The Estate Organiser

Everything your family needs to know, in one place.

www.theestateorganiser.com.au

THIS ORGANISER BELONGS TO

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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

PART ONE

Personal Foundations

The essentials - who you are, your health, and the people to call first.

01 Personal Information

02 Medical Information

03 Healthcare Directives & Organ Donation

04 Key Contacts

CHAPTER 01

Personal Information

This section covers your identity. Your full legal name, your date of birth, where you were born, and the documents that prove all of it.

Fill in what applies. If you don't have something (for example, if you've never had a passport), just write "N/A" so your executor knows you considered it.

Here's what to include:

Your full legal name. The name on your birth certificate, not the name you go by. If your legal name is "Margaret" but everyone calls you "Maggie," write Margaret. Your executor needs the legal version for official documents.

Your date and place of birth. Day, month, year, and the town or city where you were born. This information appears on almost every legal form your executor will fill out.

Your Tax File Number (TFN). Your executor will need this to lodge your final tax return and deal with the ATO. Keep it somewhere secure, but make sure they can find it.

Your Medicare number. Same reason as your TFN. Government agencies will ask for it.

Your driver licence number. If you have one, include the number and the state or territory that issued it. This helps with identification.

Your passport number. If you have a current passport (or an expired one), note the number and where it's stored. If you don't have one, write "N/A."

Birth certificates. Your own, and any for immediate family members who might be beneficiaries (your children, for example). Note where the originals are stored. If you only have copies, say so.

Marriage certificates. If you're married, your executor will need proof. If you've been married more than once, include certificates for all marriages.

Divorce or separation documents. If you're divorced, your executor needs to know. In most states and territories a divorce can change how parts of a Will are read, especially if your Will was written before the divorce, so it's worth checking yours with your solicitor. Note where the originals are kept. Note where the originals are kept.

WHY THIS MATTERS

Without this information, your executor can't prove who you are. And if they can't prove who you are, they can't access your bank accounts, sell your property, or distribute your estate.

It's dull admin. But it's the admin that matters most.

Fill it in, and you've just saved your executor days of searching.

Your Personal Information

Start with the basics - the first details your family will need.

FULL LEGAL NAME

ALSO KNOWN AS

DATE OF BIRTH

PLACE OF BIRTH

TAX FILE NUMBER

MEDICARE NUMBER

DRIVER LICENCE NUMBER

STATE / TERRITORY

PASSPORT NUMBER

COUNTRY OF ISSUE

IMPORTANT DOCUMENTS

Tick what you have, and note where each original is kept.

Birth Certificate

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Marriage Certificate

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Personal Information (cont.)

Divorce Certificate

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Other Document

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

NOTES - ANYTHING ELSE YOUR EXECUTOR SHOULD KNOW ABOUT YOUR IDENTITY

CHAPTER 02

Medical Information

Your executor won't need your medical history to treat you, of course. But they will need it for a few important reasons.

First, to complete your death certificate and notify your doctors. Second, to claim on any relevant insurance policies (some require medical history). And third, to give your family a record of hereditary conditions they should know about.

This section also helps if you become incapacitated before you die. If you have a stroke or dementia and can't communicate, your family will need to know your medical conditions, allergies, and current medications. Fill in what you know. If you're healthy and rarely see a doctor, that's fine - just write "generally healthy, no ongoing conditions." If you have a long medical history, include the big stuff (chronic conditions, major surgeries, serious allergies). You don't need to list every cold you've ever had.

Here's what to include:

Your GP (General Practitioner). Name, clinic, phone number, and address. This is the first person your family will contact if something happens to you.

Your specialists. If you see a cardiologist, endocrinologist, oncologist, or any other specialist regularly, list their names and contact details. Include what they're treating you for.

Your current medications. List any prescription medications you take regularly. Include the name, dosage, and what it's for. If you're not on any regular medications, write "None."

Your significant medical conditions. Chronic illnesses (diabetes, heart disease, asthma, etc.), past surgeries, mental health conditions, or anything else that's part of your medical history. If you're in good health, write "No significant conditions."

Your allergies. Medications, foods, or anything else you're allergic to. If you have none, write "No known allergies."

Your blood type. If you know it, include it. If you don't, write "Unknown."

Your private health insurance details. If you have private health cover, include the insurer's name, your membership number, and what level of cover you have (hospital, extras, or both). Your executor might need this to claim on policies or cancel your membership.

WHY THIS MATTERS

Your family will need to notify your doctors and cancel appointments. They'll need your medical history for insurance claims. And if you have hereditary conditions (heart disease, certain cancers, diabetes), your children should know about them.

You've just given them a clear medical snapshot. That's one less thing they'll need to hunt for.

Your Medical Information

The medical details your family and doctors will need to act quickly.

GENERAL PRACTITIONER

GP NAME

CLINIC

ADDRESS

PHONE

SPECIALIST 1

NAME

SPECIALTY

PHONE

EMAIL

SPECIALIST 2

NAME

SPECIALTY

PHONE

EMAIL

Your Medical Information (cont.)

CURRENT MEDICATIONS

List medications below. Note dosage and what each is used for.

MEDICATION 1

MEDICATION

DOSAGE

USED FOR

MEDICATION 2

MEDICATION

DOSAGE

USED FOR

MEDICATION 3

MEDICATION

DOSAGE

USED FOR

Your Medical Information (cont.)

SIGNIFICANT MEDICAL CONDITIONS

Include chronic illnesses, past surgeries, mental health conditions.

CONDITION

CONDITION

ALLERGIES

ALLERGIC TO

ALLERGIC TO

ALLERGIC TO

BLOOD TYPE

PRIVATE HEALTH INSURANCE

INSURER 1

INSURER

MEMBERSHIP NUMBER

LEVEL OF COVER

INSURER 2

INSURER

MEMBERSHIP NUMBER

Your Medical Information (cont.)

LEVEL OF COVER

NOTES - ANYTHING ELSE YOUR EXECUTOR SHOULD KNOW ABOUT YOUR HEALTH

CHAPTER 03

Healthcare Directives & Organ Donation

This section is about what happens if you're alive but can't make decisions for yourself.

If you have a stroke, develop dementia, or end up in a coma, someone will need to make medical decisions on your behalf. Who should that be? What kind of treatment do you want (or not want)? Do you want to donate your organs?

These are hard questions. But answering them now means your family won't have to guess later.

In Australia, there are a few key documents that cover this:

Advance Care Directive (also called a Living Will in some states). This is a legal document where you write down your wishes for medical treatment if you can't communicate. It might say things like "I do not want to be kept alive on life support indefinitely" or "I want all reasonable medical treatment to extend my life." Each state and territory has different rules about Advance Care Directives, so check what applies where you live.

Enduring Guardian (called different names in different states). This is a person you appoint to make medical, lifestyle, and personal decisions for you if you lose capacity. They can decide things like where you live, what medical treatment you receive, and whether you go into aged care. This is different from a Power of Attorney, which generally covers financial and legal decisions (the exact name and scope vary by state and territory, so check what applies where you live).

Your wishes for end-of-life care. Do you want palliative care at home or in a hospice? Do you have a "Do Not Resuscitate" (DNR) order? Do you want pain relief even if it shortens your life?

Your organ donation preferences. Are you registered as an organ donor? Which organs do you want to donate? Does your family know your wishes?

WHY THIS MATTERS

If you don't document this, your family has to make these decisions while grieving, and possibly arguing about what you "would have wanted." Writing it down spares them that.

Your Healthcare Directives & Organ Donation

Record your medical wishes now so your family can act with certainty later.

ADVANCE CARE DIRECTIVE

Note your status: Yes / No / Planning to create one.

DIRECTIVE STATUS

STORED AT

WHO HAS A COPY

ENDURING GUARDIAN - PRIMARY

NAME

RELATIONSHIP

PHONE

EMAIL

ENDURING GUARDIAN - BACKUP

NAME

RELATIONSHIP

PHONE

EMAIL

LEGAL DOCUMENT STORED AT

Your Healthcare Directives & Organ Donation (cont.)

END-OF-LIFE CARE PREFERENCES

Write Yes / No / Undecided for each. Your family needs to know.

DNR ORDER

PREFERRED PALLIATIVE CARE SETTING

PAIN RELIEF EVEN IF LIFE-SHORTENING

OTHER END-OF-LIFE WISHES

ORGAN DONATION

Note registration status. List specific organs/tissues if applicable.

REGISTERED AS ORGAN DONOR

ORGANS / TISSUES TO DONATE

FAMILY INFORMED OF WISHES

PROOF OF REGISTRATION - STORED AT

NOTES - ANY OTHER HEALTHCARE WISHES OR INSTRUCTIONS

CHAPTER 04

Key Contacts

When you die, your executor will need to notify a lot of people.

Some need to know immediately (your spouse, your children, your executor). Others can wait a few days or weeks (your employer, your accountant, your insurance company).

This section gives your executor a complete list so they don't have to guess who to call, or spend hours searching for phone numbers while they're grieving.

Let's break this into two groups: people who need to know right away, and people who need to know eventually.

Who to notify immediately:

Your immediate family. Spouse, children, parents, siblings. These are the people who should hear the news first, directly from your executor (or from each other).

Your executor. If your executor isn't also your spouse or child, they need to be contacted immediately so they can start handling your estate.

Your close friends. The people who would want to know, and who would be hurt if they found out too late.

Who to notify within days or weeks:

Your solicitor. The person who drafted your Will and any other legal documents.

Your accountant. They'll need to lodge your final tax return and handle any outstanding tax matters.

Your financial adviser. If you have one, they'll need to know so they can work with your executor to manage your investments, super, and other financial matters.

Your employer. If you're still working, your employer needs to be notified so they can process final pay, super contributions, and any leave entitlements.

Your super fund. Your executor will need to claim your super death benefit. Include the fund name and your member number.

Centrelink (if applicable). If you receive any Centrelink payments (Age Pension, Disability Support, Carer Payment), these need to be cancelled.

Your private health insurer (if applicable). So they can cancel your policy and process any final claims.

Your insurance providers. Life insurance, income protection, home and contents, car insurance - all of these need to be notified.

Your aged care facility (if applicable). If you're living in aged care, the facility needs to be informed.

Your religious or community leader (if applicable). Your priest, pastor, imam, rabbi, or community group leader - whoever would help organise your funeral or memorial service.

WHY THIS MATTERS

Your executor shouldn't have to play detective to find these people. And your family shouldn't have to guess who was important to you.

By writing it all down, you're giving them a clear list to work from. They'll know exactly who to call, when to call them, and how to reach them.

That's one less thing they'll need to figure out.

Your Key Contacts

A complete call-list so your executor never has to play detective.

PEOPLE TO NOTIFY IMMEDIATELY

SPOUSE / PARTNER

NAME

PHONE

EMAIL

NOTES

CHILD 1

NAME

PHONE

EMAIL

NOTES

CHILD 2

NAME

PHONE

EMAIL

NOTES

Your Key Contacts (cont.)

PARENT 1

NAME

PHONE

EMAIL

NOTES

PARENT 2

NAME

PHONE

EMAIL

NOTES

SIBLING 1

NAME

PHONE

EMAIL

NOTES

SIBLING 2

NAME

PHONE

Your Key Contacts (cont.)

EMAIL

NOTES

EXECUTOR (IF NOT SPOUSE / CHILD)

NAME

PHONE

EMAIL

NOTES

CLOSE FRIEND 1

NAME

PHONE

EMAIL

NOTES

CLOSE FRIEND 2

NAME

PHONE

EMAIL

NOTES

More children, siblings or friends? Add them in the Notes box at the end.

Your Key Contacts (cont.)

PROFESSIONAL CONTACTS - WITHIN DAYS / WEEKS

SOLICITOR

NAME

FIRM

PHONE

EMAIL

ACCOUNTANT

NAME

FIRM

PHONE

EMAIL

FINANCIAL ADVISER

NAME

FIRM

PHONE

EMAIL

Your Key Contacts (cont.)

EMPLOYER (IF CURRENTLY EMPLOYED)

COMPANY NAME

CONTACT NAME

PHONE

EMAIL

SUPERANNUATION FUND

FUND NAME

MEMBER NUMBER

PHONE

CENTRELINK

Centrelink phone: 132 300. Leave blank if not applicable.

REFERENCE NUMBER (CRN)

PAYMENTS RECEIVED

PRIVATE HEALTH INSURANCE

INSURER

MEMBER NUMBER

PHONE

Your Key Contacts (cont.)

LIFE INSURANCE

INSURER

POLICY NUMBER

CONTACT

HOME & CONTENTS INSURANCE

INSURER

POLICY NUMBER

CONTACT

CAR INSURANCE

INSURER

POLICY NUMBER

CONTACT

AGED CARE FACILITY (IF APPLICABLE)

FACILITY NAME

CONTACT PERSON

Your Key Contacts (cont.)

PHONE

RELIGIOUS / COMMUNITY LEADER (IF APPLICABLE)

NAME

ORGANISATION

PHONE

NOTES - ANYONE ELSE WHO SHOULD BE NOTIFIED

PART TWO

Core Estate Planning

The big decisions - your Will, your executor, and who looks after who.

CHAPTER 05

Will and Testament

Your Will is the most important legal document in your estate. It's the document that says who gets your house, your savings, your car, your jewellery, and everything else you own. It names your executor (the person responsible for carrying out your wishes). And if you have children under 18, it names their guardian.

