South African **Homeowner's** Will Checklist

A simple guide to help you organise your affairs

Use this checklist to gather everything you need before meeting an attorney or drafting your will. It keeps things clear, avoids delays and helps make sure your wishes are carried out exactly as intended.

If anything in your life changes like marriage, children, buying a home, or new investments, update your will as soon as possible.

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1. Personal information

- Full legal name
- ID number
- Date of birth
- Current physical address
- Contact details

2. Family information

- Spouse or partner's full name
- Children's names and ages
- Other dependants you support financially

3. Assets

List what you own. This helps avoid confusion later.

- Property details, including your home, any additional properties or land
- Bank accounts (local and offshore if relevant)
- Investments including unit trusts, shares or tax-free savings accounts
- Pension or provident fund details
- Vehicles
- Valuable personal items such as jewellery, artwork or collections

4. Liabilities

List debts so your executor knows what must be settled.

- Home loan details
- Vehicle finance
- Credit cards, store accounts or personal loans
- Maintenance & support obligations (child, ex-spouse)

5. Beneficiaries

Decide who should receive what.

- Who should inherit your property?
- Specific gifts like jewellery, furniture or sentimental items
- Charities or organisations you want to support

6. Executor

The executor manages your estate and ensures everything is distributed correctly.

- Chosen executor
- Backup executor

Tip: *Pick someone responsible or use a professional executor like a trust company or attorney.*

7. Guardian for minor children

Choose someone you trust to care for your children.

- Primary guardian
- Backup guardian

8. Healthcare directives

This covers your wishes if you cannot make medical decisions yourself.

- Living will preferences
- Medical power of attorney (the person allowed to make decisions on your behalf)

9. Digital assets

Digital information forms part of your estate.

- List of online accounts (email, banking apps, social platforms)
- Instructions for digital property like cloud files, online stores or websites

10. Pets

- Who will care for your pets
- Any money set aside for their care

11. Funeral wishes

These are optional but helpful for family.

- Burial or cremation preference
- Any requests for your funeral or memorial

12. Important documents locator

Let your executor know where to find:

- Title deed
- ID and passports
- Marriage certificate or antenuptial contract
- Insurance policies
- Home loan documents
- Investment statements
- Contact details of your attorney, financial adviser or accountant

13. Letter of wishes (optional)

A simple, personal letter explaining your decisions or sharing anything not covered in the will.

14. Review schedule

- Review your will every one to two years or after big life changes

15. Signing and witnesses

For a will to be valid in South Africa:

- You must sign each page
- You need two witnesses, both over 14
- Witnesses cannot be beneficiaries
- No notarisation is require

16. Life insurance & policies

- Life insurance beneficiaries (confirm alignment with will)
- Disability or severe illness policies
- Employer group life cover

For more homeowner tips and guidance, visit www.oobainsure.co.za