THE

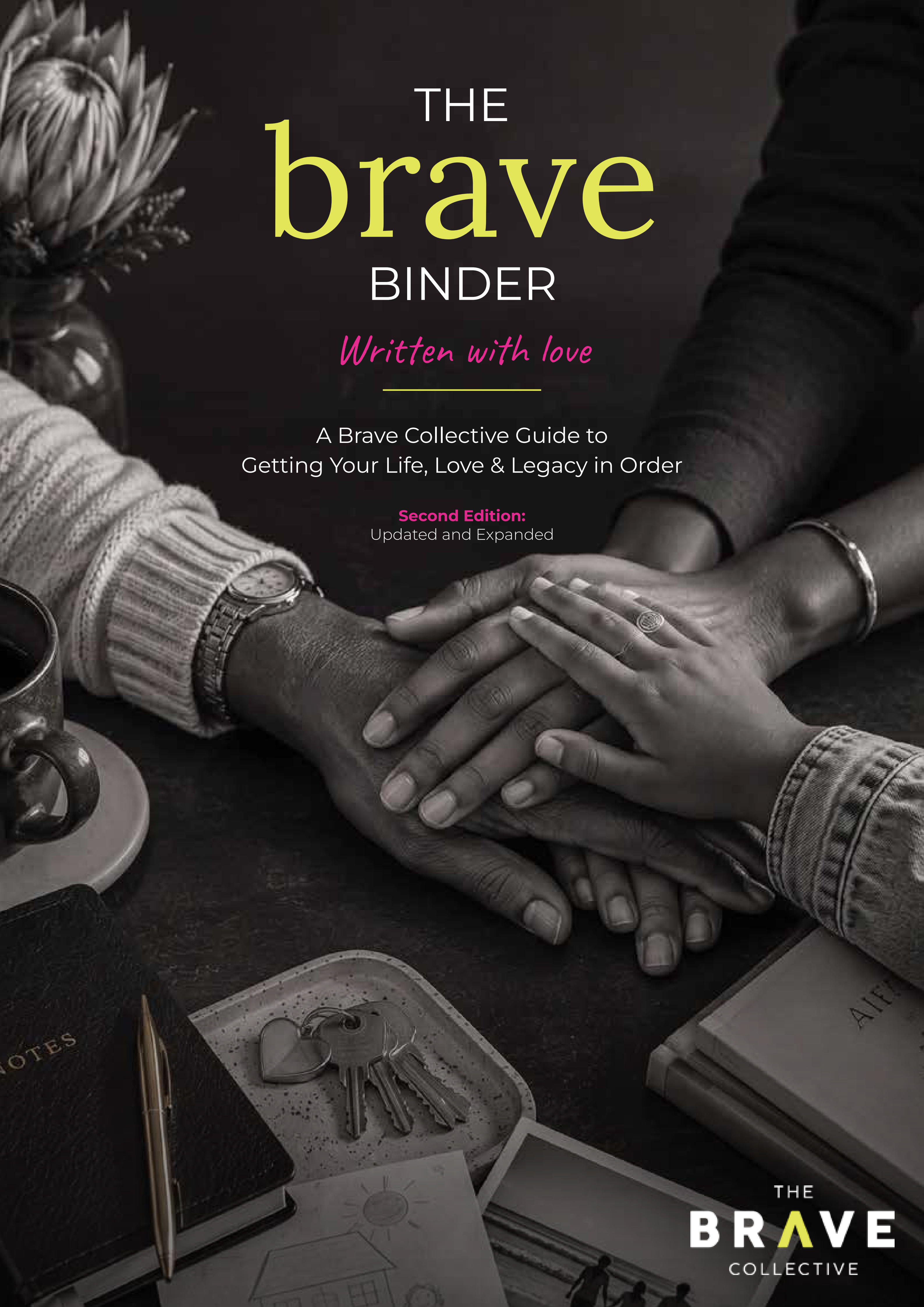
brave

BINDER

Written with love

A Brave Collective Guide to
Getting Your Life, Love & Legacy in Order

Second Edition:
Updated and Expanded



THE BRAVE COLLECTIVE

Contents

Part 1

This guide is used alongside the companion document

Part 2

It contains 20 fillable templates including your Personal Snapshot, Financial Overview, Who Holds What, Letter of Wishes, and the "What Now?" guide.

Why this is Version 2 | 2026

The first Brave Binder helped thousands of women start. But a document that doesn't grow with you eventually stops telling your truth.

What's new in this edition:
A full South African context chapter covering marital regimes, intestate succession, the Master of the High Court, beneficiary nominations, executor fees, UIF, SARS, and business succession.

Enduring Power of Attorney explained properly. Most guides miss the critical difference between a general POA (which lapses when you lose mental capacity) and an enduring one (which does not). That difference can determine everything.

A complete digital estate section. Domain names, crypto, legacy contacts, the memorialisation question. These days your digital life is part of your legacy.

An expanded Blueprint checklist with what was missing first time: beneficiary nomination forms, cohabitation agreements, medication lists, domestic worker details, outstanding debts, and more.

20 fillable templates in a companion document, including a "Who Holds What" page, full financial overview tables, a pet care plan, guardianship guidance, and the "If You're Reading This" letter.

A note on keeping this document alive. Your binder is not a one-time act. It needs a yearly review. Chapter 9 tells you exactly how.

If you completed Version 1: well done. Now bring it up to date.
The Blueprint in Chapter 3 will show you what has changed.

Latest version available at bravecollective.co.za.

Preface:

Before you begin

There are things we whisper to ourselves in the quiet moments:

I really should sort that out.
I need to update my will.
Someone should know where everything is.
What if something happens to me?

But then life gets loud again.

The kids need dinner. Work deadlines pile up. We're tired, overstretched, and if we're honest, we're scared. Scared to face what it means to plan for something we'd rather not think about. Scared to see how much we haven't yet handled.

This binder has been here before. The first edition helped thousands of women begin. But lives change. Laws change. The world changed. New digital accounts appeared. Relationships shifted. Children grew. Businesses launched. And the original document had gaps. Honest gaps, but gaps.

So we updated it. Not because the first version was wrong, but because a binder that doesn't grow with you will eventually stop telling your truth.

Which brings us to you.

This isn't a document you read once. It's one you return to. Think of it the way you think about a medical check-up, or reviewing your insurance. Once a year, you sit down with it. You update what's changed. You add what's new. You remove what no longer applies.

The back of this binder tells you exactly how to do that annual review. For now though, just begin!

Your Brave Binder is not a to-do list. It's a love story. It's also a practical act of power. The kind that means the people you love won't be left scrambling through paperwork in the worst moments of their lives.

You don't have to do it all today.
You just have to start.

With courage,
Your Brave Self

Chapter 1:

Where do I even start?

Here's the truth: getting your affairs in order is one of the most caring things you will ever do.

FEAR:
"This is overwhelming. I don't even know what's relevant."

BRAVE REFRAME:
You don't need to do it all at once. You need to do one thing. Then another.

There's a specific kind of dread that lives in the admin drawer. The envelope you haven't opened. The policy you meant to check. The password you've never stored anywhere. The to-do list that whispers at 2am: if something happened to me, would they know what to do?

Most women avoid this part of life. Not because they don't care. Because they care too much. It's emotionally loaded. It feels cold and clinical, disconnected from the parts of life we actually want to live.

But here's the truth: getting your affairs in order is one of the most caring things you will ever do. Not for some abstract future version of yourself. For the actual people who will need to step in if you can't. For your kids. Your partner. Your mother. The friend who will be holding your phone while also holding their grief.

This isn't about death. It's about dignity. It's about ensuring your voice is heard even when you can't speak.

What Is the Brave Binder?

Naming the fear (and taking its power away)
Think of it as your legacy in a folder: the physical and digital home for everything that matters. Documents. Wishes. Wisdom. Instructions for the people you love.

It's not just for when you're gone. It's also for when you're sick, incapacitated, travelling, or simply need someone to step in without starting from scratch. A binder like this protects your family, empowers whoever holds your power of attorney, and makes grief a little less tangled.

Fear Check-in

"If I open this door, I'll never get to close it again."

"If I make a will, I'm inviting death."

"If I start, I'll have to finish. And I can't handle one more thing."

That's fear talking. Not logic.

Fear wants to keep you stuck and unprepared. The brave move is to start anyway. Small, imperfect, right now.

Brave Action #1:

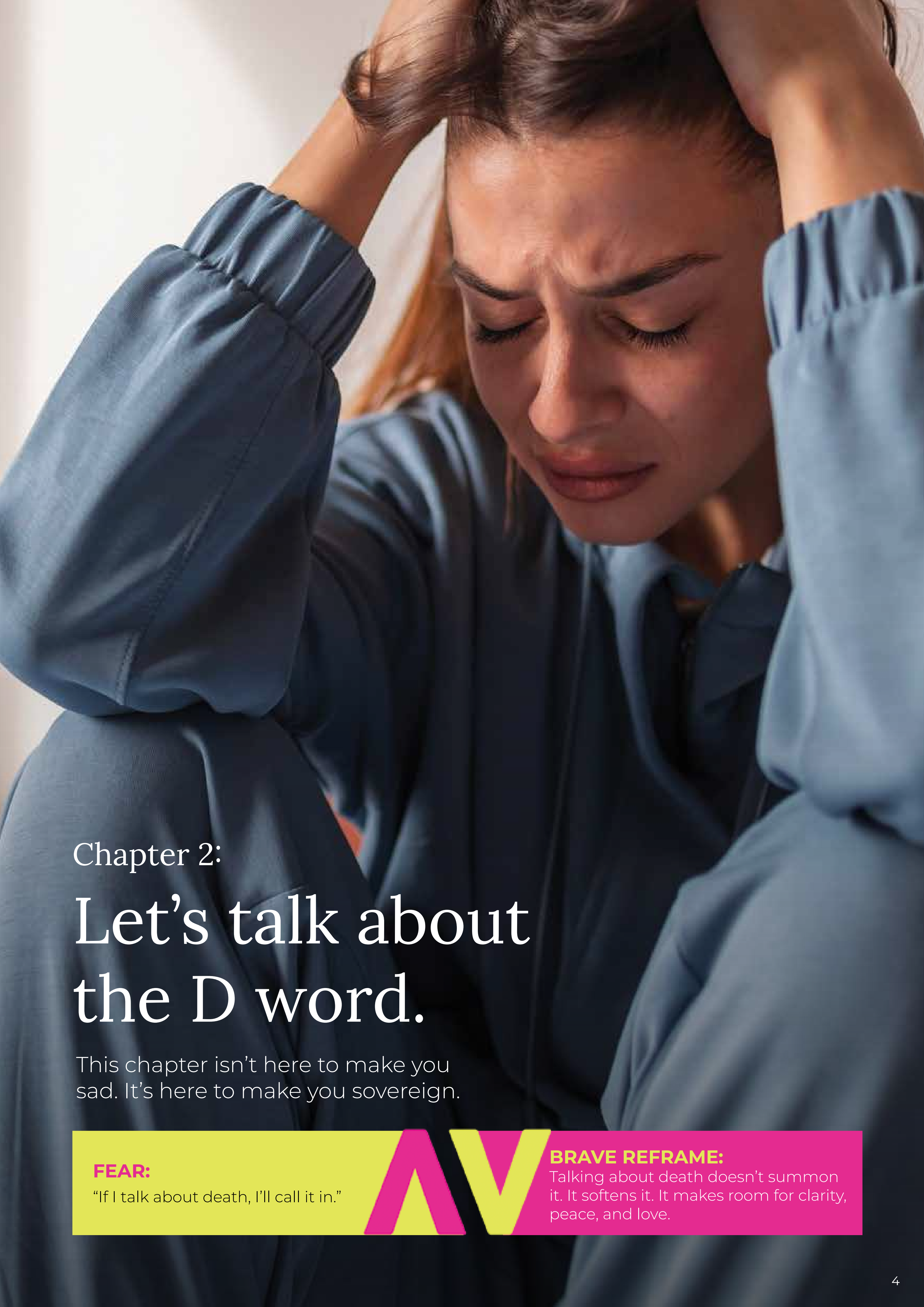
The First Three

- Find a safe, accessible place where your Brave Binder will live: physical, digital, or both.
- Write down the names of two people who will know where it is.
- Add the first document: your ID copy, passport, or your will. That's it.

Reflection

"If something happened to me tomorrow, who would need to step in?"

"Have I made that easy for them, or hard?"



Chapter 2:

Let’s talk about the D word.

This chapter isn’t here to make you sad. It’s here to make you sovereign.

FEAR:
“If I talk about death, I’ll call it in.”

BRAVE REFRAME:
Talking about death doesn’t summon it. It softens it. It makes room for clarity, peace, and love.

There's a strange superstition that hovers whenever the word death is spoken aloud, as if we're tempting fate just by thinking about it. We change the subject. We make a joke. We pour another drink and say, "Not now."

But death is not the enemy. Silence is.

Avoiding the conversation doesn't keep death away. It only guarantees that when it arrives, the people you love are left with a trail of confusion, unanswered questions, and unheard wishes.

This chapter isn't here to make you sad. It's here to make you sovereign.

What Legacy Documents Actually Are

A will isn't just about money. A letter of wishes isn't just about your jewellery. These are ways of saying: this is how I loved. This is what mattered to me. This is how I want you to feel when you think of me.

Legacy documents speak when you can't. They're an act of care, clarity, and closure, for the people who will need them most.

The Documents That Belong Here

Last Will & Testament
Ensures your assets go where you choose, not to the state. Without a valid will in South Africa, the Intestate Succession Act determines who inherits. It may not reflect your wishes at all.

South African legal note:

Your will must be signed in the presence of two witnesses who are not beneficiaries. It should be reviewed after every major life event: marriage, divorce, birth of a child, death of a beneficiary, or significant change in assets.

Enduring Power of Attorney
A general power of attorney allows someone to act on your behalf while you're alive and mentally capable. But here is what matters enormously: a general POA lapses automatically if you lose mental capacity. An enduring power of attorney (also called a continuing or durable POA) is specifically designed to survive incapacity. If you want someone to be able to manage your affairs if you're in a coma, have dementia, or are otherwise incapacitated, you need an enduring POA. Many women don't know this distinction exists.

South African legal note:

South Africa's Powers of Attorney Act governs this area. Consult an attorney to ensure your POA is properly drafted and registered if needed.

Medical Power of Attorney / Healthcare Proxy
Separate from your financial POA, this document names the person authorised to make healthcare decisions on your behalf if you cannot. Who do you want making those calls? Make sure they know your values, your limits, and your wishes before the moment arrives.

Living Will / Advance Health Directive
This records your wishes regarding life-sustaining treatment. Do you want to be resuscitated? Do you want extraordinary measures taken to keep you alive? This document lets you answer those questions now, while you can, rather than leaving them to someone else in a moment of crisis.

Do Not Resuscitate (DNR) Order
A DNR is a specific medical instruction, usually completed with a doctor. It differs from a living will in that it's a clinical document kept with your medical records. If you have strong feelings about resuscitation, speak to your GP about having this formalised.

Letter of Wishes
This is the most personal document in your binder. It doesn't need a lawyer. It needs you. Write your wishes for your funeral or memorial, your specific bequests (the watch you want your daughter to have, the painting that belongs with your sister), your values, your words to the people you love. Store it with your will. Review it every few years.

Organ Donor Certificate
A simple, powerful decision. Registered with the South African Organ Donor Foundation. Make sure your next of kin knows your wishes, because their consent is typically sought regardless of your registration.

Brave Action #2:
Death Without Drama

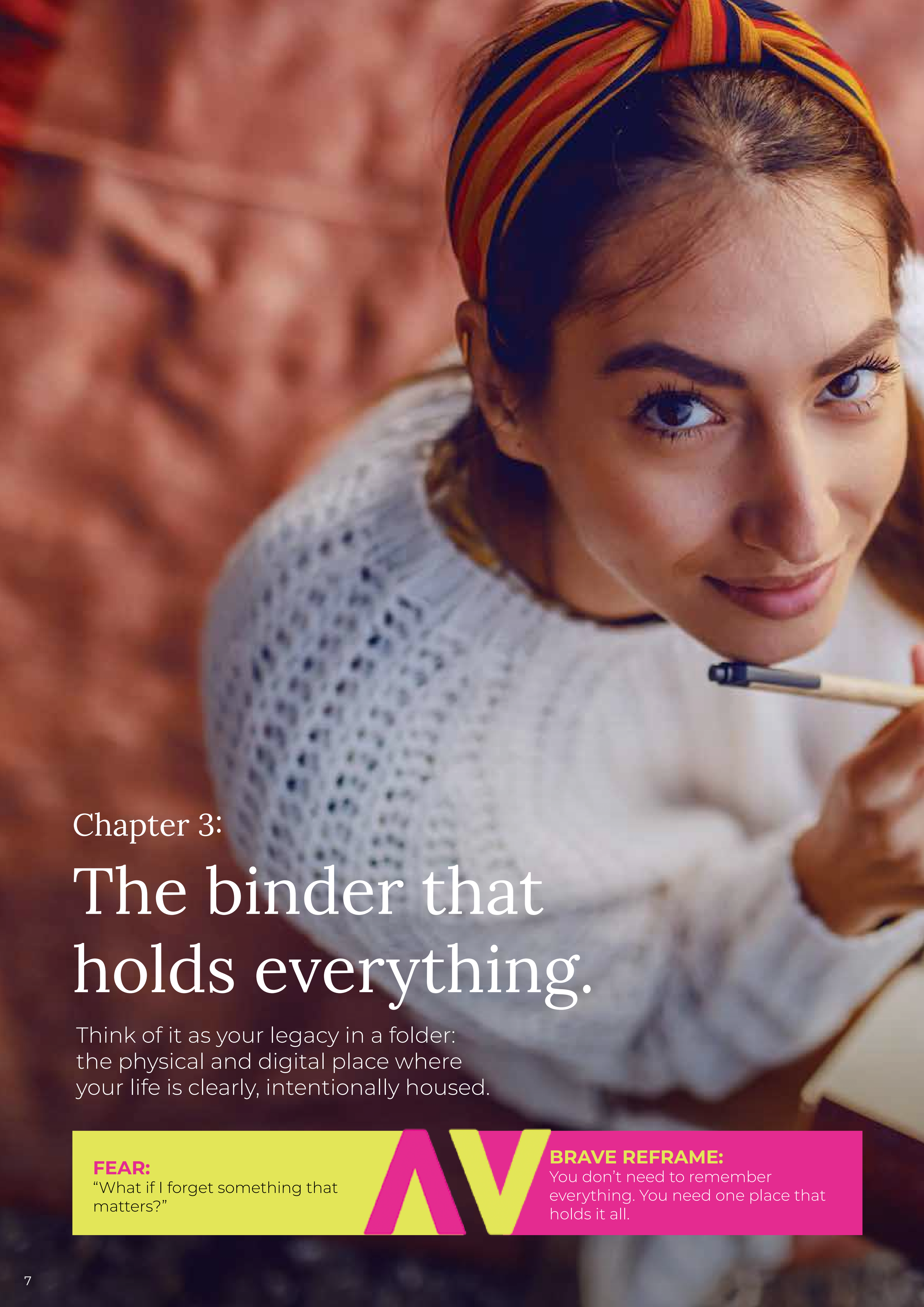
- [ ] Locate your current will.
Is it up to date? Signed? Witnessed by two non-beneficiaries?
- [ ] Check whether you have an enduring power of attorney. If not, it belongs on your to-do list.
- [ ] Write or update your Letter of Wishes. No lawyer required. Just honesty.
- [ ] Tell at least one person where to find this section of your binder.

Reflection

"If I could leave only one message behind, what would it be?"

"Who needs to know my medical wishes, and have I told them?"

"A will isn't just about money. It's a love letter with legal weight."



Chapter 3:

The binder that holds everything.

Think of it as your legacy in a folder: the physical and digital place where your life is clearly, intentionally housed.

FEAR:
"What if I forget something that matters?"

BRAVE REFRAME:
You don't need to remember everything. You need one place that holds it all.