Without a Will, your assets are distributed according to a formula set by the laws in your state or territory, which might not match what you actually wanted. Exactly how it works varies by where you live, so a solicitor can tell you what would happen in your case. Your estate could go to people you barely speak to. Depending on your state or territory and your circumstances, a partner you're not married to may have a weaker claim than you'd expect, so it's worth getting advice from a solicitor. The charity you cared about might get nothing. And your family might spend months in court sorting it all out.

So if you don't have a Will yet, get one. This organiser is not a substitute for a Will. It supports your Will by making sure your executor can actually find it and understand it.

Here's what to include in this section:

Do you have a Will? If yes, when was it written? Wills should be updated every few years or after major life changes (marriage, divorce, kids, buying property). If your Will was written 15 years ago and you've remarried since then, it's probably out of date.

Where is the original Will stored? Your executor needs the original, not a copy. Most people keep it with their solicitor, in a safe at home, or in a safety deposit box. Wherever it is, write it down.

Who is your executor? This is the person (or people) you've named in your Will to handle your estate. Include their name and contact details. If you've named a backup executor, include them too.

Who drafted your Will? Include your solicitor's name and contact details. Your executor will need to contact them to confirm the Will is valid and get advice on the probate process.

Does your Will include a testamentary trust? Some Wills set up a trust to manage assets for beneficiaries (for example, if you're leaving money to young children who can't manage it yet). If yours does, note it here.

Have you made a binding death benefit nomination for your super? Superannuation usually doesn't automatically go to your estate. Generally it goes to the people you've nominated, but whether the fund must follow your nomination depends on the type of nomination and your fund's rules. If you haven't made a valid binding nomination, the super fund trustees often decide. Your super fund can confirm what applies to you, so it's worth checking with them. Make sure you've done this, and note where the nomination is stored.

WHY THIS MATTERS

Your Will is only useful if your executor can find it. And they need to know who to contact (your solicitor), where the original is stored, and whether there are any special provisions (like a testamentary trust).

By filling this out, you're making sure your Will doesn't sit in a drawer gathering dust while your family searches for it.

You've just saved them weeks of stress.

Your Will and Testament

Where your Will lives, who carries it out, and the wishes attached to it.

YOUR WILL

Status: Yes / No / Currently being drafted.

DO YOU HAVE A VALID WILL?

LAST UPDATED (MONTH / YEAR)

UP TO DATE WITH YOUR WISHES?

IF NOT, WHAT HAS CHANGED

WHERE THE ORIGINAL IS STORED

SAFETY DEPOSIT BOX - WHICH BANK

SOLICITOR WHO DRAFTED THE WILL

NAME

FIRM

PHONE

EMAIL

ADDRESS

PRIMARY EXECUTOR

NAME

RELATIONSHIP

Your Will and Testament (cont.)

PHONE

EMAIL

ADDRESS

BACKUP EXECUTOR (IF APPOINTED)

NAME

RELATIONSHIP

PHONE

EMAIL

ADDRESS

SPECIAL PROVISIONS

Note details for any that apply: testamentary trust, specific bequests, charitable gifts.

TESTAMENTARY TRUST - DETAILS

SPECIFIC BEQUESTS - DETAILS

CHARITABLE DONATIONS - DETAILS

Your Will and Testament (cont.)

SUPER DEATH BENEFIT NOMINATION

Binding / Non-binding / None. Binding nominations expire after 3 years in most funds.

NOMINATION TYPE

SUPER FUND NAME

BENEFICIARY(IES)

DATE NOMINATION MADE

WHERE THE NOMINATION IS STORED

NOTES - ANYTHING ELSE YOUR EXECUTOR SHOULD KNOW ABOUT YOUR WILL

Estate Executor

If you've named an executor in your Will, this section is for them.

Being an executor is a big job. It's not just about reading the Will and handing out inheritances. There's paperwork, phone calls, court applications, tax returns, and a lot of admin that most executors aren't prepared for.

This section gives your executor a clear starting point. It tells them what their role involves, what you expect from them, and where to find the information they'll need.

What does an executor actually do?

Your executor is responsible for managing your estate from the day you die until everything is distributed to your beneficiaries. Here's what that involves:

Organise your funeral (unless someone else is handling it).

Locate your Will and apply for probate (if required).

Notify relevant people and organisations (family, banks, Centrelink, your employer, etc.).

Secure your property and assets (lock up your house, take care of your car, protect valuables).

Value your estate (work out what you own and what you owe).

Pay your debts (credit cards, loans, mortgages, final bills).

Lodge any final tax returns and pay any tax owed. An accountant can help with this, as there can be more than one return to lodge and it's easy to miss something.

Distribute your assets according to your Will.

Close your estate and provide a final accounting to beneficiaries.

How long this takes varies a lot from estate to estate, and it can be longer when things are complicated. Your solicitor can give you a realistic idea for your situation.

What you can do to help your executor:

You can't make their job easy (it's never easy). But you can make it easier.

By completing this organiser, you've already done most of the hard work. Your executor will know where your Will is, what assets you own, who to contact, and what your wishes are.

But you can also leave them specific instructions. Things like:

"Sell the house and split the proceeds. Don't let it sit empty for months."

"Make sure my dog goes to Sarah. She's already agreed to take him."

"Use my super death benefit to pay off the mortgage before distributing other assets."

"Don't feel pressured to keep the family home if it's too expensive to maintain. Sell it if that makes sense."

These aren't legally binding (only your Will is), but they give your executor guidance when they're making decisions.

Let's make this clear for them.

A MESSAGE TO YOUR EXECUTOR

If you're reading this, I've died, and you've agreed to be my executor. Thank you.

I know this is a big responsibility, and I'm grateful you've taken it on.

This organiser is here to help you. It contains everything you need to know about my assets, my debts, my contacts, and my wishes. Use it as your roadmap.

A few things to remember:

Take your time. There's no rush. Grief is exhausting, and estate administration is complicated. Don't feel pressured to do everything at once.

Get professional help. You don't have to do this alone. My solicitor (details in the Key Contacts section) can guide you through probate. My accountant can help with the tax return. Use them.

Don't feel guilty about being paid. In some cases an executor can be paid for their work, but this isn't automatic in Australia. It usually depends on whether the Will allows it, whether all the beneficiaries agree, or whether the court approves it. Your solicitor can explain what applies here.

Don't be thrown by unhelpful family members. Some people will question your decisions, complain about timelines, or demand updates every week. You're doing your best. That's enough.

Follow the Will, not the drama. Your job is to carry out my wishes as written in my Will, not to make everyone happy. You can't please everyone, so don't try.

Thank you for doing this. I trust you. And I've tried to make it as easy as possible.

You've got this.

Your Estate Executor

A few key details and any instructions to guide whoever carries out your wishes.

INFORMATION FOR YOUR EXECUTOR

EXECUTOR'S NAME (AS NAMED IN YOUR WILL)

WHERE THIS ORGANISER IS KEPT

WHO ELSE KNOWS ABOUT THIS ORGANISER

ANYTHING COMPLEX ABOUT YOUR ESTATE?

Complexities might include overseas assets, family disputes, business interests, or trusts.

READ THIS FIRST

A Message to Your Executor

YOUR INSTRUCTIONS FOR YOUR EXECUTOR - AND ANYTHING ELSE THEY NEED TO KNOW

CHAPTER 07

Guardianship of Children & Dependants

If you have children under 18, this is one of the most important sections in this book.

If you and your partner both die while your children are still minors, someone will need to raise them. That person is called a guardian.

In your Will, you can nominate who you'd like that guardian to be. The way this works varies a little from state to state, and a court can always step in if it thinks that's best for the child, but your nomination carries real weight and tells everyone what you wanted. If you don't nominate anyone, it's left to the court to decide. Your solicitor can make sure your wishes are recorded the right way for your state.

This section helps you think through who should raise your children if you can't. It also gives your executor (and the court, if necessary) a clear understanding of your wishes.

Who should be your children's guardian?

This is a deeply personal decision. Here are some things to consider:

Who shares your values? You want someone who will raise your children the way you would have. Think about religion, education, discipline, lifestyle.

Who has the capacity? Raising kids is expensive and time-consuming. Does this person have the financial stability, the time, and the energy to take on your children?

Who do your kids already have a relationship with? It's easier for kids to move in with someone they already know and trust (an aunt, uncle, grandparent, or close family friend).

Who lives in a stable environment? You want your kids to go somewhere safe, predictable, and emotionally healthy.

Does your partner agree? If you're raising your kids with a partner, make sure you're both on the same page about who the guardian should be.

Have you asked them? Don't just assume someone will take your kids. Ask them first. Make sure they're willing and able.

What about a backup guardian?

Life changes. The person you nominate today might not be able to take on your children in five or ten years. That's why you should also nominate a backup guardian (sometimes called a substitute guardian).

If your first choice can't or won't do it, your backup steps in.

What if you have dependants who aren't children?

If you have an adult child with a disability, an elderly parent you're caring for, or anyone else who depends on you, this section is for them too.

You can't "appoint" a guardian for an adult (they have their own legal rights), but you can express your wishes about who should care for them, and you can set aside funds in your Will to support that care. How you set those funds aside really matters, as the wrong structure can affect their pension or be challenged later, so talk to a solicitor about the best way to do it (a special disability trust is one option worth asking about).

WHY THIS MATTERS

If you don't nominate a guardian, the court decides. And the court doesn't know your family the way you do.

By nominating someone (and a backup), you're making sure your children go to someone you trust, someone who loves them, and someone who will raise them the way you would have.

That's worth thinking through carefully.

Your Guardianship of Children & Dependants

Who raises your children, what matters in how they're raised, and anyone else who depends on you.

GUARDIANSHIP OF CHILDREN

List your children under 18. Add more in the Notes box if you need to.

CHILD 1 NAME

DATE OF BIRTH

CHILD 2 NAME

DATE OF BIRTH

CHILD 3 NAME

DATE OF BIRTH

CHILD 4 NAME

DATE OF BIRTH

PRIMARY GUARDIAN

Note whether you've named them in your Will and discussed it with them.

NAME

RELATIONSHIP TO YOU

RELATIONSHIP TO CHILDREN

DISCUSSED WITH THEM?

PHONE

EMAIL

Your Guardianship of Children & Dependants (cont.)

ADDRESS

WHY YOU CHOSE THEM

BACKUP GUARDIAN

NAME

RELATIONSHIP TO YOU

RELATIONSHIP TO CHILDREN

DISCUSSED WITH THEM?

PHONE

EMAIL

ADDRESS

WHY YOU CHOSE THEM

WISHES FOR YOUR CHILDREN'S CARE

> *Guidance for the guardian. Not legally binding, but it shows what matters to you.*

EDUCATION PREFERENCES

RELIGIOUS / CULTURAL PREFERENCES

MEDICAL / DIETARY CONSIDERATIONS

RELATIONSHIPS TO MAINTAIN

ANYTHING ELSE THE GUARDIAN SHOULD KNOW

Your Guardianship of Children & Dependants (cont.)

OTHER DEPENDANTS

Anyone else who relies on you for care or financial support.

NAME

RELATIONSHIP

NATURE OF DEPENDENCY

FUNDS SET ASIDE FOR THEIR CARE

YOUR WISHES FOR THEIR CARE, AND ANYTHING ELSE ABOUT GUARDIANSHIP

CHAPTER 08

Funeral Arrangements

Your funeral is the last time your family and friends will gather to remember you.

Some people have very specific wishes about how that should happen. Others don't care and just want their family to do whatever feels right. Both approaches are fine.

But if you do have preferences - about burial vs cremation, religious service vs secular celebration, big gathering vs small and intimate - this is the place to write them down.

By documenting your wishes, you're taking the pressure off your family. They won't have to guess what you would have wanted, and they won't argue about it while they're grieving.

Burial or cremation?

This is the first big decision.

Burial means your body is placed in a coffin and buried in a cemetery or natural burial ground. You'll usually need a burial plot (if you don't already have one). Prices vary a lot depending on the cemetery, location and type of plot, and they change over time, so it's worth getting a current quote from a few providers.

Cremation means your body is cremated and your ashes are returned to your family. They can scatter your ashes, keep them in an urn, bury them, or place them in a columbarium (a memorial wall for ashes). Cremation is often cheaper than burial, but costs vary between providers and change over time, so it's worth asking a funeral director for a current quote.

Some people also choose green or natural burials (biodegradable coffin, no embalming, native bushland burial site) or donation to medical science (your body is used for medical research or training).

What kind of service do you want?

Funerals can take many forms. Here are a few common options in Australia:

Traditional funeral service: A formal service at a church, funeral home, or chapel, followed by burial or cremation. Usually includes a eulogy, hymns or music, and a gathering afterwards.

Memorial service: A service held after the body has been buried or cremated. Often less formal, and can be held weeks or even months later.

Celebration of life: A less formal gathering focused on celebrating your life rather than mourning your death. Music, stories, photos, and sometimes food or drinks.

Graveside or crematorium service: A short service at the burial site or crematorium, often just family and close friends.

Direct cremation or burial: No service at all. Your body is cremated or buried without a gathering. Some families hold a private memorial later.

Religious or secular?

If you follow a particular faith (Catholic, Anglican, Jewish, Muslim, Hindu, Buddhist, etc.), your family will likely assume you want a religious service. But if you don't, make that clear.

If you're not religious, you might want a secular celebrant to lead the service instead of a clergy member.

What about the details?

If you have specific requests for your service, write them down. Things like:

Music: Do you want specific songs played? Live music or recorded?

Readings or poems: Is there a particular piece of writing you'd like read?

