# An example Life File.

**Alex and Jamie Smith · 8 September 2026**

## What exists, where to find it and what still needs attention.

**Fictional example - not a client record.** The family is drawn from the illustrative Wealth Map. Locations, contacts, deadlines and walkthrough outcomes are invented additions. This is an index extract, not a legal opinion or confirmation that arrangements are suitable.

## Start here

### Temporary unavailability

Use only information and permissions already agreed. Find the relevant contact and the household payment record. Do not use another person's banking credentials.

### Loss of capacity

Contact the relevant healthcare practitioner and legal adviser. Confirm who can act and under what authority; do not assume an existing financial power of attorney remains effective.

### After a death

Locate the original will and contact the nominated executor or estate professional. Appointment and authority must be established before dealing with estate assets. Ask promptly about reporting requirements.

### Helper and fallback arrangements

For Alex's information, Jamie is the first contact for the limited information Alex has agreed to share. For Jamie's information, Alex is the proposed first contact; her sharing choices remain unconfirmed. Sam is the proposed fallback; scope and access have not been checked.

Locator: family folder, Start here tab. A separate fallback contact card has not yet been provided.

**Open point:** the family has cash today, but the amount the survivor could lawfully access after death is unconfirmed.

# Records and actions

A located copy can still leave the original, current version or legal position unconfirmed.

## Wills and original documents

**Original location unconfirmed**

**Relates to:** Alex and Jamie, separately

**Where it is held:** Alex: signed copy in the family folder, Legal tab. Original custodian unconfirmed. Jamie: current version not yet supplied.

**What is established:** Alex's copy sighted in this fictional case; current originals and legal validity not confirmed.

**Contact route:** Each spouse's attorney; contact card in the family folder

**Next step:** Each spouse to ask their attorney to confirm the latest executed version and where the original is held. Discuss any change in wishes or circumstances.

**Owner:** Alex and Jamie
**Due:** 15 September 2026

## Banking and household payments

**Access unconfirmed**

**Relates to:** Alex's and Jamie's individual accounts; household commitments

**Where it is held:** Current bank statements in their respective client folders. Essential payment schedule not located by Jamie.

**What is established:** Wealth Map records cash today of R600,000: Alex R200,000 and Jamie R400,000. Access during life is assumed; access after death is unconfirmed.

**Contact route:** Bank service team and relevant legal adviser; contacts to be added

**Next step:** Locate the payment schedule. Confirm lawful access and the effect of the marital-property position with the bank and relevant legal adviser. Keep survivor money separate from the estate-liquidity assessment.

**Owner:** Alex and Jamie
**Due:** 18 September 2026

# Records and actions

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## Alex's life policy

**Current records requested**

**Relates to:** Alex is the insured person; Jamie is nominated; policy owner unconfirmed

**Where it is held:** Older policy schedule in the family folder, Cover tab. Current schedule and nomination acknowledgement requested.

**What is established:** The Wealth Map illustrates conditional cover of R2 million. Ownership, terms, cessions, claim acceptance and timing are unconfirmed. This is not cash currently available.

**Contact route:** Policy provider or existing adviser; contact card in Cover tab

**Next step:** Ask the provider for the current schedule, owner and cession details, and acknowledgement of the nomination. Identify any further advice question after reviewing those records.

**Owner:** Alex
**Due:** 15 September 2026

## Retirement benefits and nominations

**Nomination records unconfirmed**

**Relates to:** Alex's and Jamie's own retirement interests

**Where it is held:** Account statements located in each person's investment folder. Current nomination acknowledgements not located.

**What is established:** The Wealth Map uses assumed member-account values. Current nomination records and the rules applying to each benefit remain unconfirmed. The document locations are fictional additions.

**Contact route:** Relevant fund administrator or provider

**Next step:** Each member requests their current nomination records. Confirm the relevant product and fund rules; a nomination is not a guarantee of entitlement.

**Owner:** Alex and Jamie
**Due:** 18 September 2026

# Records and actions

A located copy can still leave the original, current version or legal position unconfirmed.

