



TEMPLE ALLIANCE

TEMPLE ALLIANCE (PTY) LTD

The Family Financial File

The information your family would need if you couldn't manage things yourself.

You may be the person — or one of the two people — who keeps the household running. This file gives you one place to record the financial, practical and personal information that someone you trust would need to keep your household moving — whether you are temporarily unavailable, seriously ill, or have died.

QUICK REFERENCE

Full name:

Date completed:

Where the secure original is kept:

The trusted person who knows this file exists:

Private & Confidential — keep this file somewhere secure, and tell someone you trust where it is.

SECTION 01

Read this first

If you were suddenly unable to manage your household, could someone else understand your family's financial life well enough to keep everything running? **This file is designed to answer that question.**

This file is designed to help someone you trust step into your family's financial life if you are suddenly unable to manage it. It is for any household with people depending on you. It works whether you are temporarily hospitalised, seriously ill, incapacitated, travelling and unreachable, permanently disabled, or have died.

It is **not a Will**, and it does not replace legal, financial or tax advice. Not every section will apply to you — leave those blank, or note "N/A".

This file and your Life Folder

The Family Financial File (this file)

This file is the overview: who your family is, where the money is, who to call and what you want. It contains **no passwords or codes** — please do not type any in; they belong in the Life Folder. You can complete it on screen, save it, and share a copy electronically with someone you trust — or print it and fill it in by hand.

The Life Folder — hard copy only

Your Temple Alliance Life Folder is the confidential detail: household, security and medical information, including logins, PINs and access codes. **Keep the Life Folder as a printed hard copy only** — complete it by hand, and do not save it on a computer, email it or photograph it. Store it somewhere secure, such as a home safe or safety deposit box, and tell your next-of-kin where it is.

Complete both, even where the details repeat. Your Will, executor, advisers, accounts and insurance appear in both on purpose: the two files are likely to be reached at different times and by different people, so each must stand on its own. Some things appear in only one — the Life Folder covers household staff, home security, pets, phones, firearms and valuables, while this file covers your children's care, income and budget, debts, education and wishes.

Safekeeping. Temple Alliance is happy to hold your original Will. If you would like, we can also attach this Family Financial File to your Will and store them together in our offices.

Date completed	Last updated
Where the original / secure copy of this file is kept	
Who knows that this file exists	Who should be contacted first (name and number)
Life Folder completed?	Life Folder last updated
☐ Yes ☐ No	
Where the Life Folder (hard copy) is kept	

Contents

01	Read this first	2	13	Vehicles	13
02	My family at a glance	3	14	Debts and liabilities	14
03	Emergency contacts	4	15	Children's education	15
04	My Will and estate plan	5	16	Important documents	16
05	My children and their care	6	17	Digital life	17
06	My income	7	18	Monthly payments and subscriptions	17
07	Monthly household budget	8	19	Business interests	18
08	Bank accounts	8	20	Tax	19
09	Investments and savings	9	21	Who helps me manage my money?	19
10	Retirement savings	10	22	If something happens to me tomorrow	20
11	Insurance	11	23	My wishes	21
12	Property	13	24	Review schedule	21

SECTION 02

My family at a glance

A financial emergency is also a family logistics emergency. Keep this practical.

Parent / primary caregiver

	PARENT / CAREGIVER 1	PARENT / CAREGIVER 2
Full name		
ID / passport number		
Date of birth		
Marital status		
Cell number		
Email		
Residential address		
Employer / business		
Occupation		
Work contact		

Two-parent households: complete both columns. Single parents: leave the second column blank, or use it for another primary caregiver.

Children

	CHILD 1	CHILD 2	CHILD 3
Full name			
Date of birth			
ID / birth certificate no.			
School			
Grade			
School contact			

	CHILD 1	CHILD 2	CHILD 3
Teacher / class			
Medical aid details			
Important medical information			
Doctor			
Dentist			
Emergency contact			
Aftercare / childcare			
Important routines / arrangements			

People my children know and trust

NAME	RELATIONSHIP	PHONE	ROLE (GUARDIAN / FAMILY / CHILDCARE / EMERGENCY)

SECTION 03

Emergency contacts

Not just family — include the professionals who already know your situation.

