OWNERSHIP if more than one property		
INCOME TAX RECORDS ▶▶		

<b>Tax return information for last five years. Income tax number and office where registered.</b>		
<b>INFORMATION FOR NEW HOMEOWNER</b> <b>Mains water turn off valve/ sprinkler system/electricity meter/</b>		
<b>INSURANCE – DISABILITY POLICY</b>		
<b>INSURANCE – HOUSE, VEHICLES, ALL RISKS ▶▶</b> <b>Company – contact details, policy numbers and contact details.</b> <b>Photos of items filed where? Other property?</b>		
<b>INSURANCE – LIFE &amp; DISABILITY ▶▶</b> <b>Institution/what’s it worth? Date acquired/ Type of policy/policy number/ premium/beneficiaries/ expiry date</b> <i>It may be preferable to inform beneficiaries of a life insurance policy and appropriate details. i.e. policy number and company. Some policy benefits go unclaimed because the life office does not receive claims for a variety of reasons.</i>		
<b>INSURANCE – LEGAL LIABILITY/OTHER</b>		
<b>INVENTORY OF HOUSEHOLD EFFECTS ▶▶</b> <b>Personal effects, jewelry/ antiques and collectibles/ coin or stamp collection, household goods.</b> <b>Location of receipts. Where photos of items? Values? When last appraised? Who owns what? Items in storage? Can take photos including musical instruments etc.</b> <b>Update annually</b>		
<b>INVESTMENT RECORDS</b>		
<b>KEYS – SAFE DEPOSIT BOX</b>		
<b>KEYS HOME AND SPARES</b> <b>Keys (labelled) for cars/doors/storage, etc/ numbers of combination locks, Car key number</b>		
<b>KEYS – OTHER PROPERTIES</b>		
<b>LEASE OR HP AGREEMENTS</b>		
<b>LOANS</b> <b>Promissory notes in respect of loans owed to the estate.</b>		
<b>MEDICAL AID: INFORMATION ▶▶</b> <b>Medical aid records, organ donation and medic alert.</b> <b>Type of medical aid insurance: plan, scheme name, medical aid number, contact details, blood type, other particulars. Allergies? Vaccination records. Medications taken regularly?</b>		

<b>Medical insurance gap cover?</b>		
<b>MILITARY SERVICE?</b>		
<b>MORTGAGE BOND &amp; INSURANCE</b>		
<b>MISCELLANEOUS</b> house paint names/ storage bin number/ frequent flyer card no/ student loans or reservations		
<b>MEMBERSHIPS</b> list of club memberships		
<b>OPTICIAN</b> Name Cellphone, Tel/Email		
<b>PENSIONER INFORMATION</b> Last employer details. Pension information: Details. What's it worth? Type/ Certificate number/		
<b>PENSION PAYMENTS ▶▶</b>		
<b>PETS – VACCINATION, ETC</b> Names. Vaccination history. Action to be taken if you are not around. Sterilized.		
<b>POST OFFICE BOX AND KEYS</b> Location and/or combination		
<b>POWER OF ATTORNEY DOCUMENT</b> Date signed. Who has signing power? (Banks and other institutions may have their own forms)		
<b>PROPERTY OWNERSHIP</b> Address/erf no/purchase price/mortgage debt/where are title deeds? /municipal valuation/municipal account number/ whereabouts of receipts <i>Also file and detail improvements made since purchase to 38inimize Capital Gains Tax. Record day, month, and year you acquire or sell property; gross sale price; depreciation; legal fees &amp; expense of sale</i>		
<b>PROPERTY RENTAL ARRANGEMENTS</b>		
<b>RETIREMENT ACCOMMODATION BOOKINGS</b> Names of places for which name put down. Other details		
<b>SAFETY DEPOSIT BOX</b> Safe location and whereabouts of keys (who has access?)		
<b>SECRET STUFF</b> PIN numbers, user names, passwords or where list is kept, house alarm code, safe deposit box and location of key, safe combinations , secret hiding places. Who should have access?		
<b>SERVICE PROVIDERS</b>		