## Living wills and healthcare instructions

**Location not recorded**

**Relates to:** Alex and Jamie, separately

**Where it is held:** No current document location recorded in the index.

**What is established:** Wishes and any healthcare mandate have not been established in this fictional example. Absence from the index does not establish that no document exists.

**Contact route:** Each person's healthcare practitioner

**Next step:** Each spouse considers their wishes with the relevant healthcare practitioner and, where needed, legal adviser. Record the resulting document location and chosen contact if established.

**Owner:** Each spouse
**Due:** 22 September 2026

## Smith Family Trust records

**Specialist confirmation required**

**Relates to:** The trust and its authorised trustees; Alex's loan claim is separate

**Where it is held:** Deed copy located with the trust records. Completeness of amendments and current authority records unconfirmed.

**What is established:** The Wealth Map records an R800,000 loan owed to Alex at assumed face value. Recoverability is untested. The trust property is not included in household assets; possible benefits for Jamie and Sam are unvalued.

**Contact route:** Trustees and the trust's professional adviser

**Next step:** Ask the authorised trustees to identify the current deed and amendments, letters of authority, relevant resolutions, loan records and beneficial-ownership filing reference.

**Owner:** Alex to raise with the authorised trustees
**Due:** 22 September 2026

# Records and actions

A located copy can still leave the original, current version or legal position unconfirmed.

## Smith Trading agreements

**Agreement not supplied**

**Relates to:** Jamie's 25% ownership interest

**Where it is held:** Shareholder agreement referenced; current document not supplied.

**What is established:** Jamie's business income contributes R30,000 of the household's R90,000 monthly take-home income. Restrictions, saleability and income resilience remain untested.

**Contact route:** Company records custodian, attorney and accountant

**Next step:** Locate current ownership and shareholder records and any succession or funding agreements. Identify questions for the business's legal and accounting advisers.

**Owner:** Jamie
**Due:** 22 September 2026

## Authority and secure access arrangements

**Permissions to be clarified**

**Relates to:** Each adult's own information and permissions

**Where it is held:** Location of any financial power of attorney or other mandate not yet recorded. No passwords or recovery codes are included.

**What is established:** Alex agreed to share the will copy and policy contact card used in Jamie's illustrative walkthrough. Wider sharing, Jamie's own arrangements and Sam's fallback access remain unconfirmed. Naming a helper does not establish transaction authority.

**Contact route:** Relevant institution and legal adviser

**Next step:** Agree the scope of any further sharing and record the contact route for each adult. Obtain advice on authority for the relevant circumstances; do not assume an ordinary financial power of attorney continues through loss of capacity.

**Owner:** Alex and Jamie
**Due:** 18 September 2026

# A practical handover

**Fictional walkthrough outcome**

**Located, with Alex's agreement:** Jamie finds Alex's will copy and the policy contact card without prompting. This does not confirm the original will's location or the current policy terms.

**Still unresolved:** Jamie cannot locate the essential payment schedule. Alex will identify and explain it by 18 September 2026.

**Fallback not yet checked:** Sam is unavailable. Alex and Jamie will agree what to share and arrange a separate walkthrough by 22 September 2026. Until then, fallback access remains unconfirmed.

If a record cannot be found or a helper cannot participate, retain the unresolved status and agree a revised next step and date.

The process can be used by an individual with a trusted person or by a couple. If no fallback is agreed, record that as an open item. Household agreement does not grant access to underlying trust, company or healthcare records.

## Keeping the record current

Alex and Jamie retain and update their index. Next planned check: 8 September 2027, with earlier updates after significant changes.

Check versions and originals; new or closed accounts; nominations and changed family responsibilities; contact details and sharing permissions; helper access; and every unresolved action, owner and date. Reissue dated copies to the agreed recipients and manage superseded copies appropriately.

ClearGauge follow-up or an annual refresh applies only where included in an agreed ongoing service. A once-off review does not provide continuing monitoring.

A missing record does not by itself establish a need for a new product or a change of provider. Original documents, provider records and applicable authority remain the sources for underlying arrangements.

Related public example: cleargaugewealth.co.za/wealth-map/
Guidance: justice.gov.za/master/deceased.html; justice.gov.za/master/cur-tut.html; justice.gov.za/master/trust.html