Eulogy: Who should speak about your life? (Or do you want to write your own eulogy and have someone read it?)

Dress code: Formal or casual? Black or colourful?

Flowers: Do you want floral arrangements, or would you prefer donations to a charity instead?

Wake or reception: Do you want people to gather after the service? If so, where?

What happens to your body before the funeral?

In Australia, most bodies are either embalmed (preserved with chemicals) or kept in refrigeration until the funeral. Embalming is common if there's a viewing or if the funeral is delayed, but it's not required.

If you have strong feelings about embalming (some people prefer not to for religious, environmental, or personal reasons), note that here.

Have you prepaid for your funeral?

Some people prepay for their funeral to lock in costs and relieve their family of the financial burden. If you've done this, your executor needs to know.

Prepaid funerals in Australia are usually managed through a funeral bond (an investment held by a funeral director) or a prepaid funeral plan (you pay upfront and the funeral home guarantees the service).

If you've prepaid, include the details here: which funeral home, what's covered, and where the paperwork is.

WHY THIS MATTERS

Funerals can be a significant expense for your family, and the cost varies a lot depending on the type of service you choose. A funeral director can give you a current estimate.

By writing your wishes down (and prepaying if it suits you), you take the guesswork away and can ease the financial pressure on your family at a hard time.

That's a gift.

Your Funeral Arrangements

Your wishes for your farewell, so your family can plan with confidence, not guesswork.

BURIAL OR CREMATION

Burial / Cremation / Natural (green) burial / Donate body to science / No preference.

YOUR PREFERENCE

PREFERRED CEMETERY OR LOCATION

DO YOU OWN A BURIAL PLOT? (WHERE)

IF CREMATED, WHAT HAPPENS TO ASHES

TYPE OF SERVICE

Traditional / Memorial / Celebration of life / Graveside only / No service / No preference.

KIND OF SERVICE

RELIGIOUS OR SECULAR (WHICH FAITH)

PREFERRED LOCATION FOR SERVICE

SERVICE DETAILS

SONGS OR HYMNS

READINGS OR POEMS

WHO DELIVERS THE EULOGY

OWN EULOGY WRITTEN? (WHERE)

Your Funeral Arrangements (cont.)

DRESS CODE

FLOWERS OR CHARITY (WHICH CHARITY)

WAKE OR RECEPTION? (WHERE)

PREPAID FUNERAL ARRANGEMENTS

If you have prepaid, note the plan and where the paperwork is stored.

FUNERAL HOME OR PROVIDER

BOND OR PLAN NUMBER

WHAT'S INCLUDED

WHERE PAPERWORK IS STORED

CONTACT PERSON AT FUNERAL HOME

FUNERAL HOME PHONE

OTHER WISHES

EMBALMING PREFERENCE

NOTES - ANY OTHER FUNERAL REQUESTS YOUR FAMILY SHOULD KNOW

PART THREE

Financial & Legal Assets

Everything you own - so nothing of value quietly slips through the cracks.

THE Estate Organiser

CHAPTER 09

Insurance Policies

Insurance policies are often worth more than people realise.

Your life insurance could pay out a substantial amount, sometimes far more than people expect, depending on the cover you hold. Your income protection could provide ongoing payments to your family. Your super might include built-in life and TPD (Total and Permanent Disability) insurance worth hundreds of thousands of dollars.

But if your executor doesn't know these policies exist, the money never gets claimed.

That's why this section matters. Your executor needs to know what insurance you have, who the beneficiaries are, and how to claim it.

What types of insurance matter for your estate?

Not all insurance is relevant to your executor. Pet insurance and travel insurance won't matter to your estate. But these do:

Life insurance. This pays a lump sum to your nominated beneficiaries (or your estate) when you die. It's designed to replace your income and help your family financially. If you have life insurance, your executor needs to know the insurer, policy number, benefit amount, and who the beneficiaries are.

Life insurance through super. Many Australians have life insurance through their super fund, though it isn't guaranteed and some funds only switch it on once your balance or age reaches a certain point. It's separate from standalone life insurance and is usually claimed through your super fund rather than directly from an insurer. It's worth checking your fund to confirm what cover you actually have, and making sure your executor knows about it.

TPD insurance (Total and Permanent Disability). This pays out if you become permanently disabled and can't work. It's often bundled with life insurance or super. If you're already disabled or terminally ill when filling this out, note whether you've already claimed this.

Income protection insurance. This pays a portion of your income if you can't work due to illness or injury. It stops when you die, so it's not relevant to your estate - but if you're terminally ill and still alive, your family might be able to claim it in your final months.

Trauma insurance (critical illness insurance). This pays a lump sum if you're diagnosed with a serious illness like cancer, heart attack, or stroke. Like income protection, it's only relevant if you're still alive. But if you're terminally ill, it might provide money to your family before you die.

Home and contents insurance. If you own a home, your executor will need to keep the insurance active until the property is sold or transferred. Include the insurer and policy number.

Car insurance. Same as home insurance - your executor needs to keep it active or cancel it. Include the insurer and policy number.

What about health insurance?

Private health insurance is important while you're alive, but it's not an asset for your estate. Your executor will just cancel it after you die.

Even so, include it here if you want - your executor will need to contact the insurer anyway.

WHY THIS MATTERS

Insurance payouts can be worth hundreds of thousands of dollars. But they don't get paid automatically. Your executor or beneficiaries have to apply for them.

If your executor doesn't know a policy exists, that money is lost.

Write it all down. Include policy numbers, insurers, and beneficiaries. And make sure your beneficiaries are up to date (especially for life insurance, because if you're divorced and your ex is still listed, they may still receive the payout). The rules differ between standalone policies and insurance held through super, so check your nominations with your insurer or super fund.

You've just protected your family's financial future.

Your Insurance Policies

Every policy that pays out, so your family can claim what's theirs.

LIFE INSURANCE: POLICY 1

INSURER

POLICY NUMBER

SUM INSURED

BENEFICIARIES

POLICY STORED AT

LIFE INSURANCE: POLICY 2

INSURER

POLICY NUMBER

SUM INSURED

BENEFICIARIES

POLICY STORED AT

LIFE INSURANCE THROUGH SUPER

SUPER FUND NAME

LIFE INSURANCE COVER

TPD INSURANCE COVER

BENEFICIARY NOMINATION TYPE

Your Insurance Policies (cont.)

NOMINATION FORM STORED AT

INCOME PROTECTION INSURANCE

INSURER

POLICY NUMBER

MONTHLY BENEFIT

WAITING PERIOD

BENEFIT PERIOD

TRAUMA / CRITICAL ILLNESS INSURANCE

INSURER

POLICY NUMBER

SUM INSURED

HOME & CONTENTS INSURANCE

INSURER

POLICY NUMBER

WHAT'S COVERED

ANNUAL PREMIUM

Your Insurance Policies (cont.)

RENEWAL DATE

CAR INSURANCE: VEHICLE 1

MAKE / MODEL

REGISTRATION

INSURER

POLICY NUMBER

TYPE OF COVER

CAR INSURANCE: VEHICLE 2

MAKE / MODEL

REGISTRATION

INSURER

POLICY NUMBER

TYPE OF COVER

PRIVATE HEALTH INSURANCE

INSURER

MEMBER NUMBER

Your Insurance Policies (cont.)

LEVEL OF COVER

OTHER INSURANCE: POLICY 1

POLICY TYPE

INSURER

POLICY NUMBER

SUM INSURED / BENEFIT

OTHER INSURANCE: POLICY 2

POLICY TYPE

INSURER

POLICY NUMBER

SUM INSURED / BENEFIT

NOTES: ANYTHING ELSE ABOUT YOUR INSURANCE

CHAPTER 10

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

CHAPTER 11

Superannuation & Pensions

For most Australians, superannuation is the biggest asset in their estate.

For many people their super balance is substantial, and it's often one of the largest things they own. And when you die, it 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. And they might not choose the people you would have chosen.

This section is about making sure your super goes to the right people, and making sure your executor knows how to claim it.

How does super work when you die?

When you die, your super fund pays a death benefit. This can be paid as:

- A lump sum (one-off payment)
- A pension to a dependant (ongoing payments)
- Or a combination of both

Who can receive your super death benefit?

Not everyone can receive your super. Under super law it can generally only go to one of a limited group of people, which usually includes:

- Your spouse or de facto partner
- Your children (including adult children)
- Someone who was financially dependent on you
- Someone in an interdependency relationship with you
- Your estate (which then distributes it according to your Will)

Super law limits who a fund can pay a death benefit to directly, which is usually close family or people who depended on you, with anyone else generally only receiving it through your estate. The exact rules are detailed and fact-specific, so check with your super fund or adviser what applies to you.

Binding vs non-binding nominations:

You have two options for nominating who gets your super:

Binding nomination: You legally direct the super fund to pay your death benefit to specific people in specific percentages. The fund must follow your instructions. This gives you control.

Non-binding nomination: You suggest who should get your death benefit, but the super fund trustees make the final decision. They'll usually follow your wishes, but they don't have to.

For many people a binding nomination is worth considering, because it gives the super fund clear instructions rather than leaving the decision to the trustees. It is not a guarantee in every case, so it is worth checking with your super fund or adviser what suits your situation.

Here is something many people miss: in a lot of super funds a binding nomination lapses after three years, though some funds offer non-lapsing ones. If you made a binding nomination a few years ago and never renewed it, it may have expired and reverted to non-binding (or lapsed altogether). Check with your fund.

Check the date of your nomination. If it is more than a few years old, contact your super fund to confirm whether it is still valid and whether it needs renewing.

What if you're receiving a pension from your super?

If you have retired and you are already drawing a pension from your super (also called an account-based pension or allocated pension), it can transfer to your spouse when you die, but usually only if you have set them up as a reversionary beneficiary. Check whether you have done this with your fund.

If you don't have a spouse, the remaining balance is paid as a lump sum to your nominated beneficiaries or your estate.

Include the details here so your executor knows what's happening.

What about government pensions?

Centrelink payments generally stop when you die, and your executor will need to notify Centrelink. In some cases payments made after your death may need to be repaid, and in others (like bereavement provisions for a partner) different rules apply, so your executor should confirm the exact position with Centrelink. Your executor should contact Centrelink to confirm what applies.

The Age Pension is not an asset - it's just income while you're alive. But include it here so your executor knows to cancel it.

WHY THIS MATTERS

Super is often the largest asset in an estate. And it's the asset most likely to be misdirected or delayed because people don't understand how it works.

If you have a binding nomination and your executor knows where to find it, your super will be paid quickly and correctly.

If you don't, your family could wait months (or even years) while the super fund decides what to do.

Get this right. It's worth it.

Your Superannuation & Pensions

Your super is often your biggest asset, and it does not pass through your Will. Make sure it goes where you intend.

SUPER FUND 1

FUND NAME

MEMBER NUMBER

APPROXIMATE BALANCE

CONTACT PHONE

ACCOUNT TYPE

FUND 1: DEATH BENEFIT NOMINATION

> *Binding / Non-binding / None. Binding nominations expire after 3 years in most funds.*

NOMINATION TYPE

DATE NOMINATION MADE

BENEFICIARY 1 NAME

RELATIONSHIP / %

BENEFICIARY 2 NAME

RELATIONSHIP / %

BENEFICIARY 3 NAME

RELATIONSHIP / %

NOMINATION FORM STORED AT

Your Superannuation & Pensions (cont.)

FUND 1: INSURANCE THROUGH SUPER

LIFE INSURANCE

TPD INSURANCE

INCOME PROTECTION

SUPER FUND 2

FUND NAME

MEMBER NUMBER

APPROXIMATE BALANCE

CONTACT PHONE

ACCOUNT TYPE

FUND 2: DEATH BENEFIT NOMINATION

NOMINATION TYPE

DATE NOMINATION MADE

BENEFICIARY 1 NAME

RELATIONSHIP / %

BENEFICIARY 2 NAME

RELATIONSHIP / %

Your Superannuation & Pensions (cont.)

BENEFICIARY 3 NAME

RELATIONSHIP / %

NOMINATION FORM STORED AT

FUND 2: INSURANCE THROUGH SUPER

LIFE INSURANCE

TPD INSURANCE

INCOME PROTECTION

SUPER FUND 3

FUND NAME

MEMBER NUMBER

APPROXIMATE BALANCE

CONTACT PHONE

NOMINATION TYPE

DATE NOMINATION MADE

BENEFICIARY 1 (NAME / %)

BENEFICIARY 2 (NAME / %)

Your Superannuation & Pensions (cont.)

SELF-MANAGED SUPER FUND (SMSF)

SMSF NAME

ABN

APPROXIMATE BALANCE

TRUSTEES

ACCOUNTANT NAME

ACCOUNTANT FIRM

ACCOUNTANT PHONE

SOLICITOR NAME

SOLICITOR PHONE

DEATH BENEFIT NOMINATION

BENEFICIARIES

TRUST DEED STORED AT

FINANCIAL RECORDS STORED AT

ACCOUNT-BASED PENSION

If you are already drawing a pension from your super.

FUND NAME

PENSION ACCOUNT BALANCE

Your Superannuation & Pensions (cont.)

ANNUAL PENSION AMOUNT

HOW OFTEN PAID

REVERSIONARY BENEFICIARY NAME

RELATIONSHIP

IF NO REVERSIONARY, BALANCE GOES TO

GOVERNMENT PENSION (CENTRELINK)

Your executor must notify Centrelink (132 300). Payments after death must be repaid.