There is no manual handed to you when someone dies. What you get instead is a flood of questions.

Where's the will?
Who's the insurer?
What was the password?
Is there a bond on the house?
Who's the guardian?
What now?

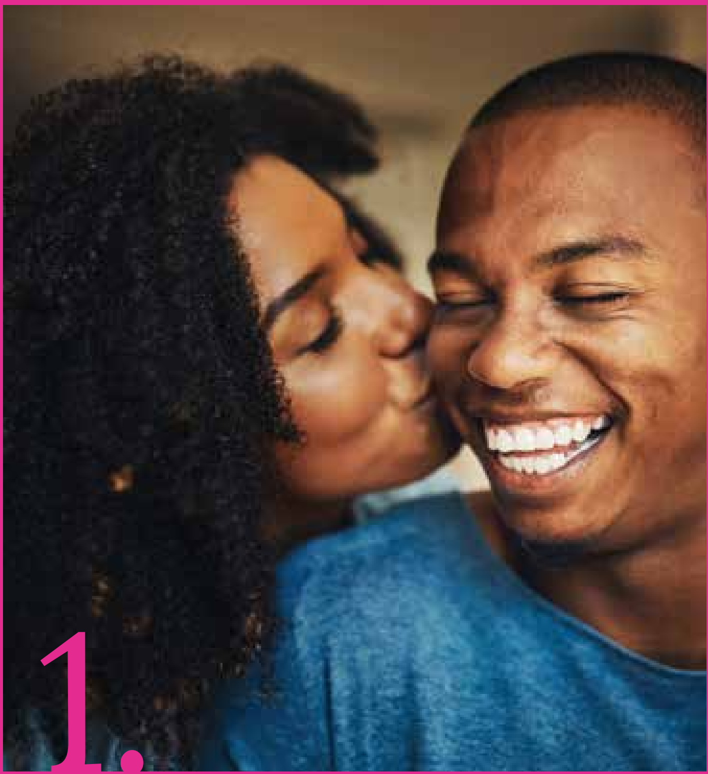
When there's no binder, grief gets tangled in admin. That's not a metaphor. It's what actually happens to families who are left without a clear picture.

The Brave Binder exists to prevent that. It's not just for when you're gone. It's for when you're sick, when you're abroad, when you need someone to step in fast. Think of it as your legacy in a folder: the physical and digital place where your life is clearly, intentionally housed.

The Brave Binder Blueprint

You don't need everything today. This is the full map. Work through it one section at a time.

1. Personal Documents
2. Legal & Legacy
3. Financial Essentials
4. Digital Life
5. Practical & Personal
6. For Entrepreneurs



1. Personal Documents

- Certified ID copy
- Passport
- Birth certificate (unabridged where applicable)
- Marriage certificate / Antenuptial contract (ANC)
- Divorce decree and settlement agreement
- Cohabitation agreement (for unmarried partners, and this one is critical)
- Driver's licence
- Children's birth certificates and passports

South African legal note:

If you're married in community of property or have an ANC with accrual, note this clearly. It directly affects what your spouse inherits and what an executor can access. If you're unsure of your marital regime, your marriage certificate or attorney can confirm it.

2. Legal & Legacy

- Last Will & Testament (signed, witnessed, dated)
- Letter of Wishes
- Living Will / Advance Health Directive
- Do Not Resuscitate (DNR) order, if applicable
- Organ Donor Certificate
- General Power of Attorney
- Enduring Power of Attorney (survives incapacity; different from a general POA)
- Medical Power of Attorney / Healthcare Proxy
- Title deeds to property
- Lease agreements (owned or rented)
- Trust deed and letter of authority
- Guardianship details and preferences for minor children
- Funeral or memorial preferences

South African legal note:

In South Africa, your estate goes through the Master of the High Court. Your executor will need a certified copy of your death certificate, your original will, and a completed inventory of your estate. Executor fees are capped at 3.5% + VAT on the gross value of your estate. Worth knowing when you choose your executor.

3.

Financial Essentials

- List of all bank accounts, branch codes, and access notes
- Credit and debit card details (card numbers and contact numbers for each bank)
- Life insurance policies: insurer, policy numbers, contact details
- Gap cover and medical aid: membership number, scheme, broker contact
- Retirement annuities and pension fund details
- Beneficiary nomination forms for life policies and retirement funds (these supersede your will)
- Outstanding debt: vehicle finance, personal loans, store accounts, credit cards
- Shares, unit trusts, stockbroker details
- Business interests and valuations
- Tax reference number and SARS eFiling login
- Accountant name and contact details
- Bond details and bond insurance
- UIF registration (for death benefit claims by dependants)
- Emergency fund: where it is and how to access it

South African legal note:

Beneficiary nomination forms sit outside your will. If your life policy names your sister as beneficiary but your will leaves everything to your children, your sister gets the policy payout. Review your nominations every time your life changes. This is one of the most commonly overlooked areas of estate planning in South Africa.

4.

Digital Life

- Master password or access to your password vault (LastPass, 1Password, Bitwarden)
- Social media accounts: login details or legacy contact designations
- Email accounts: Gmail, Outlook, iCloud
- Cloud and photo storage: Google Drive, iCloud, Dropbox
- Cryptocurrency and digital assets: wallet details and recovery phrases
- Domain names and website hosting (these expire; someone needs to know)
- Streaming services and subscriptions
- Cellphone contract details
- Utility and household account logins

5. Practical & Personal

- Medication list and current medical conditions summary
- Blood type and known allergies
- GP, specialist, and dentist contact details
- School and childcare emergency contacts and authorised collection list
- Domestic worker details and household instructions
- Vehicle registration, insurance, and tracker details
- Safe location and combination
- Alarm codes and security details (for your designated key holders only)
- Spare key holders: who has a key and where they live
- Pet care plan: vet details, routine, insurance, emergency carer
- Letters to loved ones

6. For Entrepreneurs

- CoR 14.1 / CK2 (company registration documents)
- Memorandum of Incorporation (MOI)
- Shareholder agreements
- Annual return certificate
- Business banking details and signatory information
- Accounting software logins and accountant contact
- Key person insurance policy
- Business continuity plan: who runs things if you can't?
- Client and supplier contract summary
- Business valuation (updated annually)

Take Note

If you run a business, your Brave Binder alone isn't enough. You need a business succession plan. See your attorney or financial planner about what happens to your business interest if you die or become incapacitated.

Brave Action #3:
Build The Binder

- Choose your format: physical binder, digital folder, or both. (Both is best.)
- Create your six sections using the Blueprint.
- Add one item this week. Then one more next week. One brave step at a time until completed.

Reflection

"Who would need to step in if something happened to me, and what would I want them to find?"

"What's the one thing I've been putting off that would make the biggest difference?"

Chapter 4:

If something happens to me tomorrow.

The question isn't whether that day will come. The question is what they'll find when it does.

FEAR:
"What if I'm not there, and no one knows what to do?"

BRAVE REFRAME:
This isn't about expecting the worst. It's about protecting the people you love from unnecessary chaos.

We're not invincible. Accidents happen. Illnesses arrive without warning. Emergencies knock when we least expect them. And when they do, someone you love will need to step in and hold the pieces together.

The question isn't whether that day will come. The question is what they'll find when it does.

This chapter is about making the first 48 hours, and the weeks that follow, as clear as possible for the people who love you.

Emergency Readiness: What This Looks Like in Practice

ICE Contacts (In Case of Emergency)
These are the people emergency services will call. Add them to your phone under "ICE" and list them in your binder. Include at least two people who know where your binder is and what to do.

Medical Information Card
A single printed card, or a note in your phone, with your blood type, allergies, current medication, medical aid number, and your healthcare proxy's name and number. Emergency responders need this in the first minutes.

Access to Your Brave Binder
Your binder is only useful if someone can find it. Two people should know exactly where it is: physically and digitally.

School and Childcare Plans
If you have young children: who is authorised to collect them? Who takes over care immediately? Who is their long-term guardian? All of this should be documented and shared with the relevant people, including the school.

Pet Plan
Who steps in to care for your animals immediately? And who takes them longer term? Include their routine, vet details, insurance, and any medical needs.

The 'What Now?' Guide
Consider writing a simple one-page guide for whoever steps in first. Not a legal document. Just practical instructions. Where do I find the will? Who is the executor? What are the first calls to make? Which accounts are most urgent? This page can save enormous heartache.

Talk It Out

Start the conversation. With your partner, your closest friend, your executor, your children if they're old enough. "If something ever happens to me, here's what you need to know. Here's where everything is."

It doesn't need to be a dramatic conversation. It can be a quiet one over coffee. But it has to happen.

"The best plan in the world is useless if no one knows it exists."

Brave Action #4:
Your 'In Case of Emergency'

- Create an emergency envelope, clearly labelled.
- Keep it somewhere secure but findable.
- Include: key ICE contacts, medical aid card copy, ID copy, and a note on where your full binder is.
- Add special instructions for dependents and pets.
- Tell at least two people where to find it.

Reflection

"Who would I want to step in for me if I couldn't speak or act for myself?"

"Have I made it easy for them, or have I left a mess?"

Chapter 5:

Who holds the keys?

The choice you make now, when you can make it clearly and calmly, is the most considered one you'll ever make.

FEAR:
"If I give someone access, I'll lose control."

BRAVE REFRAME:
Access isn't about losing power. It's about extending trust, with intention and clear boundaries.

There's something deeply vulnerable about handing someone the keys to your life. Whether it's your financials, your passwords, your medical decisions, or your children's school: these aren't just files. They're you. Your world. Your safety net.

So it makes sense that this part brings up fear. What if they misuse it? What if I change my mind? What if they're not ready?

But one day, whether it's a health crisis, an accident, or just old age, someone will need to act on your behalf. The choice you make now, when you can make it clearly and calmly, is the most considered one you'll ever make.

The Types of Access to Consider

General Power of Attorney
Allows someone to act on your behalf for financial and legal matters while you're alive and mentally capable. Important caveat: it lapses the moment you lose mental capacity.

Enduring Power of Attorney
Designed specifically to survive incapacity. If you become ill, unconscious, or develop dementia, this is the document that keeps someone you trust in control, not a court-appointed curator. Get this done. It's one of the most important documents in this entire binder.

