

Paarl
138 Main Street
021-870 1185

Docex 73
Tygervally



Tygervally
1st Floor
5 Rosenpark
High Street
021-914 4481

FOR THE PERSONAL TOUCH | VIR PERSOONLIKE DIENS

Estate Planning Essentials: What Is a Life File?

Life moves quickly, and planning for the unexpected often falls to the bottom of the list. Yet in estate planning, organisation is everything. A “life file” is a simple but powerful tool: a central, well-structured record of your most important legal, financial, and personal information, designed to guide your loved ones when it matters most.

At its core, a life file brings together key documents and information in one accessible place. This typically includes identification documents, birth and marriage certificates, your will, property title deeds, banking details, insurance policies, and vehicle registration papers. It can also extend to more personal elements such as letters to loved ones, details of funeral wishes and expenses, subscription accounts, and even a final message in the form of a video or audio recording.

The value of a life file lies not only in what it contains, but in how it supports those left behind. By clearly setting out your affairs, it provides an accurate snapshot of your estate, ensures important documents are easy to locate, and helps prevent delays, confusion, or unnecessary stress during an already difficult time.

To be effective, a life file should be stored securely, with digital copies safely backed up. Access details should be shared with a trusted individual, ensuring that the information can be retrieved quickly if needed, while still protecting your privacy during your lifetime.

Ultimately, a life file offers peace of mind. It is a practical step toward responsible estate planning, ensuring that your affairs are in order and that your loved ones are supported with clarity and ease when they need it most.