

# Preamble

This “My Perfect Legacy” file was created with care, compassion, and purpose. It is not merely a collection of documents — it is a gift of clarity, comfort, and love.

Life often moves faster than we expect, and few of us take the time to put our affairs in order. Yet, when we do, we offer something deeply valuable to those we leave behind: peace of mind and perfect order. This file guides your loved ones gently, clearly, and respectfully through the practical matters that follow loss.

But it is not only a legacy for those we leave behind. It is also a gift to ourselves — a way to live with structure, discipline, and peace while we are still alive. By bringing order and discipline to what matters most, we create space to live freely and intentionally.

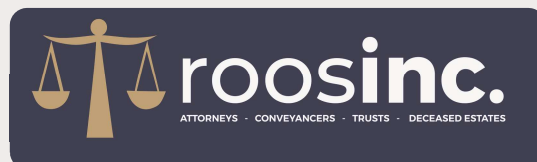
Within these pages you will find guidance to collect and organise the information, and documents needed to honour your life and your wishes. It reflects your foresight and love — your way of saying, “My absence need not bring chaos – for I have left you the peace of order and the strength of discipline.”

May this file be a quiet companion on your journey through life - a gentle guide in one’s life and a perfect legacy of discipline and order you leave behind.

With love

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# Important Contacts

LIST OF CONTACT NAMES AND NUMBERS  
THAT MAY BE REQUIRED IN CASE OF  
EMERGENCY OR DEATH

Capacity	Name	Telephone	Email
Financial Advisor			
Attorney			
Doctor			
Accountant / Auditor			
Reverent / Pastor / Rabbi / Priest			
Employer / Manager			
Business Partner			
School Principal			

<b>Capacity</b>	<b>Name</b>	<b>Telephone</b>	<b>Email</b>
Nanny			
Domestic Worker			
Gardener			
Pet Sitter			

# Next of Kin

## LIST OF NAMES AND NUMBERS OF FAMILY AND CLOSE FRIENDS

Capacity	Name	Telephone	Email
Spouse			
Father			
Mother			
Father-in-law			
Mother-in-law			
Son			
Daughter			
Son			
Daughter			

<b>Capacity</b>	<b>Name</b>	<b>Telephone</b>	<b>Email</b>
Brother			
Sister			
Brother-in-law			
Sister-in-law			
Friend			
Friend			

# Personal & Family IDENTIFICATION

# 1

- ID Document or ID Card  
*(1 x Certified + 1 x Good Copy - uncertified)*
- Passport  
*(1 x Certified + 1 x Good Copy - uncertified)*
- Driver's License  
*(1 x Good Copy)*
- Birth Certificates of Children  
*(Original unabridged)*
- ID Document or Card - Immediate Family and Heirs if different from Family  
*(1 x Certified + 1 x Good Copy - uncertified)*
- ID Document or Card - Domestic workers and gardeners  
*(1 x Certified + 1 x Good Copy - uncertified)*
- ID Document or Card - Parents  
*(1 x Certified + 1 x Good Copy - uncertified)*
- Marriage Certificate  
*(Original unabridged)*
- Antenuptial Contract  
*Original*
- Divorce Agreement and Court Order  
*(1 x Certified + 1 Good Copy)*
- Death Certificates  
*(Original or Certified Copy)*

# Personal & Family IDENTIFICATION

- Firearm Licenses  
*(Copies)*
- Organ Donor Certificates  
*(Copies)*
- DNR Orders  
*(Copy)*
- Family Tree
- Living Will  
*(Original)*
- Family Medical History
  - Vaccination Certificates
- Proof of Income tax registration – yourself and all entities you are involved in
- Power of Attorney from yourself and your partner
  - To be used in instances when you need permission to transact on each other's behalf.
  - Grantor must be alive and not in a coma for it to be valid.
  - Get one drawn up by a lawyer.
  - The original must be signed and witnessed but not stamped by a Commissioner of Oaths.
  - Copies of the original POA must be certified.
  - You will need to do a separate POA for your bank using the bank's forms. Both of you will need to be present so do not wait until someone is too frail or weak to do this.
- Embryo or Gamete Disposal Agreement