Personal

ROLE	NAME	RELATIONSHIP	TELEPHONE	EMAIL
Primary emergency contact				
Secondary emergency contact				
Proposed guardian				
Alternate guardian				
Trusted family member				
Close friend				

Professional

ROLE	NAME	ORGANISATION	TELEPHONE	EMAIL
Financial adviser				
Attorney				
Will provider				
Accountant				

ROLE	NAME	ORGANISATION	TELEPHONE	EMAIL
Insurance adviser				
Medical aid adviser				
Employer HR / payroll				
Executor				
Tax practitioner				

SECTION 04

My Will and estate plan

This section is here to make you check whether your estate plan actually exists — and who can find it.

My Will

Do I have a valid Will?

☐ Yes ☐ No

Date signed

Where is the original?

Who has a copy?

Who is my executor?

Executor's contact details

The Master of the High Court recommends keeping the **original signed Will** somewhere safe, and notes that a copy is not treated as a valid Will in the ordinary process. Make sure the people who need to find the original know where it is, and that these details match Section 1 of your Life Folder. Temple Alliance is happy to hold your original Will and if you would like to attach this Family Financial File to it and store them together in our offices.

Children and guardianship

Have I nominated a guardian?

☐ Yes ☐ No

Who is the nominated guardian?

Who is the alternate guardian?

Have I discussed this with them?

☐ Yes ☐ No

What happens to assets inherited by my minor children?

Is there a testamentary trust?

☐ Yes ☐ No

Who are the trustees?

The Master's guidance tells a sole guardian to state who should be appointed as guardian after their death and what should happen to a minor's inheritance — for example, whether it goes into a trust or the Guardian's Fund. The Guardian's Fund exists to protect money belonging to minors and can pay approved expenses such as education and medical costs. It is not something to ignore or fear: the point is to **plan deliberately** for how your children's assets will be administered. Your attorney and financial adviser can help you decide.

Estate professionals

ROLE	NAME	ORGANISATION	TELEPHONE / EMAIL
Attorney			
Executor			
Trust administrator			
Financial adviser			
Accountant / tax practitioner			

SECTION 05

My children and their care

This is much more than financial information — it is the part that keeps their days steady.

If I (or we) could not care for my children

Who should be contacted first?

Who should collect my children?

Where should they stay?

Who is their nominated guardian?

Who is the alternate?

Who should look after our pets? (vet details: Life Folder, Section 11)

Who should contact our nanny / domestic staff? (details: Life Folder, Section 5)

My children's routines

	CHILD 1	CHILD 2	CHILD 3
Name			
School			
School transport			
Aftercare			
Sports			
Activities			
Regular appointments			
Important friends / family			
Allergies			
Medication			

	CHILD 1	CHILD 2	CHILD 3
Dietary requirements			
Comfort items			
Important routines			

SECTION 06

My income

Record every source — and the employer benefits that sit quietly behind it.

Employment

WHOSE?	EMPLOYER	POSITION	GROSS MONTHLY (R)	NET MONTHLY (R)	PAY DATE	HR / PAYROLL CONTACT
Parent / caregiver 1						
Parent / caregiver 2						

Other income

SOURCE	DETAILS	MONTHLY AMOUNT (R)
Rental income		
Business income		
Investments		
Annuities		
Trust distributions		
Other regular income		

Employer benefits

BENEFIT	WHOSE?	PROVIDER	POLICY / FUND NUMBER	BENEFIT AMOUNT	CONTACT
Group life cover					
Disability cover					
Income protection					
Retirement fund					
Medical aid					
Funeral benefit					
Other benefits					

It is easy to assume you have adequate personal cover while overlooking substantial employer-provided benefits — or the reverse. Check both. This table is for employer-provided benefits only. Cover you took out personally, or obtained other than through an employer, belongs in **Section 11 (Insurance)**.

SECTION 07

Monthly household budget

Fill in monthly amounts in rand. This also feeds your emergency-fund target.

Essential expenses

Bond / rent	
Rates	
Electricity	
Water	
Groceries	
Transport	
School fees	
Aftercare	
Medical aid	
Insurance	
Childcare	
Debt repayments	
Phone / internet	
Household help	
Other essential expenses	

Non-essential / discretionary

Entertainment	
Eating out	
Subscriptions	
Holidays	
Personal spending	
Other	
Total essential monthly expenses	
Total monthly expenses	
Monthly income	
Monthly surplus / (shortfall)	

Months of essential expenses I would like in emergency savings

Emergency fund target (R)

SECTION 08

Bank accounts

Do not put full account numbers or online banking credentials into this file — last four digits only.