<b>Plumber/electrician/garage/op[tician</b>		
<b>STUFF IN GARAGE/ WORKSHOP/OUTBUILDINGS Tools/ machinery, etc</b>		
<b>SUBSCRIPTIONS</b>		
<b>TAX RETURNS (LAST FIVE YEARS) ▶▶</b>		
<b>TELEPHONES &amp; CELL PHONES Cell puk/ serial no. Skype details</b>		
<b>TELEVISION TV stuff: DSTV account number / Decoder number. Multichoice, PVR number, TV licence number</b>		
<b>TRUST FUNDS Beneficiaries? Attorney?</b>		
<b>UTILITIES: ELECTRICITY/GAS/WATER ▶▶ rates &amp; taxes, municipal account no.</b>		
<b>VEHICLE RECORDS ▶▶ MOTOR VEHICLES, MOTOR CYCLES, CARAVANS, BOATS, TRAILERS Licence and registration/ make model and year \Vin number /licence plate number/Spare keys whereabouts /Ownership papers/ service records. Registration plate numbers. When purchased and cost. Loans owed to? . Servicing agent?</b>		
<b>VAT REGISTRATION NUMBER If applicable</b>		
<b>WARRANTY/ GUARANTEES AND VALUATION CERTIFICATES For proof of date of purchase</b>		
<b>Whereabouts? Fire extinguisher? Mains water tap? Crime watch radio, etc.</b>		
<b>WILLS ▶▶ When signed [where originals and duplicates kept?]. <i>Never include login and passwords in a Will as it becomes a public record.</i></b>		
<b>WILLS – LIVING WILL ▶▶ Also known as advanced care directive</b>		

**2. SUMMARIZED VALUE OF ASSETS AS AT \_\_\_\_\_**

<b>ASSETS</b>	<b>HUSBAND R</b>	<b>WIFE R</b>	<b>JOINT R</b>
Primary residence/flat			
Holiday home			
Time share			
Rental property			
Motor vehicles			
Boat/caravan			
Household inventory			
Personal effects/jewelry			
Antiques and collectibles			
Coins/stamp collection			
Life insurance			
Pension			
Retirement annuities			
Unit trusts			
Savings and money market			
Shares			
Bonds			
Cash			
Current account			
Credit cards			
Debit cards			
Offshore assets			
Other/money owed to me			
Trusts			
Medical aid savings plan			
<b>TOTAL ASSETS</b>			
<i>Less</i>			
<b>LIABILITIES</b>			
Credit card			
Mortgage			
Automobile loans			
Clothing/store debts			
Other debts/creditors			
Loans on insurance policies			
<b>TOTAL LIABILITIES</b>			
<b>NET WORTH</b>			



### 3. HOME INVENTORY CHECKLIST (Current value in rands)

BEDROOM	1	2	3	4	STUDY/ WORKROOM	1	SUB- TOTAL
Beds & mattresses					<u>Desk/bookcase</u>		
<i>Owned by</i>					<i>Owned by</i>		
Dressing table					<u>Books</u>		
<i>Owned by</i>					<i>Owned by</i>		
Chair					<u>Curtains/carpets</u>		
<i>Owned by</i>					<i>Owned by</i>		
Curtains/carpets					<u>Computer</u>		
<i>Owned by</i>					<i>Owned by</i>		
Bedding stuff					Printer		
<i>Owned by</i>					<i>Owned by</i>		
Contents of cupboards					Paintings		
<i>Owned by</i>					<i>Owned by</i>		
Lamps					Radio		
<i>Owned by</i>					<i>Owned by</i>		
Radio					Firearms		
<i>Owned by</i>					<i>Owned by</i>		
TV					Binoculars		
<i>Owned by</i>					<i>Owned by</i>		
Jewelry, watches					Hobby stuff		
<i>Owned by</i>					<i>Owned by</i>		
Wall paintings							
<i>Owned by</i>							
<b>TOTAL</b>					<b>TOTAL</b>		
BATHROOM/ TOILET	1	2			ENTRANCE HALL		SUB- TOTAL
Curtains/carpets					<u>Table and chair</u>		
<i>Owned by</i>					<i>Owned by</i>		
Heaters					<u>Paintings</u>		
<i>Owned by</i>					<i>Owned by</i>		
Mirrors					<u>Curtains carpets</u>		
<i>Owned by</i>					<i>Owned by</i>		
Toilets & toiletries					Paintings		
<i>Owned by</i>					<i>Owned by</i>		
Hairdryer					Linen cupboard		
<i>Owned by</i>					<i>Owned by</i>		
<b>TOTAL</b>					<b>TOTAL</b>		
SITTING ROOM	1	DINING ROOM	1	FAMILY ROOM	1	SUB- TOTAL	
<u>Lounge suite</u>		Dresser and sideboard		<u>TV, video,</u>			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			
<u>TV, video</u>		Tables and chairs		CD Player			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			
CD player		Crockery		Piano			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			
Cabinet and contents		Cutlery and silverware		Instruments			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			
Tables and chairs		Linens		Equipment			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			
Paintings		Display articles		Lamps			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			
Ornaments		lamps		Tables & chairs			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			
Lamps		Tea trolley		Curtains/carpets			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			
Liquor cabinet		Wine rack		Paintings etc			
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>			