TYPE OF PAYMENT

CENTRELINK REFERENCE NUMBER

FORTNIGHTLY AMOUNT

DEFINED BENEFIT PENSION

Common for public servants, teachers, police (e.g. CSS, PSS, State Super).

SCHEME NAME

MEMBER NUMBER

PENSION AMOUNT

REVERSIONARY BENEFICIARY NAME

CONTACT FOR SCHEME

Your Superannuation & Pensions (cont.)

NOTES: ANYTHING ELSE ABOUT YOUR SUPER OR PENSIONS

CHAPTER 12

Trusts & Appointor Information

If you have a family trust, a unit trust, or any other type of trust structure, your executor needs to know about it.

Trusts are common in Australia, especially for families with businesses, investment properties, or significant wealth. They're used to protect assets, minimise tax, and control how money is distributed to beneficiaries.

But trusts are also complex. And if your executor doesn't understand how your trust works, or who controls it, things can go very wrong very quickly.

This section helps your executor understand your trust structures and know who to contact for help.

What is a trust?

A trust is a legal arrangement where assets (money, property, investments, businesses) are held by a trustee for the benefit of beneficiaries.

Think of it like this:

- The trustee is the legal owner of the assets (they hold them "in trust")
- The beneficiaries are the people who benefit from those assets (they receive income or capital)
- The appointor (or principal) is the person who controls the trust (they can hire and fire the trustee)

Trusts are often used because they offer tax advantages and asset protection that you don't get from owning things in your own name.

Types of trusts in Australia:

Discretionary family trust. The most common type. The trustee decides each year who gets what income or capital from the trust. This flexibility allows for tax planning (distribute income to family members in lower tax brackets). Most family trusts are discretionary.

Unit trust. Similar to shares in a company. Each beneficiary owns "units" in the trust, and income is distributed according to how many units they own. Less flexible than a discretionary trust, but more predictable.

Testamentary trust. This type of trust is created in your Will and only comes into effect after you die. It's used to protect assets for young children, beneficiaries with disabilities, or to manage tax-effectively.

Self-Managed Super Fund (SMSF). Technically a type of trust, but it's covered in the Superannuation section. If you have an SMSF, note it there, not here.

What's an appointor, and why does it matter?

The appointor is the person who controls the trust. They have the power to:

- Appoint (hire) and remove (fire) the trustee
- Effectively control who benefits from the trust

The appointor is often more powerful than the trustee. If the appointor dies without a replacement appointor being appointed, the trust can become frozen or fall into the wrong hands.

If you are the appointor of a family trust, it is worth planning who takes over the role after you die. Depending on how your trust deed is written, this may be dealt with in the deed itself or in your Will. Your accountant or solicitor can tell you what applies to your trust.

WHY THIS MATTERS

If you control a family trust and you don't plan for what happens when you die, your family could lose control of millions of dollars.

Your executor needs to know:

- What trusts you're involved in
- Whether you're a trustee, beneficiary, or appointor
- Where the trust deed is stored
- Who the accountant is (they'll need professional help)

Trusts are complicated. Don't leave your family guessing.

Your Trusts & Appointor Information

Trusts don't end when you do. Your executor must know they exist and who keeps them running.

TRUST 1

TRUST NAME

TYPE OF TRUST

TRUST ABN

DATE ESTABLISHED

YOUR ROLE

OTHER TRUSTEES

WHO BECOMES APPOINTOR AFTER YOU

BACKUP APPOINTOR

WHAT THE TRUST OWNS

APPROXIMATE VALUE OF ASSETS

BENEFICIARIES

TRUST 1: ACCOUNTANT

Your executor MUST contact the accountant. Trusts have ongoing tax and legal obligations.

NAME

FIRM

PHONE

EMAIL

Your Trusts & Appointor Information (cont.)

TRUST DEED STORED AT

FINANCIAL RECORDS STORED AT

TAX RETURNS STORED AT

TRUST 2

TRUST NAME

TYPE OF TRUST

TRUST ABN

DATE ESTABLISHED

YOUR ROLE

OTHER TRUSTEES

WHO BECOMES APPOINTOR AFTER YOU

BACKUP APPOINTOR

WHAT THE TRUST OWNS

APPROXIMATE VALUE OF ASSETS

BENEFICIARIES

TRUST 2: ACCOUNTANT

NAME

FIRM

Your Trusts & Appointor Information (cont.)

PHONE

EMAIL

TRUST DEED STORED AT

FINANCIAL RECORDS STORED AT

TAX RETURNS STORED AT

TESTAMENTARY TRUST (CREATED IN YOUR WILL)

A trust your Will creates, e.g. to manage assets for children until a set age.

PURPOSE OF THE TRUST

TRUSTEE

APPOINTOR

BENEFICIARIES

SOLICITOR NAME

SOLICITOR PHONE

NOTES: ANYTHING ELSE ABOUT YOUR TRUSTS

CHAPTER 13

Property Ownership & Real Estate

For many Australians, property is their biggest asset.

Your family home. Your investment properties. Your holiday house. Raw land. Commercial premises. These assets might be worth hundreds of thousands or even millions of dollars.

Your executor needs to know what property you own, how you own it, what you owe on it, and what you want done with it.

This section covers all of it.

How do you own property?

The way you own property affects what happens to it when you die. There are a few different ownership structures in Australia:

Sole ownership. You own it 100% in your name. When you die, it goes into your estate and is distributed according to your Will.

Joint tenancy. You own the property with someone else (usually a spouse), and generally, when one of you dies, the property passes to the survivor by what is called survivorship. In that case it usually does not go through your Will or your estate. It is worth checking your title to confirm how you actually hold it. This is the most common way married couples own their family home.

Tenants in common. You own a share of the property (e.g., 50/50 or 60/40), and when you die, your share goes into your estate and is distributed according to your Will. The other owner keeps their share. This is common for investment properties owned with business partners or family members.

Through a trust or company. The property is owned by a trust or company, not by you personally. When you die, the property stays in the trust or company. But your executor needs to know about it so they can deal with your interest in the trust or company.

Your executor needs to know how each property is owned. How a property passes depends on how it's held on the title. Property held as joint tenants often passes to the surviving owner, while a tenants-in-common share or solely owned property is usually dealt with through your estate. It's worth checking each title with your solicitor or conveyancer to confirm how you actually hold it.

What about mortgages?

If you have a mortgage on any property, your executor needs to know:

- How much is owing
- Who the lender is
- Whether there's mortgage insurance (some lenders include insurance that pays off the loan if you die)

If there's no insurance covering the loan, the mortgage usually needs to be dealt with as part of the estate. Exactly how depends on the loan and the lender, so your executor should confirm the options with the lender and a solicitor. Common approaches include:

- Pay off the mortgage (using estate funds or selling other assets)
- Sell the property and pay off the mortgage from the sale proceeds
- Transfer the property to a beneficiary who takes on the mortgage

What about investment properties?

If you own rental properties, your executor needs to know:

- Who the tenants are (and their lease details)
- Who the property manager is (if you use one)
- What rental income it generates
- What expenses it has (rates, insurance, maintenance, strata fees)

Your executor will need to keep the property running (collecting rent, paying bills) until it's sold or transferred to a beneficiary.

What do you want done with your property?

Your Will says who inherits your property. But your executor might need to make decisions about timing and strategy.

For example:

- Should they sell immediately, or wait for a better market?
- Should they renovate before selling to get a better price?
- Should they keep a rental property running and transfer it to a beneficiary with tenants in place?

If you have strong preferences about this, write them down. They're not legally binding (only your Will is), but they give your executor guidance.

WHY THIS MATTERS

Property is usually the most valuable part of an estate, and often the most complicated.

If your executor doesn't know what you own, how it's owned, what's owed on it, or what you want done with it, they'll make decisions without all the information.

By documenting it here, you're giving them everything they need.

You've just made the biggest part of their job a lot easier.

Your Property Ownership & Real Estate

Every property you hold a stake in, what's owed on it, and where the deeds live.

PROPERTY 1: PRIMARY RESIDENCE

ADDRESS

OWNERSHIP TYPE

YOUR SHARE %

APPROXIMATE VALUE

MORTGAGE OUTSTANDING

LENDER

MORTGAGE ACCOUNT NUMBER

MORTGAGE INSURANCE?

TITLE DEED STORED AT

PROPERTY 2

ADDRESS

OWNERSHIP TYPE

YOUR SHARE %

APPROXIMATE VALUE

MORTGAGE OUTSTANDING

LENDER

MORTGAGE ACCOUNT NUMBER

MORTGAGE INSURANCE?

Your Property Ownership & Real Estate (cont.)

TENANTED? TENANT NAME(S)

LEASE END DATE

WEEKLY / MONTHLY RENT

PROPERTY MANAGER

PROPERTY MANAGER PHONE

ANNUAL RENTAL INCOME

ANNUAL EXPENSES

TITLE DEED STORED AT

PROPERTY 3

ADDRESS

OWNERSHIP TYPE

YOUR SHARE %

APPROXIMATE VALUE

MORTGAGE OUTSTANDING

LENDER

MORTGAGE ACCOUNT NUMBER

MORTGAGE INSURANCE?

TENANTED? TENANT NAME(S)

LEASE END DATE

WEEKLY / MONTHLY RENT

PROPERTY MANAGER

Your Property Ownership & Real Estate (cont.)

PROPERTY MANAGER PHONE

ANNUAL RENTAL INCOME

ANNUAL EXPENSES

TITLE DEED STORED AT

OVERSEAS PROPERTY

Overseas property has complex tax and legal implications. Your executor will need specialist advice.

ADDRESS

COUNTRY

OWNERSHIP TYPE

APPROXIMATE VALUE

OWNERSHIP DOCUMENTS STORED AT

YOUR WISHES FOR YOUR PROPERTY

Not legally binding, but they guide your executor.

FAMILY HOME

INVESTMENT PROPERTIES

OTHER INSTRUCTIONS

Your Property Ownership & Real Estate (cont.)

TITLE DEEDS & DOCUMENTS

WHERE TITLE DEEDS ARE STORED

CONVEYANCER / SOLICITOR NAME

FIRM

PHONE

NOTES: ANYTHING ELSE ABOUT YOUR PROPERTY

CHAPTER 14

Business Ownership & Succession Planning

If you own a business, your executor needs to know about it.

Businesses don't pause when you die. Employees still need to be paid. Suppliers still need to be managed. Customers still need to be served. And someone needs to make decisions about whether to keep the business running, sell it, or close it down.

Without clear instructions and information, your business could lose value quickly - or collapse entirely.

This section helps your executor understand your business, know who to contact, and make informed decisions about its future.

What kind of business structure do you have?

The structure of your business affects what happens when you die:

Sole trader. You are the business. When you die, the business generally cannot continue in your name, and your executor deals with what is left of it. Your executor can try to sell the business as a going concern (keep it running and sell it to someone else), or they can wind it down (sell the assets, pay the debts, close it).

Partnership. You own the business with one or more partners. When you die, the partnership agreement should specify what happens to your share. Usually, the surviving partners have the option to buy out your share (either from you or your estate). If there's no partnership agreement, things get messy.

Company. The business is a separate legal entity. When you die, your shares in the company go into your estate and are distributed according to your Will. The company keeps running. But your executor needs to know about any shareholder agreements (which might require your shares to be sold to other shareholders).

Trust. The business is owned by a trust. When you die, the business stays in the trust. But if you're the trustee or appointor, your executor needs to know who takes over those roles.

Do you have a succession plan?

Succession planning means deciding what happens to your business when you die.

Options include:

- Sell to a co-owner or business partner. If you own the business with others, they might want to buy your share. This should be documented in a buy-sell agreement (sometimes called a business succession agreement).
- Sell to a key employee. Maybe your general manager or head of operations wants to take over. Have you discussed this with them?
- Sell to a third party. Your executor finds a buyer and sells the business as a going concern.
- Pass it to a family member. If your son, daughter, or spouse wants to take over, make sure they're prepared and capable. Running a business is hard.
- Wind it down. Close the business, sell the assets, pay the debts, and distribute what's left.

If you don't have a plan, your executor will make the decision for you. And they might not choose what you would have chosen.

What about business debts and liabilities?

If your business owes money (business loans, supplier credit, leases, employee entitlements), your executor needs to pay those debts before distributing anything to beneficiaries.

If the business is a company or trust, the debts usually belong to the company or trust rather than to you personally. But there are exceptions, for example where you have given personal guarantees (common for business loans) or in some director liability situations, so your estate could still be on the hook. Your accountant or solicitor can confirm what applies.

Include details of all business debts and guarantees here.

WHY THIS MATTERS

A business is often one of the most valuable assets in an estate, and one of the hardest to deal with.

Without information and a succession plan, your business could lose value rapidly. Key employees might leave. Customers might go elsewhere. Suppliers might cut off credit.

By writing down your business details and what you want to happen, you're giving your executor what they need to protect its value.

Your Business Ownership & Succession Planning

Who to call, what you owe, and what should happen to the business when you're gone.

BUSINESS 1

BUSINESS NAME

TRADING NAME

ABN

BUSINESS STRUCTURE

YOUR ROLE

OWNERSHIP %

ANNUAL REVENUE

NUMBER OF EMPLOYEES

BUSINESS 1: KEY PEOPLE

BUSINESS PARTNER NAME

PARTNER PHONE

PARTNER EMAIL

GENERAL MANAGER NAME

MANAGER PHONE

MANAGER EMAIL

ACCOUNTANT NAME

ACCOUNTANT FIRM

ACCOUNTANT PHONE

SOLICITOR NAME

Your Business Ownership & Succession Planning (cont.)