Medical Power of Attorney
Names the person authorised to make healthcare decisions on your behalf. Keep this separate from your financial POA. They can be the same person or different people, depending on who is best suited to each role.

Financial Delegation
Someone who can access specific accounts, policies, or properties. This might be your partner, an adult child, or a trusted friend. Be specific about what they can and cannot do.

Digital Executor
Someone who knows how to access and manage your online accounts. This person handles your social media, email, cloud storage, domain names, and subscriptions. They don't need to be tech-savvy. They just need your master password and a list of instructions.

Emotional Executor
Not a legal role, but an important one. This is the person who understands your family dynamics, who can carry your intentions with grace when things get complicated. Sometimes this is your executor. Sometimes it's your most trusted friend.

How to Choose Your Key Holders

It doesn't all have to be one person. In fact, it probably shouldn't be. Ask yourself:

- Who do I trust with my finances?
- Who could make medical decisions on my behalf, and do they know my values well enough?
- Who has the emotional intelligence to hold this with grace?
- Who knows the practical details: where I bank, who my doctor is, where the spare key is?

Divide and empower. Give each person a clear, specific role. Then tell them about it before they need it.

Brave Action #5:
Name Your Key Holders

- [ ] Complete a 'Who Holds What' page in your binder (template in the companion document).
- [ ] Create separate levels of access: full, partial, emergency only.
- [ ] Have the conversation with each person before you file the page.
- [ ] Review your key holders after any major life change.

Reflection

"Who would I trust to speak for me?"

"Have I told them what I'd want, or am I assuming they know?"

Chapter 6:

Death in the age of passwords.

Your legacy isn't just physical anymore.
It's digital.

FEAR:
"What if no one can access my accounts when I'm gone?"

BRAVE REFRAME:
Your digital life is part of your legacy. Securing it is part of securing everything else.

Once, you could sort someone's life out of a shoebox: a few papers, a will, some house keys.

Now it's all encrypted. It's in the cloud. It lives behind facial recognition and two-step verification. From your banking app to your iCloud photos, from your crypto wallet to your Canva account and the domain name you bought three years ago and almost forgot about. Your legacy isn't just physical anymore. It's digital.

And if no one knows how to unlock it, parts of it simply disappear. Photos. Written work. Money. Memories. Gone.

What Your Digital Estate Includes

Personal Accounts
Email, WhatsApp conversations, photos in Google Drive or iCloud, notes apps, voice memos.

Financial Accounts
Banking apps, investment platforms, crypto wallets, and this is critical: recovery phrases and seed phrases for any crypto. Without these, the funds are inaccessible permanently.

Social Media and Online Presence
Instagram, Facebook, LinkedIn, TikTok, Twitter/X. Each platform handles death differently. Facebook allows memorialisation. Google has an Inactive Account Manager. LinkedIn can be closed by a family member with a death certificate. Know what you want done with each.

Subscriptions and Registered Accounts
Streaming services, software licences, newsletters. Many of these continue billing after death until someone cancels them. A list saves your family weeks of work.

Professional and Creative Accounts
Your website, domain names, hosting accounts, Dropbox, Notion, client documents. Domain names expire. If no one renews them, your website disappears. If you own intellectual property or run a business with online assets, these need specific succession instructions.

The Facebook and Google Problem: What You Can Do About It

Facebook's Legacy Contact feature allows you to nominate someone to manage your profile after your death. Google's Inactive Account Manager lets you decide what happens to your Gmail, Drive, and Photos if your account is inactive for a set period. Apple has a Digital Legacy feature in iPhone settings under Passwords & Security. Set these up. They take ten minutes and they matter.

The question of memorialisation versus deletion is worth thinking through. Do you want your Facebook profile kept as a memorial for people who want to visit it? Or closed? Do you want your Instagram preserved or deleted? These are your wishes. Document them.

How to Manage Your Passwords

A password manager (LastPass, 1Password, Bitwarden) is the cleanest solution. One master password unlocks everything. Store that master password in your Brave Binder and nowhere else.

If you won't use a password manager, at minimum keep a written or printed list of your key accounts and passwords, updated annually, stored in your binder. Yes, written down. In a secure place. Not on a Post-it on your monitor.

Your Digital Afterlife Letter

Optional but powerful. A short note that says: here's how to access my digital life. Here's what matters. Here's what can be deleted. Here's what I want you to keep.

Store it in your binder alongside your Letter of Wishes.

Brave Action #6:
Get Your Digital House in Order

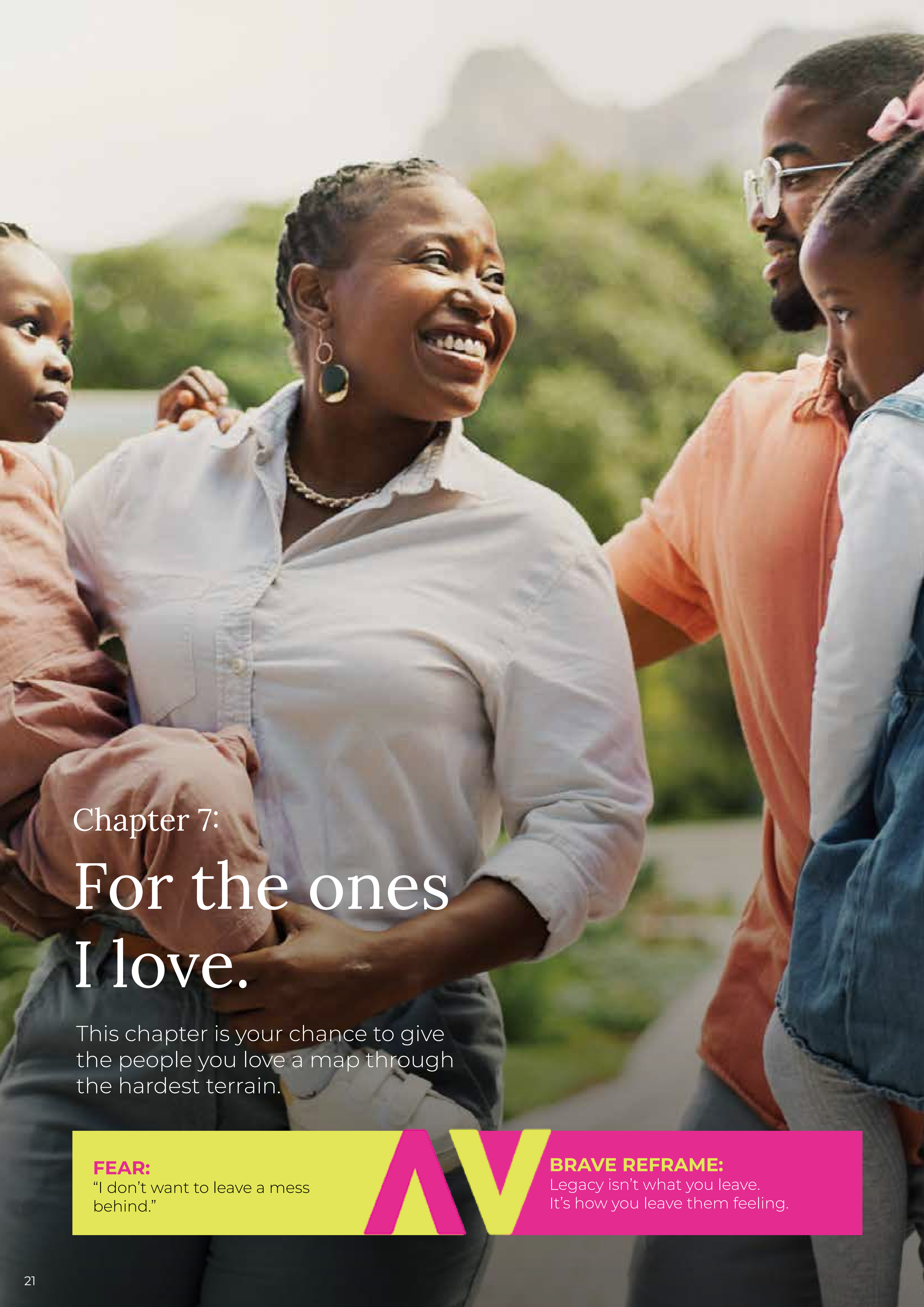
- Choose a password manager and set it up, or create a secure written list of accounts.
- Store your master password (and only your master password) in your Brave Binder.
- Set up at least one legacy contact: Facebook, Google, or Apple.
- Decide: memorialise or delete? Document your wishes for each major platform.
- Add a note about any domain names or professional digital assets.

Reflection

"What part of my online life would I want preserved?"

"Who do I trust to handle my data with care, and have I told them what I want?"

"Your digital life is part of your legacy. Don't leave it locked."



Chapter 7:

For the ones I love.

This chapter is your chance to give the people you love a map through the hardest terrain.

FEAR:
"I don't want to leave a mess behind."

BRAVE REFRAME:
Legacy isn't what you leave.
It's how you leave them feeling.

No one wants to imagine the people they love feeling lost in the wake of their absence. But that's exactly what happens when there's no letter, no plan, no instructions. When grief has to fight its way through admin.

This chapter is your chance to give the people you love a map through the hardest terrain. Not just a legal document or a spreadsheet, but your voice. Your care. Your love, in writing.

This is the most human part of the binder. It's also the part most people skip, because it's the hardest to sit with. But it's the part that will matter most.

What to Leave Behind Beyond the Legal

Letter of Wishes
Gentle instructions that add colour, heart, and context to your will. What do you want your funeral to feel like? Who gets the ring your grandmother left you? What music do you want playing?
This isn't a legal document. It's a love letter with practical instructions.

Guardianship Guidance
Not just who, but how. Who do you want raising your children if you can't? And what do you hope for them? What values do you want passed on? What would you want them to know about you when they're older?

Values Statement
What mattered most to you. Written for your children to carry forward. This doesn't have to be long. Even a paragraph about what I believed in, what I tried to live by, what I hope you'll remember: that is a gift.

