

A checklist of papers which should be in order and kept in a safe place...

- BIRTH & MARRIAGE CERTIFICATES** These document important family details.
- YOUR WILL** This is a legal document that expresses your wishes in regard to the distribution of your property after death. It authorises a person (your executor) to act according to your wishes, it also prevents confusion arising among dependants, relatives and friends. Ensure that codicils are kept with your will. Your will should reflect your current wishes.
- PROPERTY DEEDS** These include title to your house and land. They prove ownership of property. If the property is under mortgage, the original title will be held by the mortgagee (bank, building society etc.)
- LEASE AGREEMENTS** These papers provide details of property that you are leasing.
- TAXATION RECORDS** You should keep copies of at least your most recent returns and assessments. This is necessary in deciding how to deal with financial affairs.
- INSURANCE POLICIES** Includes policies for house, contents, personal effects, income, loan renewal or cancellation.
- LIFE ASSURANCE/SUPERANNUATION POLICIES** These provide a record of the payments and income to which you are entitled.
- PAPERS DETAILING OTHER ASSETS: SHARES, DEBENTURES etc.** These state your title to sometimes quite valuable property.
- DETAILS OF BANK ACCOUNTS & OTHER INVESTMENTS** This provides information as to where money is held.

THE ABOVE PAPERS SHOULD BE KEPT IN A SECURE PLACE.