SOLICITOR PHONE

BUSINESS 1: SUCCESSION PLAN

What should happen to the business when you die.

SUCCESSION INTENTION

BUY-SELL AGREEMENT STORED AT

PARTIES TO AGREEMENT

HOW BUSINESS IS VALUED

LIFE INSURANCE TO FUND BUYOUT

BUSINESS 1: AGREEMENTS & DEBTS

SHAREHOLDER / PARTNERSHIP AGREEMENT STORED AT

SHARES OFFERED TO OTHERS FIRST?

AGREEMENT KEY TERMS TO KNOW

BUSINESS LOAN LENDER

AMOUNT OUTSTANDING

PERSONAL GUARANTEE GIVEN?

EQUIPMENT FINANCE PROVIDER

EQUIPMENT AMOUNT OUTSTANDING

Your Business Ownership & Succession Planning (cont.)

SUPPLIER CREDIT

EMPLOYEE ENTITLEMENTS OWING

BUSINESS 1: ASSETS & RECORDS

MAJOR ASSETS (EQUIPMENT, STOCK, IP)

APPROXIMATE VALUE

FINANCIAL RECORDS STORED AT

TAX RETURNS STORED AT

BUSINESS 2 (IF YOU OWN ANOTHER)

BUSINESS NAME

ABN

BUSINESS STRUCTURE

YOUR ROLE

ANNUAL REVENUE

NUMBER OF EMPLOYEES

ACCOUNTANT NAME & PHONE

SOLICITOR NAME & PHONE

SUCCESSION INTENTION

AGREEMENTS / DEBTS STORED AT

Your Business Ownership & Succession Planning (cont.)

YOUR WISHES FOR YOUR BUSINESS(ES), AND ANYTHING ELSE YOUR EXECUTOR SHOULD KNOW

CHAPTER 15

Other Agreements

Beyond your business, you might have other legal agreements that your executor needs to know about.

Leases. Employment contracts. Vendor finance arrangements. Loan agreements. Prenuptial agreements. These documents create ongoing obligations or entitlements that don't end automatically when you die.

Your executor needs to know what agreements exist, where to find them, and what obligations they create.

What kinds of agreements matter?

Here are some common agreements your executor might need to deal with:

Commercial leases. If you lease commercial property (office, warehouse, retail space) for your business, the lease might continue after you die. Your executor will need to either continue the lease, assign it to someone else, or negotiate an early termination. Include the lease details here.

Residential leases. If you are renting your home, your executor will usually need to deal with ending the lease and arranging the bond refund. The exact steps vary by state and territory, so it is worth checking the rules where you live or with the agent. If you're the landlord and you have tenants, that's covered in the Property section.

Employment contracts. If you have a contract with your employer that includes entitlements (redundancy, notice period, bonuses, share options), your executor needs to know about it. They'll need to claim any outstanding pay, leave, or benefits.

Vendor finance agreements. If you've sold property or a business to someone and they're paying you over time (vendor finance or seller financing), your executor needs to collect the remaining payments. Include the buyer's details and the payment terms.

Loan agreements (money you've lent). If you've lent money to family, friends, or business associates, your executor needs to try to recover it. Include who owes you money, how much, and whether there's a written agreement.

Financial agreements. If you have a binding financial agreement with your spouse or partner (sometimes loosely called a prenup), your executor needs to know. It may affect how your estate is dealt with, so your solicitor should review it.

Buy-sell agreements. Already covered in the Business section, but if you have one, make sure it's noted there.

Franchise agreements. If you own a franchise, the franchise agreement might have specific terms about what happens when you die (e.g., the franchisor might have the right to buy back the franchise).

WHY THIS MATTERS

Agreements create rights and obligations. Your executor needs to enforce your rights (collect money owed to you) and fulfil your obligations (pay what you owe, end leases properly).

If your executor doesn't know an agreement exists, they might miss out on money you're owed, or they might unknowingly breach a contract.

Write it all down. It's worth it.

Your Other Agreements

Leases, contracts and money owed to you, the agreements that don't end when you do.

COMMERCIAL LEASE

PROPERTY ADDRESS

LANDLORD / AGENT

LEASE END DATE

MONTHLY RENT

ASSIGNABLE IF YOU DIE?

AGREEMENT STORED AT

RESIDENTIAL LEASE

PROPERTY ADDRESS

LANDLORD / AGENT

LEASE END DATE

BOND PAID

AGREEMENT STORED AT

EMPLOYMENT CONTRACT

EMPLOYER

POSITION

ENTITLEMENTS TO CLAIM

CONTRACT STORED AT

Your Other Agreements (cont.)

HR CONTACT

HR PHONE

VENDOR FINANCE (MONEY OWED TO YOU)

WHAT WAS SOLD

BUYER'S NAME

BUYER'S CONTACT

TOTAL SALE PRICE

AMOUNT STILL OWING

PAYMENT TERMS

FINAL PAYMENT DUE

AGREEMENT STORED AT

MONEY YOU'VE LENT: LOAN 1

BORROWER'S NAME

RELATIONSHIP

AMOUNT LENT

AMOUNT STILL OWED

REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)

Your Other Agreements (cont.)

MONEY YOU'VE LENT: LOAN 2

BORROWER'S NAME

RELATIONSHIP

AMOUNT LENT

AMOUNT STILL OWED

REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)

PRENUPTIAL / BINDING FINANCIAL AGREEMENT

DATE AGREEMENT MADE

OTHER PARTY

KEY TERMS

AGREEMENT STORED AT

SOLICITOR NAME

SOLICITOR PHONE

FRANCHISE AGREEMENT

FRANCHISE NAME

FRANCHISOR

WHAT HAPPENS WHEN YOU DIE

AGREEMENT STORED AT

Your Other Agreements (cont.)

OTHER AGREEMENT 1

TYPE OF AGREEMENT

PARTIES INVOLVED

KEY TERMS

STORED AT

OTHER AGREEMENT 2

TYPE OF AGREEMENT

PARTIES INVOLVED

KEY TERMS

STORED AT

NOTES: ANYTHING ELSE ABOUT YOUR AGREEMENTS

CHAPTER 16

Government Benefits and Assistance

If you receive any payments from the government, your executor needs to know.

Age Pension. Disability Support Pension. Carer Payment. Veterans' Affairs benefits. NDIS funding. These payments stop when you die, and your executor needs to notify the relevant agencies.

In some cases, payments received after your death need to be paid back. In other cases, there might be final entitlements (like bereavement payments for your spouse).

This section helps your executor know what you're receiving and who to contact.

What government benefits might you receive?

Common government payments in Australia include:

Age Pension. If you're over pension age and meet the income and assets test, you might receive the Age Pension from Centrelink. When you die, your executor should notify Centrelink as soon as possible. Payments received after your date of death generally need to be repaid, though in some cases (like bereavement provisions for a partner) different rules apply, so your executor should confirm the exact position with Centrelink.

Disability Support Pension. For people with a permanent disability who can't work. Same rules as the Age Pension: notify Centrelink, and repay any payments received after death.

Carer Payment or Carer Allowance. If you're caring for someone with a disability or illness. Stops when you die.

Veterans' Affairs benefits. If you served in the military, you might receive a Service Pension, Veterans' Disability Pension, or War Widow/Widower Pension. Your executor needs to notify the Department of Veterans' Affairs (DVA).

NDIS funding. If you have a disability and receive funding under the National Disability Insurance Scheme, your executor needs to notify the NDIA (National Disability Insurance Agency).

Family Tax Benefit. If you're receiving Family Tax Benefit for dependent children, this needs to be updated or transferred if your partner will continue caring for the children.

JobSeeker or other income support. If you're receiving unemployment benefits or other income support, these stop when you die.

What about bereavement payments?

When you die, your spouse or partner might be eligible for bereavement payments from Centrelink. These are one-off or short-term payments to help with immediate costs.

Your executor should advise your spouse to contact Centrelink to see what they're entitled to.

What about concession cards?

If you have a Pensioner Concession Card, Commonwealth Seniors Health Card, or Health Care Card, your executor needs to cancel these.

WHY THIS MATTERS

If your executor doesn't notify government agencies promptly, payments will keep being deposited into your bank account. Those payments will need to be repaid, which can be a real hassle to sort out.

On the flip side, if your spouse is entitled to bereavement payments and doesn't know to claim them, they'll miss out.

Write down what you're receiving so your executor knows what to do.

Your Government Benefits and Assistance

Every government payment and card, so your executor can notify the right agencies and stop payments.

CENTRELINK PAYMENTS

Age Pension, Disability Support, Carer Payment/Allowance, JobSeeker, Family Tax Benefit, etc. Bereavement helpline: 132 300.

PAYMENT TYPE(S) RECEIVED

FORTNIGHTLY AMOUNT

CENTRELINK REFERENCE NUMBER (CRN)

DEPOSITED INTO (BANK ACCOUNT)

VETERANS' AFFAIRS (DVA)

Service Pension, Disability Pension, War Widow/Widower Pension, etc.

PAYMENT TYPE(S)

FORTNIGHTLY AMOUNT

DVA FILE NUMBER

DEPOSITED INTO (BANK ACCOUNT)

NDIS

Your executor must notify the NDIA: 1800 800 110.

NDIS NUMBER

PLAN MANAGER / COORDINATOR NAME

Your Government Benefits and Assistance (cont.)

COORDINATOR PHONE

ANNUAL FUNDING AMOUNT

CONCESSION CARDS

These cards must be cancelled when you die.

CARDS HELD

OTHER GOVERNMENT ASSISTANCE

Rent assistance, energy supplement, utilities concessions, council rate rebates, etc.

TYPE OF ASSISTANCE

AMOUNT / BENEFIT

CONTACT AGENCY

NOTES: ANYTHING ELSE ABOUT GOVERNMENT BENEFITS

PART FOUR

Obligations & Risks

What's owed, and what's owed to you - the records that don't disappear.

The Estate Organiser

CHAPTER 17

Debts and Liabilities

When you die, your debts don't disappear.

Your executor has to pay them from your estate before distributing anything to your beneficiaries. That means selling assets if necessary, using cash in bank accounts, or claiming on insurance policies.

Some debts are secured (like a mortgage, which is secured against your house). If the debt isn't paid, the lender can take the asset.

Other debts are unsecured (like credit cards or personal loans). If your estate doesn't have enough money to pay them, the creditors might miss out.

Your executor needs to know what you owe, who you owe it to, and how much.

What kinds of debts matter?

Here are the most common debts in Australian estates:

Mortgages. Already covered in the Property section, but worth noting again. If you have a mortgage, your executor needs to either pay it off, keep making repayments until the property sells, or transfer the property (with the mortgage) to a beneficiary.

Credit cards. Your executor needs to notify the bank, pay off the balance, and cancel the card. If you have multiple credit cards, list them all.

Personal loans. Bank loans, peer-to-peer loans, or loans from finance companies. Include the lender, account number, and outstanding balance.

Car loans or equipment finance. If you're still paying off a car, caravan, boat, or equipment, your executor needs to either pay it off or transfer it to a beneficiary who takes over the payments.

HECS-HELP debt. If you have a HECS or HELP debt (student loan), the remaining balance is usually wiped when you die. Any compulsory repayment already worked out on income you earned up to your date of death may still need to be paid through your final tax return, so your executor should confirm this with the accountant or ATO. Your executor doesn't need to repay it, and it doesn't come out of your estate. But they should still notify the ATO to close your tax file.

Buy now, pay later accounts. Afterpay, Zip, Klarna, Humm, etc. If you have outstanding balances on these accounts, your executor needs to pay them off and close the accounts.

Tax debts. If you owe money to the ATO (unpaid income tax, GST, or penalties), these usually need to be sorted out as part of administering your estate. The order debts are paid in can be complex, especially if the estate is short of money, so your executor should check what applies with the accountant or a solicitor. The order debts get paid in can be complex, especially if the estate is short of money, so your executor should check the correct order with the accountant or a solicitor.

Personal guarantees. If you've guaranteed someone else's debt (for example, you guaranteed your child's business loan or your spouse's credit card), your estate might be liable if they default. Include details of any personal guarantees you've given.

Liens or judgments. If someone has sued you and won a judgment, or if there's a lien against your property, your executor needs to know. These debts must be paid before the property can be sold or transferred.

What about joint debts?

If you have a joint loan with someone (usually a spouse or business partner), the debt generally doesn't simply disappear when you die, and the other borrower often remains responsible for it. Exactly how it's treated depends on the loan, so it's worth confirming the position with the lender.

But if there's life insurance attached to the loan, it might pay out the balance when you die. Make sure your executor knows if you have loan protection insurance.

WHY THIS MATTERS

If your executor doesn't know about a debt, they might distribute your estate to beneficiaries and then discover the debt later. That creates a mess: they might have to claw money back from beneficiaries to pay creditors.

By documenting all your debts, you're making sure everything is paid in the right order and nothing is missed.

Your Debts and Liabilities

Everything you owe, so your executor can settle it from the estate, not chase it blind.

CREDIT CARD 1

BANK / PROVIDER

CARD TYPE

CARD NUMBER (LAST 4)

APPROXIMATE BALANCE

CREDIT LIMIT

CREDIT CARD 2

BANK / PROVIDER

CARD TYPE

CARD NUMBER (LAST 4)

APPROXIMATE BALANCE

CREDIT LIMIT

CREDIT CARD 3

BANK / PROVIDER

CARD TYPE

CARD NUMBER (LAST 4)

APPROXIMATE BALANCE

Your Debts and Liabilities (cont.)

