



Everything your family needs to know, in one place.

www.theestateorganiser.com.au

THIS ORGANISER BELONGS TO

AUSTRALIAN EDITION

SECOND EDITION . 2026

Introduction

Why This Book Exists When someone you love dies, grief is only the beginning - your family is immediately faced with decisions, paperwork, and responsibility. If you haven't organised your affairs, this process becomes a nightmare. Your executor will spend months playing detective. Searching through filing cabinets, opening mail from 2019, calling every bank in Australia hoping you had an account there. They'll discover debts you forgot to mention. They'll find a savings account with \$12,000 in it six months too late. They'll argue with your siblings about what you "would have wanted" because you never wrote it down. It happens to thousands of Australian families every year. The Estate Organiser was created to make sure it doesn't happen to yours. Australia is in the middle of the largest intergenerational wealth transfer in its history. More than \$3.5 trillion is expected to change hands over the next 20 years. Will disputes have increased roughly 25% over the past decade. This organiser exists to ensure your share is transferred with clarity and intention - not lost to confusion, arguments, or fees that could have been avoided. This isn't just a guide. It's a gift to the people you love. It's a single, organised place where everything they need to know is written down clearly. Your bank accounts. Your super. Your debts. Your passwords. Your funeral wishes. Your values. Your stories. Everything. When you complete this organiser, you're not just ticking boxes. You're giving your family three things: Clarity. They'll know exactly what you own, what you owe, and what you want. Time. They won't waste months searching for information. They can focus on grieving and healing. Peace. They won't argue about your wishes because your wishes are written in your own words. This organiser won't replace your Will or your lawyer. But it will make sure your Will can actually be found, your lawyer can be contacted, and your family knows where to start.

What This Organiser Does

Estate planning isn't just about your Will.

Your Will says who gets your house and how to divide your bank accounts. That's important. But it doesn't tell your family where those bank accounts actually are. It

doesn't explain why you left your wedding ring to your daughter instead of your son. It doesn't give them your passwords, your super fund details, or the name of the lawyer who drafted the Will in the first place.

That's where this organiser comes in.

Think of it as a roadmap. When you're gone, your family will need to handle dozens of tasks. Some are legal. Some are financial. Some are deeply personal. And most of them require information that only you know right now.

Where's your Will? Who's your super beneficiary? What are the login details for your online banking? Do you want to be buried or cremated? Should your Facebook account be deleted or memorialised? What stories do you want your grandchildren to remember about you?

This organiser gives you a place to write all of that down.

It protects your family from chaos. Instead of searching through every drawer in your house, they'll open this book and find everything they need. Your bank accounts. Your insurance policies. Your passwords. Your final wishes.

It guides your executor. There are checklists and timelines so they know what to do first, what can wait, and what they might be forgetting.

It preserves your legacy. This isn't just about money and paperwork. There's space here for your values, your stories, and the things you want your family to remember after you're gone.

And it saves them money. Every hour your executor spends hunting for information is an hour they're paying a solicitor to help them hunt. Those costs add up. By organising it yourself, you're potentially saving your estate thousands of dollars in legal fees. That also means you can leave more to your loved ones and donate more to charities or causes that are close to your heart.

Every section covers something your executor will need. Superannuation. Tax records. Guardianship. Digital assets. Funeral wishes. Nothing has been left out. Not every section will apply to you - everyone is in a different situation - so feel free to skip what doesn't. Don't worry if you have blank sections.

This is a big task. But once it's done, you'll have something invaluable. You'll rest easier. A clear path forward for them.

A Living Document

Life changes. And when it does, this organiser needs to change with it.

If you fill out this organiser today and never touch it again, it'll be outdated in five years. Your executor will find bank accounts you closed in 2027. They'll try to contact

your financial adviser who retired three years ago. They'll distribute assets according to wishes that no longer reflect what you actually wanted.

Review this organiser once a year and update it after major life events - marriage, divorce, retirement, the birth of a grandchild, or any significant change to your finances or wishes. Part X has a worksheet and checklist to make this easy.

If you commit to keeping this organiser up to date, your family will always know where they stand.

The Value of Your Story Your legacy isn't just bank accounts and property titles. It's the recipe for your grandmother's scones that's been passed down for four generations. It's the story about how you met your spouse. It's the advice you'd give your grandchildren if they asked. It's the values you lived by, the mistakes you learned from, and the things you want your family to remember about who you were. Most estate planning documents don't capture any of that. This organiser does. There's space for letters, stories, and memories. You can write a note to each of your children. You can record family traditions you don't want forgotten. You can explain why certain things matter to you, and why you've made the decisions you've made. These sections aren't legally binding. But they're often the most meaningful parts of this book - and might be the best part of filling this out. Your executor will handle the paperwork. But your family will treasure the stories. So as you work through the financial and legal sections, don't skip the personal ones. Take the time to write down what matters. Your grandchildren will read those words decades from now and feel like they knew you. That's a legacy worth preserving.