Pet Care Plan
Daily routine, medications, vet contact, insurance details, and the name of the person who has agreed to take them. Include a note about their personality, their quirks, what comforts them. The person stepping in will need more than logistics.

Voice Note or Video
Optional. But if you're willing: record yourself. Your voice. Your face. A message for the people you love. It doesn't have to be polished. It just has to be you.

"If You're Reading This" Letters
Write one for each person who matters. Your partner. Your child. Your parent. Your best friend. Start with: "If you're reading this, I want you to know..." and let your heart take it from there.

These don't need to be finished. They don't need to be perfect. They just need to exist.

This Isn't About Control

It's about removing guesswork. It's about honouring your people. It's about choosing love over confusion and clarity over assumption.

You know things about your family that no executor or attorney ever will. Put that knowledge on paper.

Brave Action #7:
Write Something

- Choose one person. Write them one letter. Start with: "If you're reading this..."
- Write one paragraph about what you want your children (or loved ones) to carry forward.
- Store everything under 'Letters' in your Brave Binder.

Reflection

"Who needs my words more than my money?"

"If I could leave behind one piece of guidance, what would it be?"

"Who needs your words more than money?"

Chapter 8:

The South African specifics.

If you're in South Africa, there are rules, processes, and common oversights that are specific to your legal and financial context.

FEAR:
"I don't know how the law applies to my situation. What if I've been doing this wrong all along?"

BRAVE REFRAME:
You don't need to be a lawyer. You just need to know the rules that apply to your life, so you can make sure your binder reflects them accurately.

The Brave Binder works wherever you are. But if you're in South Africa, there are rules, processes, and common oversights that are specific to your legal and financial context. This chapter names them clearly. They trip people up constantly, and most of the time not because they didn't care, but because no one told them.

Your Marital Regime Matters

How you're married determines what your spouse inherits, what they can access, and what the estate administration process looks like.

- In community of property: you share one joint estate. Everything is 50/50. Neither spouse can sell, mortgage, or give away assets of the joint estate without the other's consent.
- Out of community of property without accrual: completely separate estates. What's yours is yours; what's theirs is theirs. On death, only your estate is distributed.
- Out of community of property with accrual: separate during marriage, but on death or divorce, the growth of both estates is shared. The calculation can be complex.

If you're not sure which applies to you, your marriage certificate and the presence or absence of an antenuptial contract will tell you. If you don't know, ask an attorney. This information should be documented clearly in your binder.

Intestate Succession: What Happens Without a Will

If you die without a valid will in South Africa, the Intestate Succession Act applies. Your estate goes to your spouse and children in a formula set by law, regardless of what your actual wishes were. If you're unmarried but cohabiting, your partner receives nothing under intestate succession, no matter how long you've been together.

A valid will changes this entirely. Make one!

The Master of the High Court

When someone dies in South Africa, their estate is administered through the Master of the High Court in the area where they lived. The executor you name in your will must be confirmed by the Master before they can act. The process typically takes several months for larger estates.

What your executor will need: certified copy of your death certificate, your original will, a completed estate inventory, and a J192 form (liquidation and distribution account). Keep copies of your key financial documents organised. It will shorten this process significantly.

Beneficiary Nominations: The Will Override Nobody Talks About

Your retirement annuity, pension fund, and life insurance policy all have beneficiary nomination forms. These operate outside your will. The nominee on the form receives the funds directly. The will has no say in the matter.

Many women discover years later that their ex-husband is still the beneficiary on a life policy or retirement fund they never updated after divorce. Check every nomination form. Update them after every major life change. Store copies in your binder.

UIF Death Benefit

If you were employed and contributing to UIF (Unemployment Insurance Fund), your dependants may be entitled to a death benefit. Your employer can assist with the claim, or your dependants can approach the Department of Employment and Labour directly.

SARS and Deceased Estates

SARS must issue a tax clearance certificate before an estate can be wound up. Your executor will handle this, but it requires up-to-date tax affairs. If your tax returns are in arrears, this will delay distribution of your estate.

Make sure your SARS eFiling login and tax reference number are in your binder. Include your accountant's contact details.

If You're a Business Owner

Your business interest forms part of your estate. If you haven't made specific plans (a buy-sell agreement, a succession plan, a key person insurance policy), your executors may have to liquidate or wind up your business to distribute the estate. This can be devastating for employees, clients, and co-owners alike.

See an attorney and financial planner who specialise in business succession. A Brave Binder is a start. This area needs professional attention too.

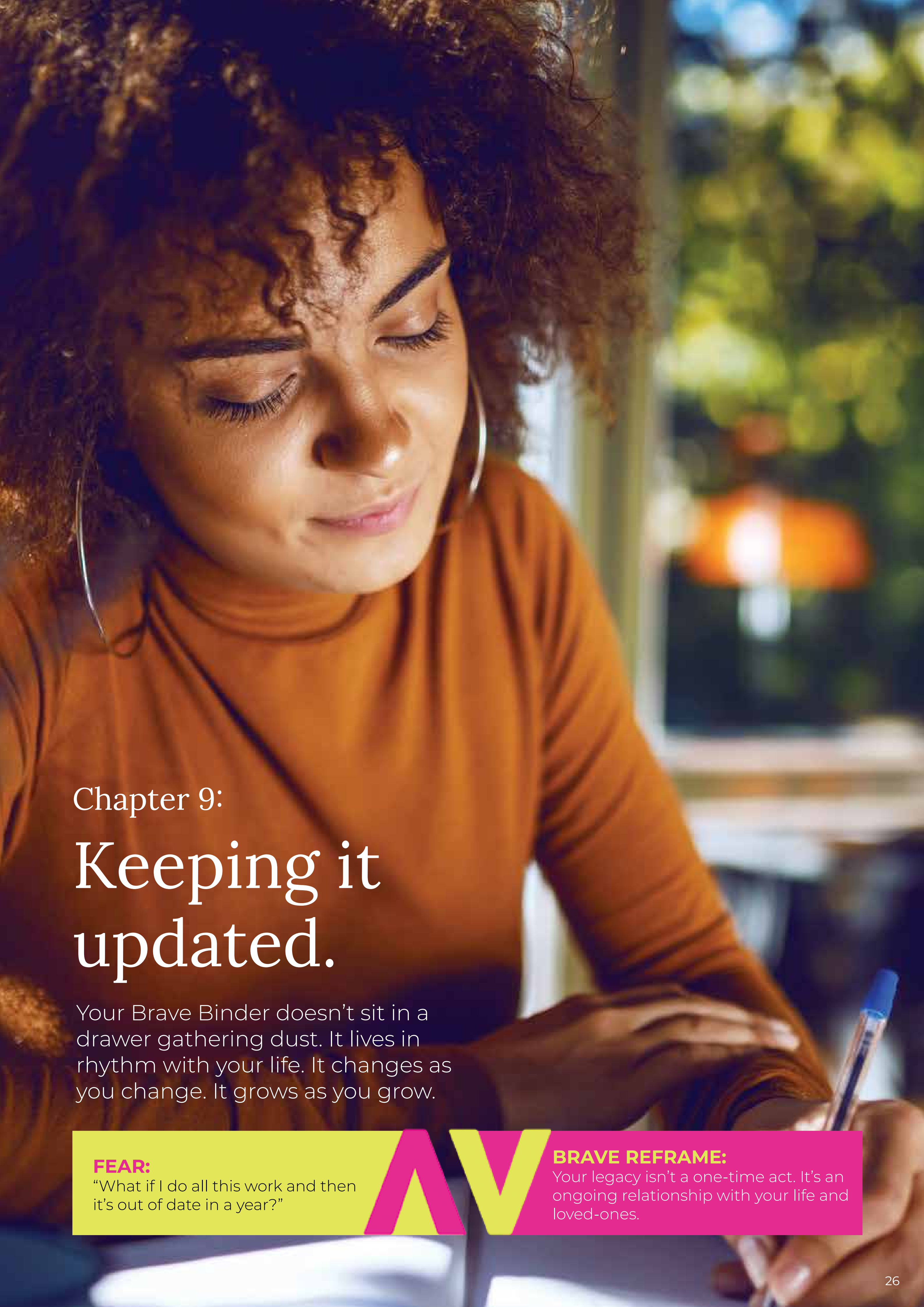
Brave Action #8:
Get Your SA Specifics In Order

- Check your marital regime. If you're unsure, your marriage certificate or an attorney can confirm it. Note it clearly on Template 1 in your companion document.
- Check every beneficiary nomination form on your life policies and retirement funds. Update any that no longer reflect your wishes.
- Confirm your SARS eFiling login and tax reference number are in your binder. If your tax returns are in arrears, add "get tax affairs up to date" to your to-do list now.
- If you are cohabiting but unmarried, speak to an attorney about a cohabitation agreement. Under intestate succession, your partner currently inherits nothing without one.

Reflection

"If I died tomorrow, does my will reflect where I actually want my estate to go, or has my life changed since I last checked?"

"Is there someone in my life who would be left unprotected because I haven't formalised our relationship in law?"



Chapter 9:

Keeping it updated.

Your Brave Binder doesn't sit in a drawer gathering dust. It lives in rhythm with your life. It changes as you change. It grows as you grow.

FEAR:
"What if I do all this work and then it's out of date in a year?"

BRAVE REFRAME:
Your legacy isn't a one-time act. It's an ongoing relationship with your life and loved-ones.

You did it. You started. You faced the fear, opened the envelopes, filled in the names. You created something most people never do.

Now tend to it.

Like your health. Like your relationships. Like your garden. Your Brave Binder doesn't sit in a drawer gathering dust. It lives in rhythm with your life. It changes as you change. It grows as you grow.

Once a year, you sit down with it. You check what's changed. You add what's new. You remove what no longer applies. It doesn't take a whole day. A quiet hour. A glass of something good. That's all.

Your Annual Brave Review: When to Do It

Tie your update to something that already happens in your calendar:

- **Your birthday:** a personal milestone and natural reflection point.
- **New Year:** clean slate energy.
- **Tax season:** you're already in financial admin mode.
- **A fixed month you choose and keep:** July, September, whatever works.

