

What if... File

Love each other and yourself enough to get your admin in order before a 'What If' moment unexpectedly occurs. You have no idea how much time, energy, anxiety, anger and frustration you will avoid if you do! Keep the originals of these documents in your filing system, but for ease of access in an emergency make sure you have copies of everything in one place, in one single file.

You might like to write on the reverse of each document in which file they can be found in the filing system.

Do not give away these copies from your *What If File*. If someone needs a copy, make one for them or get them to make one and retrieve it immediately and refile your copy.

Make sure you and your partner and one or two other people know where the *What If File* can be found in case of an emergency.

Disclaimer: This is not an exhaustive list, neither does it constitute legal or financial advice. It is merely a practical guide to get you started and it may be updated from time-to-time.

#	ITEM	Tick
1.	A list of important contact names and numbers that may be required in case of an emergency or death (close family and friends, financial advisor, lawyers, doctor, insurance broker etc.)	
2.	Copies of organ donor certificates/living wills.	
3.	Copies of DNRs (Do Not Resuscitate orders.)	
4.	Any important medical information or history for each family member.	
5.	Pin numbers/ passwords for cellphones <ul style="list-style-type: none">• If cellphones have been stolen or lost you must cancel or stop them immediately• You will need to record the blacklisting number for insurance purposes• Use an app like LastPass for storing pin numbers and passwords in a secure online vault that you can access via any computer with a master password• www.lastpass.com (the free version is more than ample for most people)	
6.	List of all bank accounts and credit and debit cards, and know how to access them <ul style="list-style-type: none">• If there has been a burglary and wallets and purses have been stolen, you need to stop credit cards immediately with the bank/ financial institution• Use an app like LastPass for storing pin numbers and passwords in a secure online vault that you can access via any computer with a master password.• www.lastpass.com (the free version is more than ample for most people)	
7.	Power of attorney form for yourself and your partner <ul style="list-style-type: none">• To be used in instances when you need permission to transact on their behalf.• They must be alive and not in a coma for it to be valid.• Download off the internet or get one drawn up by a lawyer.• It must be signed and witnessed but not stamped by a Commissioner of Oaths.• Copies must be certified.• You will need to do a separate POA for your bank using their forms. Both of you will need to be present.	

The logo for 'nikki bush' features the name in a lowercase, blue, sans-serif font. The letter 'i' in 'nikki' has a red dot, and the letter 'u' in 'bush' has a red dot.

Human Potential Expert
Speaker & Author

www.nikkibush.com

#	ITEM	Tick
8.	Copy of wills.	
9.	Letter of wishes that contains any extra instructions from preferred funeral arrangements, to who is to get specific belongings that are perhaps not valuable enough to be listed in your will, to the approach you would like taken with your children should they lose you, etc.	
10.	Certified copies of birth certificates for every family member. <ul style="list-style-type: none"> • Unabridged computerised birth certificates for your children (these are computer generated not the handwritten ones many of us received when our children were born). • There is also something known as a vault copy which some insurance companies will insist on before they make any payouts. 	
11.	Certified copy of your marriage certificate, and it needs to be the unabridged version to support for any claims.	
12.	Copy of your Antenuptial Contract	
13.	Copy of any divorce agreements	
14.	Certified copy of any death certificates	
15.	Certified copies of ID books/ cards	
16.	Certified copies of passports	
17.	Certified copies of driver's licenses	
18.	Certified copies of firearm licenses	
19.	List of debit orders and future-dated payments for each account, such as: <ul style="list-style-type: none"> • Utility payments • Insurance payments • Medical aid payments • Memberships etc. 	
20.	List of life insurance policies. <ul style="list-style-type: none"> • Know if there are any extensions to policies – company life cover often has some additional benefits such as medical aid extender and education extender benefits that may continue to pay out for a period of say ten years after the death of the life insured. 	
21.	List of house and car insurance policies	
22.	Details of pet insurance and policies. Ensure your pets have someone to take care of them in your absence and that this person has your Vet's contact details as well as a list of medication your pets might be taking.	
23.	List of trusts	
24.	List of investments	
25.	Details of pensions.	
26.	Medical aid policy	
27.	Gap cover policy	
28.	Copies of utility documents which must be no older than three months. Best practice is to put new ones into the What If File every month.	



Human Potential Expert
Speaker & Author

www.nikkibush.com

#	ITEM	Tick
29.	Any lease agreements you may have with service providers who you rent from eg. Cars and property	
30.	Copies of Natis documents for paid up vehicles	
31.	Any lease agreements on property you may rent out	
32.	Education policies for children	
33.	Copies of cellphone contracts and pin numbers for online access	
34.	Copies of the last/most recent tax assessment for each of you	
35.	Know if you have credit card insurance	
36.	Know if you have bond insurance	
37.	Know if you have cellphone insurance – is it with the service provider or under your household insurance?	
38.	If you are under debt review / counselling, leave relevant contact details in your file.	
39.	Title deeds to properties owned	
40.	<p>If you are a business owner or shareholder (private company or close corporation), you will need copies of the following:</p> <ul style="list-style-type: none"> • CoR 14.1 Notice of Incorporation(company) / CK2 (CC) • CoR 39 Directors of the company • Memorandum of Incorporation(company) • Any shareholders / directors agreements if more than one shareholder / director • Latest Annual return certificate - this is an annual submission so need to replace it annually • Details of accountant / auditor and their contact details • Details of logins – accounting software / sarsefiling / CIPC / other • Details of bank accounts 	
41.	<p>Your master password for your digital password vault that contains all other passwords for online accounts and profiles eg. Banking, your website, education portals, utility services, subscriptions etc.</p> <p>You can use the freemium version of LastPass. It's great.</p>	
42.	<p>Facebook has an option under your Profile settings to add a Legacy Contact. A legacy contact is someone you choose to manage your account after you pass away. They'll be able to do things like pin a post on your timeline, respond to new friend requests and update your profile picture. They won't post as you or see your messages.</p>	
43.	Make sure your family know how to access your computer.	

Make sure you do the following on a regular basis:

- Back up your cellphone regularly if it is not on automatic backup
- Back up your laptop (make sure you include email, your address book, music and video files if they are important to you)

The logo for 'nikki bush' features the name in a lowercase, blue, sans-serif font. The letter 'i' in 'nikki' has a red dot, and the letter 'u' in 'bush' has a red dot. A horizontal line is positioned below the text.

Human Potential Expert
Speaker & Author

www.nikkibush.com