*Last Will &*

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*Testament of:*



# *Additional Documents:*

Guardians information

Pets

- Registration and Microchip details
- Pets' vaccination certificates
- Directions of what must happen to your pets - details of responsible individuals

Informal wishes

Funeral or cremation preferences

- Directions / wishes for final farewell

Goodbye letter

# Assets

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## 1. IMMOVABLE PROPERTY

**Original title deeds or copies of title deeds (if bonded) for:**

- Residential property (house, flat, sectional title unit)
- Holiday Homes
- Vacant land / plots
- Farms or agricultural land

**Share Certificates**

- Timeshare interests
- Shareblock interest

## 2. MOVABLE PROPERTY

**Original Natis documents or copies thereof (if under financing) for:**

- Motor Vehicles (cars, motorcycles, caravans, trailers, boats)

**List of:**

- Furniture, appliances, and household goods
- Jewellery, watches, art, and collectables
- Firearms
- Livestock

### 3. BUSINESS INTERESTS / EMPLOYMENT

- Employment agreement
- Sole proprietorship documents
- Partnership agreement and relevant documents
- Private company ((Pty) Limited) - documents and share certificates
- Close corporation (CC) documents
- Trust documentation including loan accounts and claims
- Goodwill of a business - documents and further particulars

### 4. OTHER RIGHTS AND CLAIMS

- Inheritance due from another estate
- Maintenance orders
- Intellectual property (copyright, patents, royalties) documentation
- Lease agreements

## 5. FINANCIAL ASSETS

- Bank accounts (savings, cheque, fixed deposits)
- Investments (unit trusts, shares, bonds, REITs)
- Retirement annuities
- Pension / Provident fund benefits
- Endowment policies
- Funeral policy
- Life insurance policies (with estate as beneficiary and also those who are directly nominated)
- Bond insurance
- 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

# Liabilities

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## 1. GENERAL FINANCIAL LIABILITIES

- Monthly debit order details
- Mortgage bonds registered over immovable property
- Vehicle finance or instalment sale agreements
- Overdraft facilities
- Credit card details
- Store or retail accounts (e.g. Edgars, Woolworths, etc.)
- Personal loans and microloans, including agreements with friends and family
- Domestic staff

## 2. LEGAL AND CONTRACTUAL LIABILITIES

- Maintenance obligations (in terms of divorce orders or settlement agreements)
- School fees
- Pending legal claims (civil or contractual)
- Lease Agreements
- Subscriptions and memberships (gym, clubs, professional bodies)
- Cell phone contracts
- Internet service providers
- Medical Aid and gap cover
- Municipal accounts
- Body corporate and HOA levy statements
- Security company details
- Pet insurance
- Surety obligations (where you signed surety for someone's debt)
- Guarantees (Eskom, government)

### 3. EMPLOYMENT AND BUSINESS LIABILITIES

- Business related loans and overdrafts
- Employee salaries (if you own a business)
- PAYE, UIF, and Workmen's Compensation
- Tax liabilities (income tax, capital gains tax, estate duty, VAT if applicable)
- Partnership debts (joint business ventures)
- Loan accounts in Trusts and / or companies (where you owe money)
- Professional fees (e.g. accountant, consultant, or agent fees)
- Business creditors or suppliers

# Passwords & Security

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YOUR PASSWORDS AND SECURITY INSTRUCTIONS  
MUST BE KEPT WITH A TRUSTED PERSON IN A  
SECURE PLACE AND NOT IN YOUR FILE

## Instructions in event of death or incapacity

Please contact:

Name: \_\_\_\_\_

Contact number: \_\_\_\_\_

Email: \_\_\_\_\_

Secondary contact number: \_\_\_\_\_

He / She is in possession of:

- Clear statement who may access the password manager, and how (master password / emergency access)
- Location of physical copies (sealed envelope in safe) - including exact safe location and who has the key
- Location of digital copies (encrypted file path, cloud location, access instructions)
- Preferred method to notify executor (phone, email, lawyer)
- List of high-priority accounts to be accessed first (banking, utilities, will)
- Special instructions for social media & email (e.g. memorialise account, close business pages)