What to Review Each Year

- Will and Letter of Wishes: have your relationships, assets, or wishes changed?
- Beneficiary nomination forms: this is the most commonly missed update.
- Power of attorney documents: are the right people still named?
- Password vault: new accounts? Platforms you've stopped using?
- Insurance policies: are beneficiaries and amounts still accurate?
- Children and pets: does guardianship still make sense? Any routine updates?
- Financial overview: new investments, new accounts, new debts?
- Key holders: do the same people still hold access? Should anyone change?
- Digital accounts: any new professional or personal platforms to add?
- Business: if applicable, is your succession plan current?

When to Update Immediately

Don't wait for your annual review if any of the following happen:

- Marriage, divorce, or separation
- Birth or adoption of a child
- Death of a beneficiary, executor, or key holder
- Significant change in assets: property purchase, business launch, inheritance
- A health diagnosis that changes your medical wishes
- Moving to a new country or province
- A major change in a key relationship

Brave Action #9:
Create Your Refresh Ritual

- Add a recurring calendar event: 'Brave Binder Annual Review': same date each year.
- Store the location of your digital binder in a secure note accessible to your key holders.
- Write a reminder email to your future self via FutureMe.org. Set it for 12 months from now.

Reflection

"What would it feel like to know everything important is held, clearly and intentionally?"

"What does a life that's in order actually look like for me?"

Epilogue:
You Did The Brave Thing

Look at you.

You read the chapters. You named the fears. You chose clarity over chaos. You wrote the letters, found the documents, had the conversations. You said the things that were hardest to say.

You made peace. Not just with the future, but with the present. And in doing so, you gave a gift to every person who loves you. A guide. A map. A soft place to land.

This work is sacred. And it's done. Beautifully, bravely, by you.

You'll update it. You'll revisit it. You'll add to it as your life changes. But for today, take a moment to feel it:

You are prepared. You are held. You are enough.

Your life is not just in order.
It's in honour.

Thank you for being brave!

"Generational wealth begins with the first person brave enough to build it."

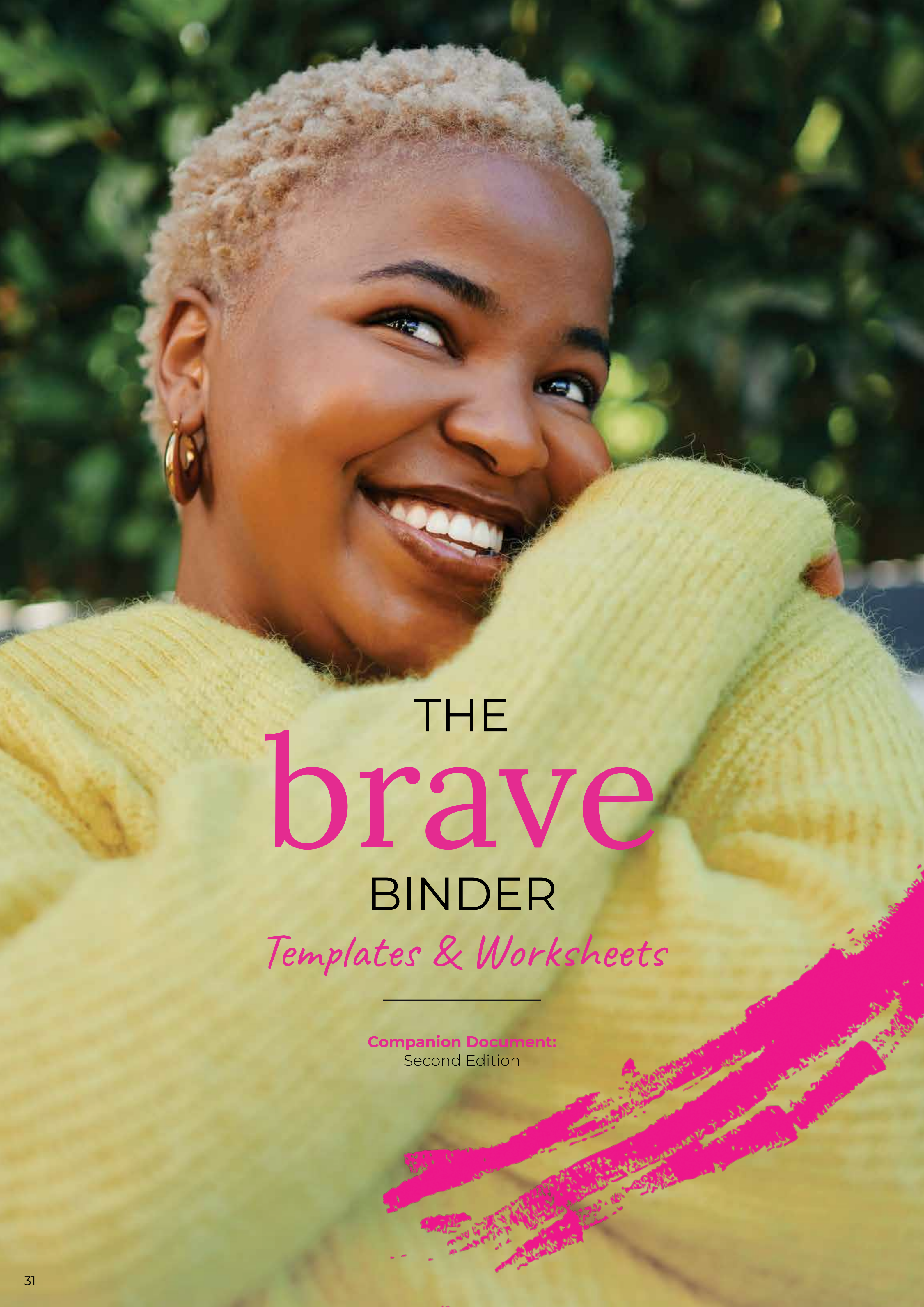
What To Do Next

Schedule your annual review. Open your calendar now and add a recurring "Brave Binder Check-In". Set it for the same date every year.

Tell one person. Share this binder with someone you trust. A friend, a sister, a partner. The bravest thing you can do is show someone else how it's done.

Join the community. Brave Collective runs workshops, events, and conversations for women who are ready to invest in every part of their worth. This binder was just the beginning!

www.bravecollective.co.za



THE brave BINDER

Templates & Worksheets

Companion Document:
Second Edition

Template 1:

Personal Snapshot: The Basics

Complete this page first. It's the quick-reference your key holders will reach for in an emergency.

Full legal name

Preferred name

ID number

Passport number

Date of birth

Blood type

Cell number

Email address

Home address

Street, suburb, city, postal code

Marital status

Single / Married / Divorced / Widowed / Partnered (cohabiting)

Marital regime (if married)

In community of property / Out of community with accrual or without accrual

Children's details

Children's names

Date of birth

Medical Information

For emergency responders. Keep a printed copy of this section in your wallet.

GP name

GP phone number

Medical aid scheme

Membership number

Known allergies

Current medications

Dosages

Existing medical conditions

Specialist name(s)

Contact number(s)

ICE Contacts (In Case of Emergency)

ICE Contact 1: Name

Relationship

Cell number

Knows location of Brave Binder?

ICE Contact 2: Name

Relationship

Cell number

Knows location of Brave Binder?

Template 2:

Where Everything Lives

Document the physical and digital location of every important item. Update this page whenever anything moves.

Physical Binder

Location of physical binder ______________________

Room and specific location, e.g. filing cabinet, top drawer, safe

Who else knows where it is

Name 1 ______________________

Name 2 ______________________

Digital Binder

Platform / service ______________________

e.g. Google Drive, iCloud, Dropbox, USB drive

Folder name or path ______________________

How to access (kept separately from the binder itself) ______________________

e.g. Master password stored in [location]

Key Documents: Physical Locations

Note where each original document is kept.

Will: location of original ______________________

Held by attorney? (name + number) ______________________

Power of Attorney (General) ______________________

Enduring Power of Attorney ______________________

Title deeds

Vehicle registration papers

Insurance policies folder

Tax records folder

Safe location (if applicable)

Safe: who holds the combination or key

Do not write the combination here. Record the name and contact of the person who holds it: e.g. "John Smith — 082 000 0000"

Alarm codes: note is held by

Do not write alarm codes here. Note who holds them.

Template 3:

Who Holds What: Key Holders

Name one person per role where possible. It can be the same person for multiple roles, but think carefully about whether that's wise.

Legal & Financial

Executor of will: Name	**Contact number**
Attorney: Name & firm	**Contact number**
General Power of Attorney - granted to	**Contact number**
Enduring Power of Attorney - granted to	**Contact number**
Medical Power of Attorney/Healthcare Proxy	**Contact number**
Financial adviser/planner	**Contact number**
Accountant	**Contact number**

Practical Access

Spare house key held by: Name	**Contact number**
Alarm/security access - codes held by	**Contact number**

Vehicle access (spare key) held by

Contact number

Safe: who holds the combination
(names only: do not record the combination here)

Name 1

Name 2

Personal & Family

Guardian for minor children - Primary

Contact number

Guardian for minor children - Secondary

Contact number

Person authorised to collect children from school

Name 1

Name 2

Immediate pet carer (first 48 hours)

Contact number

Long-term pet carer

Contact number

Digital executor (manages online accounts)

Contact number

Template 4:

Financial Overview

This page gives your executor and family a complete financial picture. Accuracy matters more than completeness. Fill in what you know and add to it over time.

Bank Accounts
List each account separately.

Bank	Account type	Account number	Notes/access info

Life Insurance Policies

Insurer	Policy number	Beneficiary	Broker/contact

Retirement & Investment

Fund/platform	Account/member no.	Beneficiary	Contact/broker

Outstanding Debts
Include vehicle finance, personal loans, store accounts, credit cards, home loan.

Creditor/institution	Account number	Approx. balance	Contact/reference

Template 5:

Digital Life & Account Inventory

Take Note

Security note: Do not store passwords on this page. Store your master password separately and securely. This page records which accounts exist and any special instructions for each.

Password Manager Details

Password manager used ______________________

e.g. 1Password, LastPass, Bitwarden

Master password is stored at ______________________

e.g. sealed envelope in physical binder / shared with [name]

Key Accounts: What to Do With Each

List each major account and your wish: memorialise, close/delete, or transfer. **Note:** bank and financial accounts cannot be memorialised — they must be closed and funds distributed through your estate. Use the Notes column to record any special instructions for those accounts.