INSTITUTION	ACCOUNT TYPE	ACCOUNT HOLDER	LAST 4 DIGITS	PURPOSE	APPROX. BALANCE (R)	JOINT / INDIVIDUAL

Where are my banking credentials securely stored?

Where credentials are stored

☐ Life Folder (hard copy) ☐ Password manager ☐ Secure family vault ☐ Other

If other, please describe

SECTION 09

Investments and savings

Tick the types you hold, then complete one entry for each. Retirement annuities, pension / provident funds and preservation funds belong in Section 10.

☐ Unit trusts ☐ ETFs ☐ Tax-free investments
☐ Shares ☐ Fixed deposits ☐ Money-market investments
☐ Endowments ☐ Offshore investments ☐ Other investments

INVESTMENT 1

Provider	Product	Owner	Approximate value (R)
Beneficiary / nomination	Adviser	Policy / account number	
Where statements are stored			

INVESTMENT 2

Provider	Product	Owner	Approximate value (R)
Beneficiary / nomination	Adviser	Policy / account number	
Where statements are stored			

INVESTMENT 3

Provider	Product	Owner	Approximate value (R)
Beneficiary / nomination	Adviser	Policy / account number	
Where statements are stored			

INVESTMENT 4

Provider	Product	Owner	Approximate value (R)
Beneficiary / nomination	Adviser	Policy / account number	
Where statements are stored			

SECTION 10

Retirement savings

Kept separate from general investments, because the rules and nominations differ.

RETIREMENT FUND 1

Type (employer fund, pension / provident, RA, preservation)

Provider

Policy / fund number

Approximate value (R)

Date last reviewed

Beneficiary nomination completed?

☐ Yes ☐ No

RETIREMENT FUND 2

Type (employer fund, pension / provident, RA, preservation)

Provider

Policy / fund number

Approximate value (R)

Date last reviewed

Beneficiary nomination completed?

☐ Yes ☐ No

RETIREMENT FUND 3

Type (employer fund, pension / provident, RA, preservation)

Provider

Policy / fund number

Approximate value (R)

Date last reviewed

Beneficiary nomination completed?

☐ Yes ☐ No

RETIREMENT FUND 4

Type (employer fund, pension / provident, RA, preservation)

Provider

Policy / fund number

Approximate value (R)

Date last reviewed

Beneficiary nomination completed?

☐ Yes ☐ No

Beneficiary nominations should be reviewed after major life events.

SECTION 11

Insurance

One of the biggest sections — and one of the most valuable to a family in a hurry.

Life cover

LIFE POLICY 1

Provider	Policy number	Life insured
Owner	Sum assured (R)	Premium (R)
Beneficiary	Adviser	Claim contact

LIFE POLICY 2

Provider	Policy number	Life insured
Owner	Sum assured (R)	Premium (R)
Beneficiary	Adviser	Claim contact

Disability cover

DISABILITY POLICY 1

Provider	Policy number	Life insured
Owner	Sum assured (R)	Premium (R)
Beneficiary	Adviser	Claim contact

DISABILITY POLICY 2

Provider	Policy number	Life insured
Owner	Sum assured (R)	Premium (R)
Beneficiary	Adviser	Claim contact

Income protection

INCOME PROTECTION POLICY 1

Provider	Policy number	Life insured
Owner	Monthly benefit (R)	Premium (R)
Beneficiary	Adviser	Claim contact

INCOME PROTECTION POLICY 2

Provider	Policy number	Life insured
Owner	Monthly benefit (R)	Premium (R)
Beneficiary	Adviser	Claim contact

Medical aid

MEDICAL AID

Scheme	Plan	Membership number
Main member	Dependants	
Broker / adviser	Contact	

Short-term insurance

COVER	INSURER	POLICY NUMBER	CONTACT
Car			
Home			
Contents			
Other			

Funeral cover

FUNERAL COVER

Provider	Policy number	Benefit (R)
Covered people	Contact	

SECTION 12

Property

One entry for every property you own or rent.