CREDIT LIMIT

PERSONAL LOAN 1

LENDER

LOAN PURPOSE

ACCOUNT NUMBER

AMOUNT BORROWED

OUTSTANDING BALANCE

MONTHLY REPAYMENT

FINAL PAYMENT DUE

LOAN PROTECTION INSURANCE?

PERSONAL LOAN 2

LENDER

LOAN PURPOSE

ACCOUNT NUMBER

AMOUNT BORROWED

OUTSTANDING BALANCE

MONTHLY REPAYMENT

FINAL PAYMENT DUE

LOAN PROTECTION INSURANCE?

Your Debts and Liabilities (cont.)

CAR LOAN / EQUIPMENT FINANCE 1

ASSET BEING FINANCED	LENDER

OUTSTANDING BALANCE	MONTHLY REPAYMENT

LOAN PROTECTION INSURANCE?	AGREEMENT STORED AT

CAR LOAN / EQUIPMENT FINANCE 2

ASSET BEING FINANCED	LENDER

OUTSTANDING BALANCE	MONTHLY REPAYMENT

LOAN PROTECTION INSURANCE?	AGREEMENT STORED AT

BUY NOW, PAY LATER

PROVIDERS (AFTERPAY, ZIP, KLARNA)	TOTAL OUTSTANDING

Your Debts and Liabilities (cont.)

TAX & STUDENT DEBT

HECS-HELP is usually wiped on death, but notify the ATO. Check tax debts with your accountant.

HECS-HELP APPROXIMATE AMOUNT

ATO TAX DEBT TYPE

TAX DEBT AMOUNT

PAYMENT PLAN IN PLACE?

ACCOUNTANT NAME

ACCOUNTANT PHONE

PERSONAL GUARANTEE 1

If you guaranteed someone's debt and they default, your estate may be liable.

WHOSE DEBT

LENDER

AMOUNT GUARANTEED

CURRENT OR IN DEFAULT?

PERSONAL GUARANTEE 2

WHOSE DEBT

LENDER

AMOUNT GUARANTEED

CURRENT OR IN DEFAULT?

Your Debts and Liabilities (cont.)

LIENS OR JUDGMENTS

TYPE

AMOUNT OWING

CREDITOR

DETAILS

JOINT DEBT 1

The other person remains responsible for joint debts when you die.

TYPE OF DEBT

JOINT WITH

LENDER

OUTSTANDING BALANCE

JOINT DEBT 2

TYPE OF DEBT

JOINT WITH

LENDER

OUTSTANDING BALANCE

OTHER DEBTS

TYPE OF DEBT

CREDITOR

Your Debts and Liabilities (cont.)

AMOUNT OWING

SECOND DEBT: TYPE

SECOND DEBT: CREDITOR

SECOND DEBT: AMOUNT

NOTES: ANYTHING ELSE ABOUT YOUR DEBTS

CHAPTER 18

Loans and Debts Owed to You

If you've lent money to anyone, your executor needs to try to recover it.

Maybe you lent your daughter $20,000 for a house deposit. Maybe you helped a friend with a $5,000 loan when they were struggling. Maybe you're owed money from a business deal that went sideways.

Whatever the situation, these debts are assets of your estate. Your executor should attempt to collect them (if it's practical and appropriate to do so).

This section helps your executor know who owes you money and whether there's any documentation to back it up.

When should your executor try to recover debts?

Not all debts are worth pursuing. Here's how to think about it:

If there's a written agreement and the amount is significant, your executor should pursue it. If you lent someone $50,000 and there's a signed loan agreement, your executor should collect that money for your estate.

If it's a verbal agreement with family, use judgment. If you lent your son $10,000 for university and he's been slowly paying you back, your executor might choose to forgive the remaining balance rather than create family conflict. But if the amount is large, they might need to pursue it.

If the debt is uncollectable, don't waste time and money. If you lent someone $2,000 ten years ago and they've disappeared, it's probably not worth hiring a solicitor to chase it.

Your executor will use their discretion, but they need to know what's owed to you first.

What about informal family loans?

Family loans are tricky.

Maybe you gave your daughter $30,000 "for a house deposit" but you never clarified whether it was a loan or a gift. Maybe you've been helping your son with rent for years and he says he'll "pay you back someday."

If you want these treated as loans (to be repaid to your estate), document them here and clarify the terms. If it isn't clear whether money was a loan or a gift, it can become a dispute, and your executor may need a solicitor's help to work out how to treat it, so being clear now really helps.

If you want to forgive a family loan when you die, the wording for this needs to go in your Will, and your solicitor can add a clause that does it properly (for example, forgiving a specific loan to a named person). Don't add or change anything on your Will yourself, as that can cause problems later. Use this page to note your wishes so you can tell your solicitor.

WHY THIS MATTERS

Money you're owed is an asset. If your estate is owed $50,000 and your executor doesn't know about it, that's $50,000 your beneficiaries will never receive.

On the flip side, if you don't document informal family loans, your executor might create conflict by demanding repayment when you intended the money to be a gift.

Write it down. Be clear.

Your Loans and Debts Owed to You

Money other people owe you, so your executor can collect it, or forgive it, as you wish.

LOAN 1 (OWED TO YOU)

BORROWER'S NAME	RELATIONSHIP TO YOU

AMOUNT ORIGINALLY LENT	DATE LOAN MADE

AMOUNT STILL OWED	REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)	SHOULD EXECUTOR RECOVER IT?

LOAN 2 (OWED TO YOU)

BORROWER'S NAME	RELATIONSHIP TO YOU

AMOUNT ORIGINALLY LENT	DATE LOAN MADE

AMOUNT STILL OWED	REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)	SHOULD EXECUTOR RECOVER IT?

Your Loans and Debts Owed to You (cont.)

LOAN 3 (OWED TO YOU)

BORROWER'S NAME

RELATIONSHIP TO YOU

AMOUNT ORIGINALLY LENT

DATE LOAN MADE

AMOUNT STILL OWED

REPAYMENT TERMS

WRITTEN AGREEMENT? (LOCATION)

SHOULD EXECUTOR RECOVER IT?

BUSINESS DEBTS OWED TO YOU

Unpaid invoices, customer credit. Vendor finance is covered in the Agreements chapter.

ACCOUNTS RECEIVABLE RECORDS STORED AT

WHO HANDLES COLLECTION

COLLECTION CONTACT PHONE

APPROXIMATE TOTAL OWED

YOUR GUIDANCE FOR YOUR EXECUTOR ON PURSUING OR FORGIVING THESE DEBTS

CHAPTER 19

Taxation & Capital Gains Records

Your executor has to lodge your final tax return.

A final tax return is usually needed covering the part of the financial year up to the date of your death, and in some cases further returns for the estate may also be required. The exact returns and timing depend on your circumstances, so your accountant can confirm what your executor needs to lodge.

They'll need to report all your income (salary, investment income, rental income, etc.) and claim all your deductions. Then they'll pay any tax owing or claim any refund due.

To do this, your executor needs access to your tax records, your accountant's details, and information about your capital gains tax history.

This section helps them gather what they need.

What is capital gains tax (CGT)?

Selling an asset for more than it cost can sometimes trigger capital gains tax, but there are many exemptions and concessions (for example, the family home is often treated differently). How CGT applies to a particular asset is detailed and fact-specific, so your accountant can explain what applies to yours.

But calculating CGT can be complicated. You need to know:

- When you bought the asset (the acquisition date)
- What you paid for it (the cost base)
- What you've spent improving it (renovation costs, transaction costs)
- When you sold it (if you sold it before you died)

If you've owned investment properties, shares, or other assets for decades, your executor will need this information to calculate any CGT owing when the asset is sold.

What records does your executor need?

Here's what your executor will need to lodge your final tax return and deal with CGT:

Your previous tax returns (last 5-7 years). These show your income history, deductions claimed, and any carry-forward losses.

Your Tax File Number (TFN). Already covered in Personal Information, but worth noting again.

Your accountant's details. If you use an accountant or tax agent, include their contact details. They'll have copies of your past returns and can help your executor.

Records of capital gains and losses. If you've sold shares, property, or other assets in the past, your executor needs to know the cost base and acquisition dates for any assets you still own.

Receipts for major expenses. If you've renovated an investment property or made capital improvements, those costs can be added to the cost base (reducing CGT). Keep records.

Your myGov login details. Your executor will need access to your myGov account to lodge your final tax return online, check whether tax is owing or a refund is due, and access ATO records. Store your login details securely (not in this book).

WHY THIS MATTERS

If your executor can't lodge your final tax return, your estate can't be properly finalised, because beneficiaries shouldn't be paid out until any tax owing is sorted. Before distributing the estate, your executor should check with the ATO and the accountant that all returns are lodged and any tax is paid, so they aren't left personally exposed.

And if your executor doesn't have CGT records, they might overpay tax (because they can't prove what you paid for an asset) or underpay tax (and face penalties).

Give them the information they need. Good records can save your estate a lot of money and a great deal of stress.

Your Taxation & Capital Gains Records

What your executor needs to lodge your final return and handle capital gains correctly.

ACCOUNTANT / TAX AGENT

> *Your executor should contact them immediately to lodge your final return.*

NAME

FIRM

PHONE

EMAIL

TAX FILE NUMBER (TFN)

HOW LONG THEY'VE DONE YOUR TAX

PREVIOUS TAX RETURNS

WHERE STORED

HOW MANY YEARS BACK

MYGOV ACCOUNT

> *Do NOT write your password here. Note only where it is stored.*

EMAIL / USERNAME

PASSWORD STORED AT

SERVICES LINKED (ATO, CENTRELINK, MEDICARE)

Your Taxation & Capital Gains Records (cont.)

CAPITAL GAINS TAX RECORDS

Assets that may trigger CGT: investment property, shares, business assets, crypto.

WHICH ASSETS MAY TRIGGER CGT

INVESTMENT PROPERTY CGT: PROPERTY 1

ADDRESS

PURCHASE DATE

PURCHASE PRICE

PURCHASE COSTS

RENOVATION / IMPROVEMENT COSTS

RECORDS STORED AT

INVESTMENT PROPERTY CGT: PROPERTY 2

ADDRESS

PURCHASE DATE

PURCHASE PRICE

PURCHASE COSTS

RENOVATION / IMPROVEMENT COSTS

RECORDS STORED AT

Your Taxation & Capital Gains Records (cont.)

SHARE PORTFOLIO CGT

RECORDS LOCATION

BROKER / PLATFORM

CAPITAL LOSSES CARRIED FORWARD

NOTES

OUTSTANDING TAX DEBTS OR REFUNDS

OWING / REFUND DUE / UP TO DATE

AMOUNT

PAYMENT PLAN IN PLACE?

BUSINESS & SUPER TAX RECORDS

Where BAS, GST, payroll tax and FBT records are kept.

BUSINESS TAX RECORDS STORED AT

BUSINESS ACCOUNTANT NAME

BUSINESS ACCOUNTANT PHONE

SMSF ACCOUNTANT NAME

SMSF ACCOUNTANT PHONE

Your Taxation & Capital Gains Records (cont.)

YOUR GUIDANCE FOR YOUR EXECUTOR ON TAX MATTERS

PART FIVE

Modern Assets

Your digital life - the accounts, devices and crypto a paper Will never sees.

The Estate Organiser

CHAPTER 20

Digital Assets & Online Accounts

Your digital life is more complicated than you think.

You probably have dozens of online accounts. Email. Social media. Cloud storage. Banking apps. Streaming services. Online shopping accounts. Loyalty programs. Newsletters you signed up for in 2014.

When you die, your executor will usually need to deal with your online life. That can mean:

- Access your email to notify contacts and close accounts
- Recover important files from cloud storage
- Close or memorialise your social media accounts
- Cancel subscriptions so your estate isn't charged monthly fees forever
- Access photos, documents, and other digital assets your family might want

But here's the problem: most of these accounts are password-protected, and many have two-factor authentication (2FA) that sends a code to your phone. If your executor can't unlock your phone or access your email, they're locked out. Where a provider has an official process for a deceased person's account, that is usually the safest way in. Logging in directly with someone else's password can break the provider's rules, so for anything valuable or complex it is worth getting advice first.

This section helps you document your digital life so your executor can actually access it.

How should you store passwords?

Do NOT write your actual passwords in this book. If this book is lost or stolen, someone could access your entire digital life.

Instead, use one of these methods:

Password manager. Apps like 1Password, Bitwarden, or LastPass store all your passwords securely. Your executor just needs the master password to access everything. This is the best option.

Encrypted file. Store your passwords in an encrypted file on your computer or in cloud storage. Give your executor the decryption key (stored separately from this book).

With your solicitor. Some solicitors will store a sealed envelope with your passwords. Your executor can collect it after you die.

In a safe. Write your passwords on paper and store them in a fireproof safe at home. Tell your executor the combination.

Whatever method you choose, note it here so your executor knows where to find your passwords. Keep in mind that having a password doesn't always give legal authority to use an account, so for important accounts (banking, crypto, business) your executor may still need to go through the provider's process or get advice on what they're allowed to do.

What about two-factor authentication (2FA)?

Two-factor authentication is great for security, but it's a nightmare for executors.