Gmail / Google

Username/email ______________________ **Wish:** keep/delete/memorialise ______________________

Notes ______________________

iCloud / Apple

Username/email ______________________ **Wish:** keep/delete/memorialise ______________________

Notes ______________________

Facebook

Username/email

Wish: keep/delete/memorialise

Notes

Instagram

Username/email

Wish: keep/delete/memorialise

Notes

LinkedIn

Username/email

Wish: keep/delete/memorialise

Notes

WhatsApp

Username/email

Wish: keep/delete/memorialise

Notes

Online banking

Username/email

Wish: keep/delete/memorialise

Notes

Crypto wallet

Username/email

Wish: keep/delete/memorialise

Notes

Domain names / hosting

Username/email

Wish: keep/delete/memorialise

Notes

Other

Username/email

Wish: keep/delete/memorialise

Notes

Legacy Contacts Set Up

Tick once done.

- **Facebook Legacy Contact set up.**

  Name:

- **Google Inactive Account Manager configured**

- **Apple Digital Legacy contact set up**

  Name:

Template 6:

Letter of Wishes

Take Note

This document is not legally binding, but it is profoundly important. It speaks when you can't. Write as much or as little as you wish. Use additional pages. Return to it over time. There are no wrong answers here.

Written by ______________________

Written/last updated ______________________

My Funeral or Memorial

Type of service I would want ______________________

e.g. funeral, celebration of life, memorial, no service

Burial, cremation, or other preference ______________________

Atmosphere: how I want it to feel ______________________

e.g. intimate, joyful, quiet, celebratory

Music I would want played:

____

____

Readings, prayers, or rituals that matter to me

____

____

People I would want to speak or be involved

____

____

Flowers, colours, or specific wishes

Specific Bequests

Items you want to go to specific people, beyond what's in your will.

Item / possession	**Who it goes to and why (optional)**

What I Want My Loved Ones to Know

Not instructions. Just you. What matters most. What you'd say if you had time.

Template 7:

Guardianship Guidance for My Children

Name and describe who you want to raise your children, and how. This is the most personal section in the binder. It doesn't need to be formal. It needs to be true. Return to it over time. There are no wrong answers here.

Nominated Guardian

Primary guardian: full name ______________________________

Relationship to children ______________________________

Contact number ______________________________

Why I have chosen this person

____

____

Secondary guardian: full name ______________________________

If primary is unable

Relationship to children ______________________________

Contact number ______________________________

What I Hope For My Children

The values I want passed on

____

____

____

The things that matter most to them right now (routines, friendships, activities)

What I would want them to know about me as they grow up

Financial provision: notes for the guardian
Reference any trusts, policies, or education provisions set up for the children.

Template 8:

Pet Care Plan

Complete one section per pet. Add extra pages if needed.

Pet 1

Pet's name

Species and breed

Age/date of birth

Microchip number

Vet name

Practice contact number

Pet insurance provider

Policy number

Daily routine

Medical conditions and current medication

Carer

Immediate carer name (first 48 hours)

Contact number

Long-term carer name

Contact number

Notes about personality, fears, what comforts them

Template 9:

Annual Brave Binder Review Checklist

Take Note

Complete this once a year. Suggested timing: your birthday, New Year, or the same month every year. Sign and date at the bottom when done.

Legal & Legacy

- **Will reviewed:** Is it still accurate? Relationships, assets, wishes?
- **Letter of Wishes:** Reviewed and updated if needed.
- **Enduring Power of Attorney still reflects my wishes?**
- **Medical Power of Attorney still reflects my wishes?**
- **Guardianship nominations still appropriate?**

Financial

- **Beneficiary nomination forms checked** (life policies, retirement funds)
- **Insurance policies:** Beneficiaries and amounts still accurate?
- **Bank accounts list updated**
- **Debt list updated**
- **Tax affairs up to date; SARS login in binder**

Digital

- **Password vault reviewed:** New accounts added, old ones removed?
- **Legacy contacts still set up** (Facebook, Google, Apple)?
- **Domain names/websites:** Renewals up to date?

People & Access

- [ ] **Key holders list reviewed:** Are the right people still named?
- [ ] **ICE contacts up to date?**
- [ ] **Emergency envelope still accurate and accessible?**
- [ ] **Pet care plan current?**

Entrepreneurs Only

- [ ] **Business succession plan still current?**
- [ ] **Key person insurance adequate?**
- [ ] **Company documents up to date?**

Reviewed and updated by ______________________

Date ______________________

Next review due ______________________

Remind a key holder ______________________

Template 10:

“If You’re Reading This”: Letter Template

Take Note

Use this template as a starting point. Write as many versions as you need, one for each person who matters. There are no rules here. Just love, on paper.

This letter is for ____________________

Written by ____________________ **Date** ____________________

If you’re reading this, I want you to know...

____

____

____

____

____

What I hope for you...

____

____

____

____

____

What you might not know about me...

What I want you to carry forward...

With all my love,

Your name / signature

Template 11:

The "What Now?" Guide

Take Note

This is a one-page practical guide for the first person who steps in when something happens to you. It is not a legal document. It is a calm, clear set of instructions written in your voice, so that the people you love are not scrambling in the dark. Fill it in now, while you can. Store it in the front of your physical Brave Binder and make sure at least two people know it exists.

If something has happened to me, the first person to read this is probably:

Name

Relationship to me

My full Brave Binder is located at:

Physical location

Digital location / platform

The first calls to make:

Person/Organisation	Contact number	Why/what they handle

Immediate practical notes for whoever steps in:

My children are currently: *e.g. At school (name, address), at home with [person], at [relative]'s house*

My pets are currently in the care of / at home. Immediate carer:

The most urgent financial accounts to address are:

e.g. Salary account at [bank], bond debit order runs on the 1st, medical aid debit on the 25th

Anything else I want you to know in the first 48 hours:

This guide was written by

Date written/last updated

Legal Document Templates

The following templates cover every key legal and personal document referenced in The Brave Binder. Some need only your words and a clear head. Others have formal signing requirements under South African law. Where that is the case, a note at the top of the template tells you exactly what to do before it is valid. None of these templates replace professional legal advice. They give you a strong, complete starting point.

Templates in this section:

Template 12:

Last Will and Testament

South African legal note:

Your will is only valid in South Africa if: (1) it is in writing; (2) you sign or initial every page in the presence of two competent witnesses; and (3) both witnesses sign in your presence and in each other's presence. Witnesses must be 14 or older and may not be beneficiaries or spouses of beneficiaries. After completing this template, have it reviewed by an attorney and sign it correctly. Store the original in a safe place and tell your executor where it is.

Part 1: Declaration

Full legal name

ID number

Date of birth

Full home address

I declare that this is my Last Will and Testament and that I revoke all previous wills and codicils.

Part 2: Executor

I appoint the following person as executor of my estate:

Full name of executor

ID number

Contact number

Email address

In the event that my executor is unable or unwilling to act, I appoint as substitute executor:

Full name of substitute executor

Contact number

Part 3: Guardian for Minor Children

If I have minor children at the time of my death, I appoint the following person as guardian:

Full name of guardian

ID number

Contact number

Relationship to children

Substitute guardian (if primary guardian is unable or unwilling to act):

Full name of substitute guardian

Contact number

Part 4: Distribution of Estate

I bequeath my estate to the following person(s) in the proportions indicated:

Full name of beneficiary

ID number / relationship

Share (e.g. 50%, full estate)

Full name of beneficiary

ID number / relationship

Share (e.g. 50%, full estate)

Full name of beneficiary

ID number / relationship

Share (e.g. 50%, full estate)

If any beneficiary predeceases me, their share must pass to:

e.g. their children in equal shares / the remaining beneficiaries equally / [specific person]

Part 5: Specific Bequests

The following specific items must go to the named individuals (these take priority over general distribution):

Item or asset	Full name of recipient	Notes

Part 6: Provision for Minor Children

If any beneficiary is a minor, I direct that their inheritance be held in trust until age:

e.g. 18 / 21 / 25

Trustee to administer the minor's inheritance:

Full name of trustee **Contact number**

Part 7: Funeral Wishes

My wishes regarding my funeral and burial are set out in my Letter of Wishes, stored with this will.

Brief summary: *(optional)*

Part 8: Signature

I sign this will at ______________________ **on this** ______ **day of** ____________ **20** ____**.**

Signature of testator

____

I declare that the testator signed this will in our presence and that we signed as witnesses in the presence of the testator and of each other.

Witness 1

Full name ______________________________

ID number ______________________________

Signature ______________________________

Date signed ______________________________

Capacity (e.g. adult; not a beneficiary) ______________________________

Witness 2

Full name ______________________________

ID number ______________________________

Signature ______________________________

Date signed ______________________________

Capacity (e.g. adult; not a beneficiary) ______________________________

Template 13:

Enduring Power of Attorney

South African legal note:

A general power of attorney lapses automatically if you lose mental capacity. This Enduring Power of Attorney is specifically drafted to survive incapacity. It must be signed before a commissioner of oaths or notary public to be enforceable. Have it reviewed by an attorney before signing. Store the original with your will.

The Principal (you)

Full legal name

ID number

Full home address

The Agent (your appointed person)

Full legal name

ID number

Full home address

Contact number

Scope of Authority

I grant my agent authority to act on my behalf in the following areas (tick all that apply):

- ☐ **Banking and financial transactions**
- ☐ **Management and sale of immovable property**
- ☐ **Management of investments, retirement funds, and insurance policies**
- ☐ **Payment of debts and ongoing household expenses**
- ☐ **Signing contracts and legal documents on my behalf**
- ☐ **Management of my business interests**
- ☐ **Any other financial and legal matter not specifically excluded**

Specific exclusions: *(if any)*

Enduring Clause

This power of attorney is intended to be an Enduring Power of Attorney. It shall remain in full force and effect notwithstanding any subsequent mental incapacity or incompetence on my part, and shall not be revoked by such incapacity.