PROPERTY 1

Address		Owner
Approximate value (R)	Bond provider	Outstanding bond (R)
Monthly repayment (R)	Insurance	Rates account
Body corporate / HOA	Rental agreement (if applicable)	Estate agent / property manager
Where title deeds are stored		

PROPERTY 2

Address		Owner
Approximate value (R)	Bond provider	Outstanding bond (R)
Monthly repayment (R)	Insurance	Rates account
Body corporate / HOA	Rental agreement (if applicable)	Estate agent / property manager
Where title deeds are stored		

If a property had to be sold

Who should be contacted?	Where are the documents?
Is there a bond?	Is there insurance?
☐ Yes ☐ No	☐ Yes ☐ No

SECTION 13

Vehicles

VEHICLE 1

Make / model	Registration	Owner
Finance provider	Outstanding balance (R)	Monthly repayment (R)

Insurance provider	Policy number	Where registration / licence documents are stored

VEHICLE 2

Make / model	Registration	Owner
Finance provider	Outstanding balance (R)	Monthly repayment (R)
Insurance provider	Policy number	Where registration / licence documents are stored

VEHICLE 3

Make / model	Registration	Owner
Finance provider	Outstanding balance (R)	Monthly repayment (R)
Insurance provider	Policy number	Where registration / licence documents are stored

SECTION 14

Debts and liabilities

This is essential — it gives an adviser or executor a very useful starting point.

- | | | |
|---|---|--|
| ☐ Bond | ☐ Vehicle finance | ☐ Credit cards |
| ☐ Personal loans | ☐ Store accounts | ☐ Student loans |
| ☐ Business debt | ☐ SARS liabilities | ☐ Other obligations |

DEBT 1

Creditor	Type of debt	Account number / reference
Original amount (R)	Current balance (R)	Monthly repayment (R)
Interest rate	Insurance attached?	Contact details
	☐ Yes ☐ No	

DEBT 2

Creditor	Type of debt	Account number / reference
Original amount (R)	Current balance (R)	Monthly repayment (R)
Interest rate	Insurance attached?	Contact details
	☐ Yes ☐ No	

DEBT 3

Creditor	Type of debt	Account number / reference
Original amount (R)	Current balance (R)	Monthly repayment (R)
Interest rate	Insurance attached? ☐ Yes ☐ No	Contact details

DEBT 4

Creditor	Type of debt	Account number / reference
Original amount (R)	Current balance (R)	Monthly repayment (R)
Interest rate	Insurance attached? ☐ Yes ☐ No	Contact details

Debts that should be settled if I die

List the debts and the policies or assets that should be used to settle them

--

SECTION 15

Children's education

The figures here feed directly into how much life cover your family would need.

Enter costs as **annual** amounts in rand so they can be added up and compared with your life cover in Section 11 (your policy contacts are also in Section 15 of your Life Folder).

	CHILD 1	CHILD 2	CHILD 3
Name			
School			
School fees (R per year)			
Aftercare (R per year)			
Transport (R per year)			
Extracurricular activities (R per year)			
Years of schooling still to fund			
Expected tertiary plans			
Estimated tertiary cost (R per year)			
Years of tertiary study to fund			
Existing education savings (R)			
Education policy (provider / value)			
Investment earmarked for education (R)			

Total education funding needed (R)

Less: savings, policies and earmarked investments (R)

Education funding gap (R)

Does my life cover (Section 11) allow for this gap?

☐ Yes

☐ No

Education funding gap = the cost of education still to come, less what is already set aside for it. If you were no longer here, this is a sum your life cover would need to replace.

SECTION 16

Important documents

Tick each document you hold and record where the original can be found.

HAVE	DOCUMENT	WHERE IS THE ORIGINAL?	COPIES HELD BY
☐	Will		
☐	ID / passport		
☐	Birth certificates		
☐	Marriage certificate (if applicable)		
☐	Divorce order (if applicable)		
☐	Adoption documents (if applicable)		
☐	Death certificate of deceased partner (if applicable)		
☐	Property documents		
☐	Bond documents		
☐	Vehicle documents		
☐	Insurance policies		
☐	Investment statements		
☐	Retirement fund statements		
☐	Medical aid documents		
☐	Tax records		
☐	Company / business documents		
☐	Trust documents		
☐	Children's school documents		
☐	Medical records		
☐	Other legal documents		

SECTION 17

Digital life

Record where things are — not the passwords themselves.

Where can my authorised person access the information needed to manage these accounts? Note the answer for each item — for example “Life Folder, Section 13” or “password manager”. Usernames and passwords belong in your Life Folder, not here.

