

Bank Accounts & Investments

This section covers your everyday money and your investment portfolio.

Your executor will need to know every bank account, every share portfolio, every term deposit, and every investment you own. They'll need account numbers, balances (approximately), and access details.

Without this information, your executor will spend weeks calling every bank in Australia asking, "Did they have an account with you?"

Let's make it easy for them.

Your bank accounts:

Most Australians have multiple bank accounts. Transaction accounts. Savings accounts. Offset accounts. Term deposits. Joint accounts with a spouse.

Your executor needs to know about all of them.

For each account, include:

- The bank's name (e.g., Commonwealth Bank, Westpac, NAB, ANZ)
- The type of account (transaction, savings, offset, term deposit, etc.)
- The account number (or at least the BSB and last few digits)
- Approximate balance (doesn't need to be exact - just a rough idea)
- Whether it's a joint account (and who the other account holder is)
- Where the account is linked (e.g., "linked to home loan as offset account")

Your executor will use this information to close accounts, transfer balances, and make sure nothing is left unclaimed.

Your investments:

If you own shares, managed funds, bonds, or any other investments, your executor needs to know.

For each investment, include:

- What it is (e.g., "Commonwealth Bank shares," "Vanguard Australian Shares ETF")
- Where it's held (e.g., "through CommSec," "Vanguard Investments Australia")
- Account number or holder identification number (HIN)
- Approximate value (you don't need to track daily fluctuations - just a ballpark figure)
- How to access it (online login, contact broker, etc.)

If you have a financial adviser managing your investments, include their contact details. Your executor will need to work with them.

What about cryptocurrency?

If you own Bitcoin, Ethereum, or any other cryptocurrency, include it here. Your executor needs to know:

- What you own (Bitcoin, Ethereum, etc.)
- Where it's stored (which exchange or wallet)
- How to access it (recovery phrase, login details, hardware wallet location)

Crypto is notoriously difficult for executors to access. If your family doesn't know it exists or can't access your wallet, that money is gone forever.

Store your recovery phrases securely (not in this book - it's too risky). But tell your executor where to find them.

Joint accounts and beneficiary nominations:

Some bank accounts and investments are held jointly (usually with a spouse). When one person dies, a joint account usually passes automatically to the surviving account holder. The survivor will still need to give the bank a death certificate to update the account, and not every jointly held investment passes this way, so it's worth checking each one. Your executor still needs to know it exists so they can notify the bank.

But they still need to know the account exists so they can notify the bank.

Some investments also allow you to nominate a beneficiary (similar to super). If you've done this, note it here.

WHY THIS MATTERS

Australians lose millions of dollars every year in unclaimed bank accounts and investments. The money is there, but no one knows about it.

By documenting your accounts and investments, you're making sure your family gets every dollar you've saved.

Your Bank Accounts & Investments

Where your money is held and invested, so nothing sits unclaimed.

BANK ACCOUNT 1

BANK	ACCOUNT TYPE
ACCOUNT NUMBER / BSB	APPROXIMATE BALANCE
JOINT ACCOUNT? (WITH WHOM)	NOTES

BANK ACCOUNT 2

BANK	ACCOUNT TYPE
ACCOUNT NUMBER / BSB	APPROXIMATE BALANCE
JOINT ACCOUNT? (WITH WHOM)	NOTES

TERM DEPOSIT 1

AMOUNT	MATURITY DATE
INTEREST RATE	ACCOUNT NUMBER

Your Bank Accounts & Investments (cont.)

TERM DEPOSIT 2

AMOUNT

MATURITY DATE

INTEREST RATE

ACCOUNT NUMBER

SHARES & ETFS

PLATFORM / BROKER

ACCOUNT NUMBER / HIN

LOGIN DETAILS STORED AT

APPROXIMATE VALUE

MAJOR HOLDINGS

MANAGED FUND 1

FUND NAME

ACCOUNT NUMBER

APPROXIMATE VALUE

CONTACT

Your Bank Accounts & Investments (cont.)

MANAGED FUND 2

FUND NAME

ACCOUNT NUMBER

APPROXIMATE VALUE

CONTACT

CRYPTOCURRENCY

WARNING: never write recovery phrases or private keys here. Note only WHERE they are kept.

CRYPTO 1 TYPE

EXCHANGE / WALLET

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

CRYPTO 2 TYPE

EXCHANGE / WALLET

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

FINANCIAL ADVISER

NAME

FIRM

PHONE

EMAIL

Your Bank Accounts & Investments (cont.)

WHAT THEY MANAGE FOR YOU

NOTES: ANYTHING ELSE ABOUT YOUR ACCOUNTS OR INVESTMENTS