Duration

This power of attorney takes effect immediately and remains in force until:

e.g. revoked in writing by me / my death / a specific date

Signature of Principal

Signed at (place)

Date

Signature

Commissioner of Oaths / Notary Public

Full name

Capacity

Practice address

Date

Signature and stamp

Template 14:

General Power of Attorney

South African legal note:

A General Power of Attorney is valid only while you are mentally capable. It lapses automatically if you lose capacity. Use this for specific tasks or defined periods (e.g. while travelling). For ongoing or incapacity-proof authority, use the Enduring Power of Attorney (Template 13) instead.

The Principal (you)

Full legal name

ID number

Full home address

The Agent (your appointed person)

Full legal name

ID number

Full home address

Contact number

Scope and Purpose

I appoint my agent to act on my behalf for the following specific purpose(s):

e.g. To manage my banking accounts / to sign the sale agreement for [property address] / to act on my behalf in all financial matters during my absence from [date] to [date]

Duration

Valid from (date)

Valid until (date or until revoked in writing)

Signature

Signed at (place)

Date

Signature of testator

Witness 1

Full name

ID number

Signature

Date signed

Capacity (e.g. adult; not a beneficiary)

Witness 2

Full name

ID number

Signature

Date signed

Capacity (e.g. adult; not a beneficiary)

Template 15:

Medical Power of Attorney / Healthcare Proxy

Take Note

This document names the person you trust to make medical decisions on your behalf if you are unable to do so yourself. Keep a copy with your medical aid card and make sure your healthcare proxy knows your wishes before they are ever needed.

I, the Principal

Full legal name

ID number

Appoint the following person as my Healthcare Proxy:

Full name of proxy

ID number

Contact number

Relationship to me

Alternate Healthcare Proxy *(if my primary proxy is unavailable)*:

Full name

Contact number

Authority Granted

My Healthcare Proxy is authorised to:

- **Consent to or refuse any medical treatment, procedure, or surgery on my behalf**
- **Access my medical records**
- **Communicate with my medical team**
- **Make decisions about my care setting (hospital, hospice, home care)**
- **Make decisions about life-sustaining treatment, in accordance with my Living Will**

My Values and Wishes

What matters most to me in terms of quality of life:
e.g. Being able to communicate / being free from pain / remaining at home

Treatments or interventions I would NOT want under any circumstances:
e.g. Prolonged mechanical ventilation with no prospect of recovery / CPR if terminally ill

Anything else my proxy should know:

Signature

Signed at (place)

Date

Signature of testator

Witness 1

Full name

ID number

Signature

Date signed

Capacity (e.g. adult; not a beneficiary)

Witness 2

Full name

ID number

Signature

Date signed

Capacity (e.g. adult; not a beneficiary)

Template 16:

Living Will / Advance Health Directive

Take Note

A Living Will records your wishes about medical treatment if you become unable to communicate. It does not require a lawyer. It requires honesty, clear language, and two witnesses. Share a copy with your GP, your Healthcare Proxy, and store one with your will.

My Details

Full legal name

ID number

Date of birth

Blood type

GP name

GP contact number

Life-Sustaining Treatment

If I am in a persistent vegetative state with no reasonable prospect of recovery, I direct that:

- [ ] **Life-sustaining treatment be withdrawn or withheld**
- [ ] **I receive comfort and palliative care only (pain relief and dignity, not cure)**
- [ ] **I do not wish to be placed on a ventilator**
- [ ] **I do not wish to receive artificial nutrition or hydration**

If I am in the terminal stage of an illness with no reasonable prospect of recovery, I direct that:

- [ ] **Life-sustaining treatment be withdrawn or withheld**
- [ ] **I receive palliative care and pain management only**
- [ ] **I be allowed to die naturally, without extraordinary intervention**

Resuscitation

In the event of cardiac or respiratory arrest:

- **I DO wish to receive CPR and resuscitation attempts**
- **I do NOT wish to receive CPR or resuscitation (discuss a formal DNR with your GP)**

Organ and Tissue Donation

- **I consent to donation of any organs and tissues that may save or improve another's life**
- **I consent to donation of specific organs only (list below)**
- **I do not consent to organ or tissue donation**

Specific organs I consent to donate (if applicable):
e.g. kidneys, corneas, heart valves

Care Setting

If possible, I would prefer to die:

- **At home**
- **In a hospice**
- **In hospital**
- **Wherever is most appropriate given my condition**

Additional Wishes

Spiritual needs, who should be present, privacy preferences, or any other wishes

I make this directive of my own free will, while of sound mind.

Signature

Signed at (place)

Date

Signature of testator

Witness 1

Full name

ID number

Signature

Date signed

Capacity (e.g. adult; not a beneficiary)

Witness 2

Full name

ID number

Signature

Date signed

Capacity (e.g. adult; not a beneficiary)

Template 17:

Do Not Resuscitate (DNR) Awareness Card

Take Note

A formal DNR is a clinical document completed with your doctor and kept with your medical records. This card communicates your wishes clearly to family and first responders while you work with your GP to formalise a clinical DNR. Print, sign, and keep a copy in your wallet and with your medical records.

Personal Details

Full name

ID number

Date of birth

Blood type

Medical aid scheme

Membership number

GP name

GP contact number

My Instruction

I, the undersigned, being of sound mind, state that it is my wish NOT to be resuscitated if I experience cardiac or respiratory arrest. I do not wish to receive CPR, defibrillation, or other resuscitation measures.

This wish is based on the following (optional):
e.g. Terminal illness / personal values / already holds a clinical DNR order at [hospital or practice]

Healthcare Proxy

My Healthcare Proxy, authorised to confirm this wish:

Full name

Contact number

Signature

Signed at (place)

Date

Signature of testator

South African legal note:

This card is not a substitute for a formal clinical DNR order. Speak to your GP about formalising your DNR wishes in your medical records. In South Africa, medical practitioners are guided by the Health Professions Council of South Africa (HPCSA) guidelines on end-of-life care.

Template 18:

Cohabitation Agreement

South African legal note:

If you are unmarried but living with a partner, you have no automatic inheritance rights under South African law. Under the Intestate Succession Act, only a spouse inherits intestate. A cohabiting partner does not, regardless of the length of the relationship. Have this document reviewed and signed before a commissioner of oaths or notary. A will naming your partner as beneficiary is also essential.

The Parties

Partner 1: Full legal name ______________________ **ID number** ______________________

Partner 2: Full legal name ______________________ **ID number** ______________________

Shared residential address

____

Date from which cohabitation commenced

____

Jointly Owned Assets

The following is jointly owned in the proportions indicated:

Asset or property description	Partner 1's share	Partner 2's share

Separate Property

The following assets belong solely to the named partner and are not subject to this agreement:

Asset description	Belongs solely to	Notes

Household Expenses

The parties agree to contribute to shared household expenses as follows:

e.g. equally / Partner 1 covers the bond, Partner 2 covers utilities and groceries

In the Event of Separation

If the parties separate, shared assets shall be dealt with as follows:

e.g. sold and proceeds split per ownership proportions / Partner 1 buys out Partner 2 at market value

In the Event of Death

Each party confirms that they have a valid will naming the other as a beneficiary, or have made alternative provision. Neither party relies solely on this agreement for inheritance rights.

Notes on inheritance provision:

e.g. Partner 1's will dated [date] names Partner 2 as primary beneficiary

Signatures

Partner 1 signature

Date

Partner 2 signature

Date

Witness 1

Full name

ID number

Signature

Date signed

Capacity (e.g. adult; not a beneficiary)

Witness 2

Full name

ID number

Signature

Date signed

Capacity (e.g. adult; not a beneficiary)

Template 19:

Organ Donor Registration Record

Take Note

Registering as an organ donor in South Africa is done through the South African Organ Donor Foundation (SAODF) at www.odf.org.za, or by noting your wish on your driver's licence. Registration alone is not enough. Your next of kin's consent is typically sought at the time of death, regardless of your registration status. This page records your wishes and ensures your family knows them.

My Details

Full legal name

ID number

Date of birth

Blood type

My Donation Wishes

- ☐ **I consent to donation of all organs and tissues that may be used**
- ☐ **I consent to donation of specific organs only (listed below)**
- ☐ **I do NOT consent to organ or tissue donation**

If specific organs only, please list:
e.g. kidneys, liver, corneas, heart valves

Registration Status

- ☐ **I am registered with the South African Organ Donor Foundation (SAODF)**
- ☐ **My donor status is noted on my driver's licence**
- ☐ **I have not yet registered but intend to**

SAODF registration date (if known):

Next of Kin Awareness

The following person(s) know my donation wishes and will confirm them if asked:

Name

Relationship

Name

Relationship

Additional Notes

Cultural or religious considerations, specific instructions, or anything else relevant

Signature

Signed at (place)

Date

Signature

Template 20:

Executor Letter of Wishes

Take Note

This is separate from your personal Letter of Wishes (Template 6). It is addressed to your executor and contains practical instructions to guide them through administering your estate. It is not legally binding but provides invaluable context and direction. Store it with your will and review it whenever your will is updated.

From

Full legal name

Date written / last updated

To my executor:

Where to Find Everything

My will is stored at:
e.g. home safe / with my attorney [name and number] / in my Brave Binder at [location]

My full financial overview is in:
e.g. Template 4 in my Brave Binder companion document / the folder labelled [name]

My Assets: Key Summary

Principal assets (full details in the Financial Overview template):
e.g. Property at [address], savings at [bank], retirement annuity with [insurer], shares via [broker]

Debts that must be settled first:

e.g. Home loan with [bank], vehicle finance with [institution], credit card at [bank]

Specific Bequests and Context

Items I feel strongly about beyond what is in the will:

e.g. My grandmother's ring must go to my daughter / the painting in the study belongs with my sister

Family dynamics my executor should be aware of:

Anything that would help your executor navigate difficult conversations with sensitivity

Funeral and Memorial

My wishes (see also Template 6, Letter of Wishes):

e.g. Simple cremation / celebration of life at home / no flowers / specific music or readings

Funeral arrangements should be coordinated with:

Name **Contact number**

A Note to My Executor

A personal message of gratitude, guidance, or anything you want your executor to know as they take on this role

Signature

Signed at (place)

Date

Signature