How to Use This Organiser This book is straightforward. Work through each section, fill in what applies to you, and skip what doesn't. Here's how to get the most out of it: Work through each section at your own pace. You don't need to complete this in one sitting. Some sections will take five minutes. Others might take an hour. If a section doesn't apply to you (for example, if you don't own a business), just write "Not Applicable" so your executor knows you considered it. Where it asks for supporting documents, attach copies if you can. Your Will. Your super nomination. Your insurance policies. If you can't attach them, at least note where the originals are stored. Be honest and thorough. The small details matter. Policy numbers. Account references. Passwords. These little things can save your family hours of frustration and potentially thousands of dollars in fees. If you're not sure about something, leave it blank and come back to it later. But try to be as complete as you can. Involve your professional advisers. Once you've filled this out, show the relevant sections to your solicitor, accountant, or financial adviser. Ask them to check that everything matches up with your legal documents. They might spot something you missed. Review and update it regularly. Life changes. So should this organiser. Set a reminder to review it once a

year. Update it after major life events like marriage, divorce, retirement, or the birth of a grandchild. There's a section at the back where you can record when you've done each update. Store it somewhere safe but accessible. Keep this organiser in a place where your executor can actually find it. A fireproof safe at home. Your solicitor's office. A safety deposit box (as long as your executor can access it without a court order). Don't hide it somewhere so secure that no one will ever find it. That defeats the purpose.

Tell the right people where it is. Let your executor know where this book is stored. Tell one or two trusted family members as well, just in case. If no one knows it exists, all your hard work won't matter. Remember what this organiser is (and isn't). This book supports your Will. It doesn't replace it. Your Will is the legally binding document that says who gets what. This organiser makes sure your Will can be found, your wishes can be understood, and your executor has the information they need to actually carry out those wishes. For legally binding instructions, you'll still need to work with a solicitor. This organiser just makes their job much easier. Let's get started. What is Estate Planning and Why Does It Matter? Estate planning is just a fancy term for organising your affairs before you die. It's about making sure your assets go to the people you want them to go to. It's about reducing the stress and cost for your family. And it's about making your wishes clear so no one has to guess what you would have wanted. Most people think estate planning is just writing a Will. And yes, your Will is important. But it's only part of the picture. Here's what estate planning actually covers: Your Will. This is the legal document that says who gets your house, your savings, your car, and everything else you own. Without a Will, the government decides who gets what based on a formula that might not match what you actually wanted. Your superannuation. Super doesn't automatically go to your estate. It goes to whoever you've nominated as your beneficiary. If you haven't nominated anyone, the super fund trustees decide. That's not ideal. Your power of attorney. This is the person who can make financial and legal decisions for you if you're alive but unable to make them yourself (for example, if you have a stroke or dementia).

Before You Begin

This organiser is a tool for gathering and recording your information. It is not legal, financial, or tax advice, and it is not a Will. To put a valid estate plan in place, see a qualified solicitor. The full Important Legal Information is at the back of this book - please read it before you begin.

Contents

INTRODUCTION	1
PERSONAL FOUNDATIONS	8
Personal Information	9
Medical Information	13
Healthcare Directives & Organ Donation	19
Key Contacts	22
CORE ESTATE PLANNING	31
Will & Testament	32
Estate Executor	37
Guardianship of Children & Dependants	41
Funeral Arrangements	46
FINANCIAL & LEGAL ASSETS	51
Insurance Policies	52
Bank Accounts & Investments	58
Superannuation & Pensions	65
Trusts & Appointor Information	74
Property & Real Estate	79
Business Ownership & Succession	86
Other Agreements	93
Government Benefits & Assistance	99
OBLIGATIONS & RISKS	103

Debts & Liabilities	104
Loans & Debts Owed to You	113
Taxation & Capital Gains Records	117
MODERN ASSETS	123
Digital Assets & Online Accounts	124
Cryptocurrency & Digital Wallets	130
Devices & Access	137
Social Media & Memorialisation	143
Foreign & International Assets	149
PRACTICAL EVERYDAY INFORMATION	158
Household Utilities & Services	159
Memberships & Subscriptions	165
Caregiving Commitments	170
Pet Care Instructions	175
Household "How-To" Notes	179
SUPPORTING DOCUMENTS	184
Legal Documents	185
Miscellaneous Documents	194
LEGACY & FAMILY CONTINUITY	199
Special Requests	200
Notes & Legacy Letters	208
Your Story & Family History	222
Values & Principles	236
Family Traditions	249
Letters to Future Generations	265
EXECUTOR TOOLKIT	276
Executor Roadmap & First 48 Hours	277
Executor Timeline	280

Common Executor Pitfalls	284
Executor Expense Log	292
Notification Templates	296
MAINTAINING & UPDATING	308
Commit to Timely Updates	309
Annual Update Worksheet	314
Life Event Inserts	317
FINAL RECORDS	322
Death Certificate & Post-Death Documents	323
Roles in Other People's Lives	327
A NOTE FROM US	330
IMPORTANT LEGAL INFORMATION	332