# Passwords & Security

## 1. BANKING & FINANCIAL

- Primary bank(s) - online banking username(s) & 2FA method
- Foreign investments
- Investment platforms (unit trusts, stockbroker)
- Retirement funds / pension portals / provident fund
- Mortgage / home loan portals
- Mobile banking app PINs (separate from phone lock)
- ATM / debit card PINs

## 2. TAX, BUSINESS & PROFESSIONAL

- SARS eFiling account (personal) - username / branch / 2FA / recovery
- SARS eFiling (business) - username / branch / 2FA / recovery
- Business banking
- Accounting software (Xero, Sage, QuickBooks)
- Company email / domain registrar / web hosting
- Payroll systems

Primary bank(s) - online banking username(s) & 2FA method

Professional body logins (law society, conveyancer portals)

### 3. E-MAIL & COMMUNICATION

Primary personal email - username / recovery email / 2FA

Work / business email(s)

Secondary / recovery emails

Email app passwords (Outlook / Apple Mail)

### 4. DEVICES & HOME ACCESS

Primary phone (iCloud / Apple ID / Google Account) - password / passcode

Secondary phone / old phones / SIM PINs

Laptop(s) - admin account / disk encryption password

Desktop / workstations

Tablet(s)

Home Wi-Fi SSID & admin password

Router admin password

- Smart home hub (smart locks, thermostat, alarm)
- TV / streaming device logins (Netflix, DStv Now, Showmax)
- Printer admin & Wi-Fi details
- Bluetooth device PINs (cars, speakers)

## 5. SOCIAL MEDIA & MESSAGING

- Facebook (personal / business pages / ad accounts)
- Instagram (personal / business)
- WhatsApp (main, business)
- X / Twitter / Threads / LinkedIn / TikTok
- Telegram / Signal
- YouTube / channel monetisation
- Admin access for groups / pages (who else has access?)

## 6. SUBSCRIPTIONS & RETAIL

- Utilities portals (municipal accounts, electricity, water)
- Insurance portals (home, vehicle, life)
- Medical aid online portal

- Domain & hosting providers (domain expiry dates)
- Amazon / Takealot / Shein / Temu / local online stores
- Magazine / newspaper subscriptions
- Gym / club memberships
- Streaming subscriptions (Spotify, Apple Music)

## 7. HEALTH & MEDICAL

- Medical aid / insurance logins
- Hospital / specialist patient portals
- Pharmacy / repeat medication portals
- Passwords for devices storing health info (apps)

## 8. LEGAL & ESTATE

- Digital safe instructions (who has key / password)
- Safe / safe deposit box location & key / code

## 9. CRYPTOCURRENCIES & DIGITAL ASSETS

- Crypto exchange accounts (Luno) - username, 2FA
- Passwords for any blockchain keys (explicit place of storage)
- Crypto wallet login details

## 10. RECOVERY & SECURITY

- Password manager account (e.g. 1Password, Bitwarden) - master password & emergency contact access)
- Recovery codes for 2FA apps (Google Authenticator backup / printed codes)
- List of trusted devices (which phones / tablets have 2FA app)
- Backup email & phone numbers for account recovery
- Security questions & answers (and where stored)
- Biometric lock info and alternative passcodes

## 11. WORK & COLLABORATION TOOLS

- Microsoft 365 / Office 365 - admin & user accounts
- Google Workspace - admin & user accounts
- Teams / Zoom
- File sharing (Dropbox, Google Drive, OneDrive)
- Passwords for shared folders & folder owners

## 12. EDUCATION & CHILDREN

- School portals / parent portals
- University / learning platforms (student portals)
- Extra-murals / tuition online accounts

## 13. TRAVEL & TRANSPORT

- Airline accounts / frequent flyer numbers
- e-toll / vehicle licensing portals
- Accommodation booking portals (Airbnb, Booking.com)

## 14. PHOTOS, MEDIA & PERSONAL FILES

- Cloud photo services (iCloud, Google Photos)
- Shared family accounts / albums
- Backup drives (where encrypted & passphrase)
- Media library passwords

# *My Perfect Legacy*