ITEM	DETAILS (NO PASSWORDS)	WHERE ACCESS INFORMATION IS KEPT
Main email address		
Secondary email address		
Cloud storage provider		
Password manager		
Digital documents stored at		
Mobile phone provider		
Important subscriptions		
Social media accounts		
Digital assets		
Online investment platforms		
Crypto holdings (if applicable)		

SECTION 18

Monthly payments and subscriptions

This could save someone a huge amount of administrative chaos.

PAYMENT	PROVIDER	AMOUNT (R)	FREQUENCY	PAYMENT DATE	ACCOUNT / CARD USED
School					
Medical aid					
Insurance					
Bond					
Utilities					
Internet					
Cellphone					
Streaming					
Gym					
Subscriptions					
Domestic help					

PAYMENT	PROVIDER	AMOUNT (R)	FREQUENCY	PAYMENT DATE	ACCOUNT / CARD USED
Security					
Garden services					
Software					
Donations					
Other recurring payment					

SECTION 19

Business interests

For a parent who owns a business, this is critical. Skip if it does not apply.

I do not own a business

☐ Not applicable

Company name

Registration number

Ownership %

Business bank

Accountant

Company secretary

Directors

Key employees

Shareholder agreement (where kept)

Buy-and-sell agreement (where kept)

Key-person cover

Business insurance

Where company records are stored

If I could no longer run the business tomorrow, who should be contacted?

SECTION 20

Tax

Record that you have a SARS eFiling profile — never the password. Your eFiling login details belong in Section 1 of your Life Folder.

Tax number	SARS eFiling profile held? (do not record password)
Tax practitioner	Contact details
Outstanding returns	Outstanding tax
Where previous returns are stored	Where supporting documents are stored

SECTION 21

Who helps me manage my money?

After a death the family should not have to work out who everyone is from scratch.

ADVISER	NAME	COMPANY	PHONE	EMAIL
Financial adviser				
Attorney				
Accountant				
Insurance adviser				
Investment adviser				
Tax practitioner				

SECTION 22

If something happens to me tomorrow

Not a legal procedure — a “don’t panic, here’s where everything is” page. If there are two of you, complete it together so it still works if both parents are affected at the same time.

First 24 hours

1. Call — name	Phone
2. Call — name	Phone
3. Call — name	Phone
My children should go to	
My financial adviser is	My attorney / executor is
My Will is located at	My important documents are located at
My emergency savings are held at	My employer / HR contact is
My medical aid information is	

The first financial priorities

- | | |
|--|--|
| ☐ Ensure the children are safe | ☐ Contact relevant family / guardian |
| ☐ Locate the Will | ☐ Contact the executor / attorney |
| ☐ Notify relevant insurers | ☐ Contact the financial adviser |
| ☐ Contact the employer | ☐ Secure access to important documents |
| ☐ Identify immediate household expenses | ☐ Review bank accounts and recurring payments |

SECTION 23

My wishes

Deliberately separate from the legal Will — and not legally binding. This is the part a Will cannot fully communicate. Each parent may answer separately.

What matters most to me when it comes to my children's upbringing?

What would I want their guardian to know about me and about them?

What values are important to me?

Are there people I would want my children to remain connected to?

Are there traditions, routines or important family relationships I would want preserved?

SECTION 24

Review schedule

Review this file whenever something changes.

- | | | |
|--|--|---|
| ☐ Birth of a child | ☐ Child starts / changes school | ☐ Marriage |
| ☐ Divorce / separation | ☐ Death of a family member | ☐ New job |
| ☐ Significant salary change | ☐ Buying / selling a property | ☐ New debt |
| ☐ New investment | ☐ New insurance policy | ☐ Change in guardian |
| ☐ Change in executor | ☐ Change in trustee | ☐ Major inheritance |
| ☐ Starting / closing a business | ☐ Moving country | ☐ Retirement |

Last reviewed

Next review

Review log

DATE	WHAT CHANGED	UPDATED BY

When you replace this file

Older copies of this file contain personal and financial details. Do not simply throw them away — **shred** them. If you do not have a shredder, bring them to us at Temple Alliance and we will shred them for you; please do not post them. If you have shared an electronic copy, send the updated version and ask the person to delete the old one.

Temple Alliance (Pty) Ltd is an authorised Financial Services Provider (FSP No. 45325). This file is a record-keeping tool and does not constitute legal, tax or financial advice.