

## 5. FINANCIAL ASSETS

- ☐ Bank accounts (savings, cheque, fixed deposits)
- ☐ Investments (unit trusts, shares, bonds, REITs)
- ☐ Retirement annuities
- ☐ Pension / Provident fund benefits
- ☐ Endowment policies
- ☐ Life insurance policies (with estate as beneficiary and also those who are directly nominated)
- ☐ Education policies for children
- ☐ Cell phone insurance / credit card and micro loan insurance
- ☐ Loan accounts in companies or trusts
- ☐ Dividends declared but not paid
- ☐ Crypto assets / digital wallets
- ☐ Medical Aid and Gap cover
- ☐ Pet Insurance