Bar		Glassware		Card table		
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>		
Curtains/carpets		Curtains/carpets				
<i>Owned by</i>		<i>Owned by</i>				
Clocks		Paintings etc				
<i>Owned by</i>		<i>Owned by</i>				
<b>TOTAL</b>		<b>TOTAL</b>		<b>TOTAL</b>		
<b>KITCHEN</b>	<b>1</b>	<b>GARAGE</b>	<b>1</b>	<b>OUTSIDE ROOM</b>	<b>1</b>	
Fridge & freezer		Power tools, tools		Bed & mattress		
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>		
Dishwasher		Workbench and vice		Wardrobe		
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>		
Electrical appliances		Lawnmower/weedeater		Table and chairs		
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>		
Microwave oven		Garden furniture		Curtains/ carpets		
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>		
Tumble drier		Braai equipment		Blankets etc		
<i>Owned by</i>		<i>Owned by</i>		<i>Owned by</i>		
Cutlery & crockery		Bicycles, gym stuff				
<i>Owned by</i>		<i>Owned by</i>				
Pots and pans		Camping equipment				
<i>Owned by</i>		<i>Owned by</i>				
Vacuum cleaner		Pool stuff				
<i>Owned by</i>		<i>Owned by</i>				
Floor polisher		Braai equipment				
<i>Owned by</i>		<i>Owned by</i>				
		Luggage trunks				
		<i>Owned by</i>				
<b>TOTAL</b>		<b>TOTAL</b>		<b>TOTAL</b>		
<b>GRAND TOTAL</b>						

**NOTES:**

#### 4. MY 'END-OF-LIFE' WISHES

Please allow me to die a natural death. Do not try to restart my heart or breathing. If I am seriously ill or injured, and it is most likely that if I should recover, I will live in a way that I have described as being unbearable, please consider my personal beliefs, as described below. *Please put your initials in the box that best describes how you feel about each of the following statements*

	I Strongly AGREE	Not sure	I Strongly DISAGREE
<b>The way I live my life (quality of life) is more important to me than how long my life is.</b>			
<b>Being able to recognise my loved ones is very important to me.</b>			
<b>I would accept being permanently mentally confused and losing my ability to care for myself.</b>			
<b>I would accept being physically disabled and dependant on others for much of my everyday needs such as eating, moving, personal hygiene and toileting.</b>			
<b>If am no longer able to swallow food or drinks, I would accept a tube into my nose or stomach so I could receive liquid food to me to live longer.</b>			
<b>I would accept living in a nursing home if I needed constant and permanent care.</b>			
<b>I would prefer to die in my own home rather than a hospital if this does not greatly inconvenience my family.</b>			

**Things which may upset or worry me: (state)**

**I would not want the following to happen to me: (state)**

**I would like you to know: (Include anything you feel is important:**

- I want to be told full details of any medical prognosis and treatment options
- A dignified death is very important to me
- I prefer female carers
- In my dying moments, I want to listen to music/peace and quiet

Please consider my wishes in medical decision making if a time comes when I am unable to make decisions or speak for myself

Signed: \_\_\_\_\_ Date \_\_\_\_\_

## 5. LIST OF PEOPLE TO BE CONTACTED

Family, friends, overseas relatives, university chums, social groups, church members, In emergency

Name	Address	Telephone	Email
		Land:	
		Cell:	
		Land:	
		Cell:	
		Land:	
		Cell:	
		Land:	
		Cell:	
		Land:	
		Cell:	
		Land:	
		Cell:	
		Land:	
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		Cell:	