If your accounts use 2FA, your executor will need:

- Access to your phone (to receive SMS codes)
- Access to your authenticator app (Google Authenticator, Microsoft Authenticator, etc.)
- Access to your email (if 2FA codes are sent there)

Make sure your executor can unlock your phone. If your phone is locked with a PIN, fingerprint, or face recognition, they'll be locked out unless you share access details.

WHY THIS MATTERS

Your executor can't close your email account, access your cloud storage, or cancel your subscriptions if they can't log in.

Without access to your digital accounts, your family might lose precious photos, important documents, or financial records. And your estate might keep paying for subscriptions you're no longer using.

Document your digital life. It's worth it.

Your Digital Assets & Online Accounts

The keys to your digital life: where passwords live, and what to do with each account.

PASSWORD STORAGE

Note WHERE your passwords are kept. Never write the master password in this book.

WHERE PASSWORDS ARE STORED

PASSWORD MANAGER (WHICH)

MASTER PASSWORD STORED AT

SMARTPHONE

PHONE TYPE

PHONE NUMBER

HOW IT'S LOCKED

PIN / PASSWORD STORED AT

TWO-FACTOR AUTHENTICATION SET UP?

COMPUTER / LAPTOP

COMPUTER TYPE

LOGIN PASSWORD STORED AT

IMPORTANT FILES / FOLDERS

BACKED UP? (WHERE)

Your Digital Assets & Online Accounts (cont.)

TABLET / IPAD

DEVICE TYPE

LOGIN PASSWORD STORED AT

EMAIL ACCOUNT 1

EMAIL ADDRESS

PROVIDER

PASSWORD STORED AT

WHAT SHOULD HAPPEN TO IT

EMAIL ACCOUNT 2

EMAIL ADDRESS

PROVIDER

PASSWORD STORED AT

WHAT SHOULD HAPPEN TO IT

CLOUD STORAGE 1

SERVICE

ACCOUNT EMAIL

PASSWORD STORED AT

WHAT SHOULD HAPPEN TO FILES

Your Digital Assets & Online Accounts (cont.)

CLOUD STORAGE 2

SERVICE

ACCOUNT EMAIL

PASSWORD STORED AT

WHAT SHOULD HAPPEN TO FILES

SOCIAL MEDIA (SEE ALSO THE SOCIAL MEDIA CHAPTER)

FACEBOOK + WHAT HAPPENS

INSTAGRAM + WHAT HAPPENS

LINKEDIN + WHAT HAPPENS

TWITTER / X + WHAT HAPPENS

ONLINE BANKING & FINANCIAL (LOCATION ONLY)

Do NOT write banking logins here. Note only where the login details are kept.

ONLINE BANKING 1 + LOGIN STORED AT

ONLINE BANKING 2 + LOGIN STORED AT

INVESTMENT PLATFORM + LOGIN STORED AT

CRYPTO EXCHANGE + LOGIN STORED AT

Your Digital Assets & Online Accounts (cont.)

SUBSCRIPTIONS (SEE ALSO THE MEMBERSHIPS CHAPTER)

Your executor should check bank statements for recurring charges to cancel.

STREAMING SERVICES

SOFTWARE / APPS

OTHER SUBSCRIPTIONS

PHOTOS & PERSONAL FILES

WHERE STORED

WHAT EXECUTOR SHOULD DO

NOTES: ANYTHING ELSE ABOUT YOUR DIGITAL ASSETS

CHAPTER 21

Cryptocurrency & Digital Wallets

If you own cryptocurrency, your executor needs to know about it.

Bitcoin. Ethereum. Other altcoins. NFTs. These digital assets can be worth thousands or even millions of dollars. But they're also the easiest assets to lose forever.

Unlike a bank account, where your executor can contact the bank and prove they're your executor, cryptocurrency is controlled entirely by private keys and recovery phrases. If your executor doesn't have access to those keys, the crypto is gone. No bank. No customer service. No way to recover it.

This section helps your executor understand what crypto you own and how to access it.

How does cryptocurrency work (in simple terms)?

Cryptocurrency is stored in digital wallets. Think of a wallet like a bank account, but instead of the bank controlling it, you control it with a private key or recovery phrase.

There are two main types of wallets:

Exchange wallets (custodial). You store your crypto on an exchange like CoinSpot, Binance, or Coinbase. The exchange holds your crypto for you, and you log in with a username and password (just like online banking). Your executor can access this if they have your login details.

Personal wallets (non-custodial). You store your crypto in a software wallet (app on your phone or computer) or a hardware wallet (physical device like a Ledger or Trezor). You control the crypto with a recovery phrase (usually 12-24 words). If your executor doesn't have the recovery phrase, the crypto is lost forever. There's no "forgot password" option.

What's a recovery phrase?

A recovery phrase (also called a seed phrase) is a list of 12-24 words that acts as the master key to your wallet.

For example: "apple pasta banana mountain river dog tree..." (12-24 random words).

If you have the recovery phrase, you can access the wallet from any device. If you lose it, the crypto is gone forever. No one can help you recover it. Not even the wallet company.

This is why it's critical to store your recovery phrase securely and tell your executor where to find it.

Where should you store your recovery phrase?

DO NOT write it in this book. If someone finds this book, they could steal all your crypto.

Instead:

- Write it on paper and store it in a fireproof safe at home
- Store it in a safety deposit box at a bank
- Use a metal backup device designed for recovery phrases (fireproof and waterproof)
- Store it with your solicitor in a sealed envelope (check first that they are willing to hold it, and how they keep it secure)
- Split it into parts and give each part to a trusted person (advanced option)

Whatever method you choose, note the location here so your executor knows where to find it.

What about exchanges?

If you store crypto on an exchange (CoinSpot, Binance, Coinbase, etc.), your executor can access it like any other online account. They'll need:

- Your login email and password
- Access to your two-factor authentication (2FA) code

Make sure your executor can access your 2FA (either through your phone or authenticator app).

WHY THIS MATTERS

Cryptocurrency is one of the most commonly lost assets in estates.

People die with Bitcoin worth hundreds of thousands of dollars, and their families never recover it because no one knew it existed or no one could find the recovery phrase.

If you own crypto, document it. Tell your executor where to find the keys. Don't let it disappear. Crypto can also raise tax questions when it passes to your beneficiaries, so it is worth having your accountant or a crypto-savvy adviser look at your situation.

Your Cryptocurrency & Digital Wallets

Crypto vanishes without the keys. Note where everything is, but never the keys themselves.

EXCHANGE 1 (CUSTODIAL)

> *CRITICAL: never write recovery phrases or private keys here. Note only where they are stored.*

PLATFORM

ACCOUNT EMAIL

PASSWORD STORED AT

TWO-FACTOR AUTHENTICATION?

APPROXIMATE VALUE

CRYPTO HELD

EXCHANGE 2 (CUSTODIAL)

PLATFORM

ACCOUNT EMAIL

PASSWORD STORED AT

TWO-FACTOR AUTHENTICATION?

APPROXIMATE VALUE

CRYPTO HELD

PERSONAL WALLET 1 (NON-CUSTODIAL)

> *If your executor can't find the recovery phrase, the crypto is lost forever.*

Your Cryptocurrency & Digital Wallets (cont.)

WALLET TYPE

WALLET NAME / APP

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

CRYPTO HELD

PERSONAL WALLET 2 (NON-CUSTODIAL)

WALLET TYPE

WALLET NAME / APP

APPROXIMATE VALUE

RECOVERY PHRASE STORED AT

CRYPTO HELD

HARDWARE WALLET 1

Your executor needs BOTH the physical device AND the recovery phrase.

DEVICE TYPE

WHERE DEVICE IS STORED

DEVICE PIN STORED AT

RECOVERY PHRASE STORED AT

Your Cryptocurrency & Digital Wallets (cont.)

APPROXIMATE VALUE

HARDWARE WALLET 2

DEVICE TYPE

WHERE DEVICE IS STORED

DEVICE PIN STORED AT

RECOVERY PHRASE STORED AT

APPROXIMATE VALUE

NFTS

PLATFORM / MARKETPLACE

WALLET HOLDING NFTS

APPROXIMATE VALUE

WHAT SHOULD HAPPEN

STAKING / YIELD ACCOUNTS

PLATFORM

CRYPTOCURRENCY STAKED

APPROXIMATE VALUE

HOW TO ACCESS

Your Cryptocurrency & Digital Wallets (cont.)

MINING OPERATIONS

WHAT YOU'RE MINING

MINING POOL

WALLET ADDRESS (REWARDS)

EQUIPMENT LOCATION

APPROXIMATE MONTHLY INCOME

YOUR WISHES FOR YOUR CRYPTO

Crypto is volatile. Sell / hold / transfer. Get advice from a crypto-savvy adviser first.

WHAT EXECUTOR SHOULD DO

TRANSFER TO WHOM (IF ANY)

NOTES: ANYTHING ELSE ABOUT YOUR CRYPTOCURRENCY

CHAPTER 22

Devices & Access

Your devices hold your entire digital life.

Your phone has your emails, messages, photos, banking apps, and two-factor authentication codes. Your computer has files, documents, and years of work. Your tablet might have books, notes, and important PDFs.

When you die, your executor needs to access these devices to:

- Retrieve important files and photos
- Close online accounts
- Notify contacts
- Cancel subscriptions
- Access two-factor authentication codes

But most devices are locked with PINs, passwords, fingerprints, or face recognition. If your executor can't unlock them, they're locked out of your entire digital life.

This section helps your executor access your devices and recover what matters.

The problem with device security:

Modern devices are designed to be secure. That's great while you're alive. But when you die, that security becomes a problem.

If your phone is locked with Face ID and no one knows your PIN, your executor can't get in. Apple won't unlock it. Google won't unlock it. The device is effectively a brick.

Same with computers. If your laptop is password-protected and encrypted, and no one has the password, the data is gone forever.

You need to give your executor a way in.

How to give your executor access:

Here are your options:

Write down device PINs and passwords and store them securely. In a safe. With your solicitor. In a password manager. Just not in this book.

Add a trusted contact to your Apple ID or Google account. At the time of writing, Apple lets you designate a Legacy Contact who can access your iCloud data after you die, and Google has an Inactive Account Manager that lets you specify what happens to your account if you stop using it. These features change, so check the current options in each account's settings.

Make sure your executor can unlock at least one device. If they can unlock your phone, it makes accessing your email and accounts much easier. Be aware that some platforms' terms only allow the account holder to log in, so for larger or sensitive accounts your executor may need to go through the provider's official process rather than simply logging in as you. If in doubt they can check with your solicitor.

Tell your executor where your devices are. If you have a laptop in a drawer, a tablet in the study, or an old phone in storage, they need to know where to find them.

WHY THIS MATTERS

Your executor can't do their job if they can't access your devices.

They can't notify contacts. They can't close accounts. They can't recover photos. They can't access banking apps. They're stuck.

By documenting your devices and providing access, you're giving them the keys to your digital life.

Your Devices & Access

How to get into your devices and accounts, so nothing is locked away forever.

SMARTPHONE

> *Note where the PIN/password is stored, never the code itself.*

PHONE TYPE

PHONE NUMBER

HOW IT'S LOCKED

PIN / PASSWORD STORED AT

CLOUD ACCOUNT (ICLOUD / GOOGLE)

CLOUD ACCOUNT EMAIL

CLOUD PASSWORD STORED AT

LEGACY / INACTIVE CONTACT SET UP?

IMPORTANT APPS

WHERE PHONE IS KEPT

COMPUTER / LAPTOP

COMPUTER TYPE

LOGIN USERNAME

LOGIN PASSWORD STORED AT

HARD DRIVE ENCRYPTED?

DECRYPTION KEY STORED AT

IMPORTANT FILES / FOLDERS

Your Devices & Access (cont.)

BACKED UP? (WHERE)

WHERE COMPUTER IS KEPT

TABLET / IPAD

DEVICE TYPE

LOGIN PASSWORD STORED AT

IMPORTANT FILES OR APPS

WHERE IT'S KEPT

EXTERNAL DRIVE 1

TYPE

WHERE STORED

WHAT'S ON IT

PASSWORD-PROTECTED? (STORED AT)

EXTERNAL DRIVE 2

TYPE

WHERE STORED

WHAT'S ON IT

PASSWORD-PROTECTED? (STORED AT)

Your Devices & Access (cont.)

CLOUD STORAGE ACCESS

ICLOUD EMAIL + STORED AT

GOOGLE DRIVE EMAIL + STORED AT

DROPBOX EMAIL + STORED AT

ONEDRIVE EMAIL + STORED AT

SMART HOME DEVICES

SMART SPEAKER / ASSISTANT

SMART SECURITY SYSTEM

SECURITY LOGIN STORED AT

OTHER SMART DEVICES

OLD DEVICES IN STORAGE

Check old devices for photos, files or account access before disposing of them.

DEVICE 1: TYPE & WHERE

WHAT MIGHT BE ON IT

DEVICE 2: TYPE & WHERE

WHAT MIGHT BE ON IT

YOUR WISHES FOR YOUR DIGITAL DATA

PHOTOS

PERSONAL FILES / DOCUMENTS

Your Devices & Access (cont.)

EMAILS AND MESSAGES

WORK FILES

NOTES: ANYTHING ELSE ABOUT DEVICES AND ACCESS

CHAPTER 23

Social Media & Memorialisation Wishes

Your social media accounts tell the story of your life.

Years of photos. Posts about your kids. Updates about your travels. Messages with friends. Memories shared with people you love.

When you die, these accounts don't disappear automatically. They stay online unless someone closes them. And deciding what happens to them can be complicated and emotional for your family.

This section helps you tell your executor what you want done with your digital presence after you're gone.

What are your options?

For most social media platforms, you have three choices:

Memorialise the account. The account becomes a memorial page. People can still see your posts and photos, but no one can log in or post new content. Your profile might say "Remembering [Your Name]" and friends can leave tributes. It keeps something of you online for the people who want to look back.

Delete the account permanently. Everything is deleted. Your profile, photos, posts, messages - all gone. Some people prefer this because they don't want their digital life preserved after they're gone.

Leave it as is. Do nothing. The account stays active (but no one can access it because they don't have your password). Eventually, platforms may deactivate inactive accounts, but it could take years.

What do different platforms offer?

Here's what happens on major platforms:

Facebook. You can set up a Legacy Contact (someone who can manage your memorialised account). They can update your profile picture, respond to friend requests, and pin a tribute post. They can't log in as you or see your private messages. Alternatively, you can request your account be deleted when you die.

Instagram. Instagram will memorialise accounts if a family member requests it. Memorialised accounts say "Remembering" above the name. Or family can request deletion.

LinkedIn. At the time of writing, LinkedIn will close your account when notified of your death and does not offer memorialisation. Platform policies change, so your executor should check LinkedIn's current process.

Twitter / X. Twitter will deactivate accounts after a prolonged period of inactivity, or family can request deletion. They don't offer memorialisation.

TikTok. TikTok will remove accounts when notified of a death. They don't offer memorialisation.

YouTube. YouTube accounts are linked to Google accounts. If you set up Google's Inactive Account Manager, you can specify what happens to your YouTube channel (share with someone, or delete).

WHY THIS MATTERS

Your social media accounts are part of your legacy.

For some people, having their account memorialised is meaningful. Their family can revisit memories, see photos, and feel connected. For others, it feels invasive or uncomfortable, and they'd rather have everything deleted.

There's no right answer. It's personal. But your executor needs to know what you want.

Otherwise, they'll have to guess. And that's hard to do when they're grieving.

Your Social Media & Memorialisation Wishes

What happens to each account you leave behind: memorialise, hand over, or delete.

FACEBOOK

> *A Legacy Contact can manage a memorialised account but can't log in as you.*

PROFILE NAME / EMAIL

WHAT SHOULD HAPPEN

LEGACY CONTACT SET UP? (WHO)

INSTAGRAM

USERNAME

WHAT SHOULD HAPPEN

LINKEDIN

PROFILE NAME / EMAIL

WHAT SHOULD HAPPEN

TWITTER / X

USERNAME (@HANDLE)

WHAT SHOULD HAPPEN

Your Social Media & Memorialisation Wishes (cont.)

TIKTOK

USERNAME

WHAT SHOULD HAPPEN

YOUTUBE

CHANNEL NAME

WHAT SHOULD HAPPEN

INACTIVE ACCOUNT MANAGER SET UP?

SNAPCHAT

USERNAME

WHAT SHOULD HAPPEN

REDDIT

USERNAME

WHAT SHOULD HAPPEN

OTHER PLATFORM 1

PLATFORM NAME

USERNAME

Your Social Media & Memorialisation Wishes (cont.)

WHAT SHOULD HAPPEN

OTHER PLATFORM 2

PLATFORM NAME

USERNAME

WHAT SHOULD HAPPEN

BLOG OR PERSONAL WEBSITE

WEBSITE URL

PLATFORM / HOST

WHAT SHOULD HAPPEN

LOGIN DETAILS STORED AT

ONLINE GAMING 1

PLATFORM NAME

USERNAME

APPROXIMATE VALUE

WHAT SHOULD HAPPEN

Your Social Media & Memorialisation Wishes (cont.)

ONLINE GAMING 2

PLATFORM NAME

USERNAME

APPROXIMATE VALUE

WHAT SHOULD HAPPEN

BUSINESS / PROFESSIONAL SOCIAL MEDIA

> *Business accounts are often best transferred to a partner or employee rather than deleted, but who can take them over may depend on your business agreements, so check this with your business partners or solicitor.*

PLATFORM 1 + ACCOUNT NAME

WHO TAKES OVER

LOGIN STORED AT

PLATFORM 2 + ACCOUNT NAME

WHO TAKES OVER

LOGIN STORED AT

YOUR GENERAL WISHES FOR YOUR DIGITAL LEGACY

CHAPTER 24

Foreign Assets & International Considerations

If you have assets overseas, dual citizenship, or international connections, your estate becomes more complicated.

Maybe you own property in New Zealand. Maybe you have bank accounts in the UK. Maybe you're a US citizen living in Australia. Maybe you have family in another country who'll inherit from you.

When you die, your executor will need to deal with multiple legal systems, different tax rules, and potentially conflicting laws.

This section helps your executor understand your international situation and know who to contact for help.

Why are foreign assets complicated?

Because every country has its own rules about estates, taxation, and inheritance.

For example:

- If you own property overseas, that country may apply its own inheritance rules rather than Australia's, and exactly which law governs depends on the country and your circumstances. This is one to confirm with a solicitor in that country. The exact position depends on the country, so this is one to confirm with a solicitor in that country.
- If you have US citizenship or strong US ties, the US tax system may take an interest in your estate even though you live in Australia, but whether anything is actually payable depends on your circumstances and the rules at the time. This needs specialist cross-border tax advice. Whether any tax is actually payable depends on the value of your estate and the rules at the time, so this needs specialist cross-border tax advice.
- If you have bank accounts in the UK, your executor might need to apply for probate in the UK as well as Australia.
- Some countries have forced heirship rules (you can't disinherit certain family members, even if you want to).

Your executor will need specialist advice to work through these issues. But first, they need to know what foreign assets and connections exist.

Do you need multiple Wills?

If you have significant assets in another country, you might need two Wills:

- An Australian Will (covering your Australian assets)
- A foreign Will (covering your overseas assets)

This is common for people who own property in multiple countries. The foreign Will deals with the overseas property under that country's laws, and the Australian Will deals with everything else.

But be careful: if you have multiple Wills, they must be carefully drafted so they don't accidentally revoke each other.

Your solicitor (and a solicitor in the other country) can help with this.

What about dual citizenship?

If you're a dual citizen, your executor needs to know. Some countries have special inheritance rules for their citizens, even if they live abroad.

For example:

- US citizens may need to file US estate tax returns, even if they haven't lived in the US for decades. Whether a return is required depends on the size of the estate and the current rules, so get specialist advice.
- Some European countries have forced heirship rules that apply to their citizens regardless of where they live.

Include your citizenship details here so your executor knows to get specialist advice.

What about currency and exchange rates?

If you have foreign bank accounts or assets, your executor will need to convert foreign currency to Australian dollars at some point.

Exchange rates fluctuate. Your executor should get advice on the best time to convert (and whether there are tax implications).

WHY THIS MATTERS

International estates can take years to sort out if your executor doesn't have the right information and professional help.

Assets can get stuck in foreign legal systems. Tax bills can appear from unexpected countries. And your beneficiaries might wait far longer than they should.

Your Foreign Assets & International Considerations

Assets and ties beyond Australia, which need specialist advice and can be easily missed.

CITIZENSHIP

CITIZENSHIP STATUS

COUNTRY OF BIRTH

OTHER CITIZENSHIP(S)

FOREIGN PASSPORT (COUNTRY / NUMBER)

FOREIGN PROPERTY 1

> *Overseas property has complex tax and legal rules. Your executor will need specialist advice.*

ADDRESS

COUNTRY

TYPE

OWNERSHIP

APPROXIMATE VALUE (LOCAL CURRENCY)

MORTGAGE / DEBT OWING

TITLE DEEDS STORED AT

LOCAL SOLICITOR NAME

LOCAL SOLICITOR PHONE

Your Foreign Assets & International Considerations (cont.)

FOREIGN PROPERTY 2

ADDRESS

COUNTRY

TYPE

OWNERSHIP

APPROXIMATE VALUE (LOCAL CURRENCY)

MORTGAGE / DEBT OWING

TITLE DEEDS STORED AT

LOCAL SOLICITOR NAME

LOCAL SOLICITOR PHONE

FOREIGN BANK ACCOUNT 1

BANK NAME

COUNTRY

ACCOUNT NUMBER

APPROXIMATE BALANCE (LOCAL CURRENCY)

ACCOUNT TYPE

LOGIN DETAILS STORED AT

Your Foreign Assets & International Considerations (cont.)

FOREIGN BANK ACCOUNT 2

BANK NAME

COUNTRY

ACCOUNT NUMBER

APPROXIMATE BALANCE (LOCAL CURRENCY)

ACCOUNT TYPE

LOGIN DETAILS STORED AT

FOREIGN INVESTMENTS

TYPE

COUNTRY

PLATFORM / INSTITUTION

APPROXIMATE VALUE

HOW TO ACCESS

FOREIGN PENSION 1

COUNTRY

PENSION TYPE

PROVIDER

ACCOUNT / REFERENCE NUMBER

Your Foreign Assets & International Considerations (cont.)

ANNUAL PAYMENT

WHAT HAPPENS ON DEATH

FOREIGN PENSION 2

COUNTRY

PENSION TYPE

PROVIDER

ACCOUNT / REFERENCE NUMBER

ANNUAL PAYMENT

WHAT HAPPENS ON DEATH

FOREIGN BUSINESS INTEREST

BUSINESS NAME

COUNTRY

YOUR ROLE

OWNERSHIP %

ACCOUNTANT / LAWYER NAME

PHONE

WHAT SHOULD HAPPEN TO IT

Your Foreign Assets & International Considerations (cont.)

DUAL WILLS (AUSTRALIAN + FOREIGN)

Multiple Wills must not accidentally revoke each other. Solicitors must coordinate.

FOREIGN WILL 1: COUNTRY

DATE MADE

WHAT IT COVERS

WHERE STORED

SOLICITOR NAME & PHONE

CROSS-BORDER TAX

US estate tax (US citizens) and UK inheritance tax (UK property/domicile) may apply.

US ESTATE TAX APPLIES?

UK INHERITANCE TAX APPLIES?

OTHER FOREIGN TAX ISSUE

CROSS-BORDER TAX ADVISOR

ADVISOR PHONE

ADVISOR EMAIL

Your Foreign Assets & International Considerations (cont.)

FOREIGN BENEFICIARIES

Your executor may need advice on international transfers and currency exchange.

BENEFICIARY 1 (NAME / COUNTRY / RELATIONSHIP)

BENEFICIARY 2 (NAME / COUNTRY / RELATIONSHIP)

BENEFICIARY 3 (NAME / COUNTRY / RELATIONSHIP)

INTERNATIONAL ADVISORS

FOREIGN SOLICITOR (NAME / COUNTRY)

PHONE / EMAIL

FOREIGN ACCOUNTANT (NAME / COUNTRY)

PHONE / EMAIL

IMMIGRATION / VISA ADVISOR

PHONE / EMAIL

YOUR GUIDANCE FOR YOUR EXECUTOR ON FOREIGN ASSETS

PART SIX

Practical Everyday Information

The day-to-day that keeps a home running - bills, pets, and how things work.

The Estate Organiser

CHAPTER 25

Household Utilities & Services

When you die, your household doesn't just stop.

Bills keep arriving. Services keep running. Utilities keep charging. Your executor needs to cancel or transfer everything to prevent your estate from being charged for months after you're gone.

This section covers all the essential household services your executor will need to deal with.

Electricity. Gas. Water. Internet. Phone. Council rates. Security systems. Waste collection.

For each service, your executor needs to know the provider, the account number, and how to contact them.

WHY THIS MATTERS

If your executor doesn't know who your electricity provider is, they'll have to wait for a bill to arrive. If they can't find your council rates notice, they won't know when the next payment is due. If they don't have your internet account details, they might not be able to cancel it for months.

Every service that runs unnecessarily costs your estate money.

By writing down your household services, you save your executor time and your estate money.

Let's get it down.

Your Household Utilities & Services

Every account that keeps the home running, so bills get paid, paused or closed on time.

ELECTRICITY

PROVIDER

ACCOUNT NUMBER

SERVICE ADDRESS

PAYMENT METHOD

CUSTOMER SERVICE PHONE

GAS

PROVIDER

ACCOUNT NUMBER

SERVICE ADDRESS

PAYMENT METHOD

CUSTOMER SERVICE PHONE

WATER

PROVIDER

ACCOUNT NUMBER

SERVICE ADDRESS

PAYMENT METHOD

Your Household Utilities & Services (cont.)

CUSTOMER SERVICE PHONE

INTERNET & HOME PHONE

PROVIDER

ACCOUNT NUMBER

PLAN TYPE

PAYMENT METHOD

CUSTOMER SERVICE PHONE

HOME PHONE NUMBER

MOBILE PHONE

PROVIDER

MOBILE NUMBER

ACCOUNT NUMBER

PLAN TYPE

PAYMENT METHOD

CUSTOMER SERVICE PHONE

COUNCIL RATES

COUNCIL

PROPERTY ADDRESS

Your Household Utilities & Services (cont.)

RATE NOTICE NUMBER

PAYMENT METHOD

COUNCIL PHONE

NOTICES STORED AT

SECURITY SYSTEM / ALARM

SECURITY COMPANY

ACCOUNT NUMBER

SYSTEM TYPE

ALARM CODE STORED AT

CUSTOMER SERVICE PHONE

MONITORING STATION PHONE

WASTE & RECYCLING

SERVICE PROVIDER

BIN COLLECTION DAYS

SPECIAL SERVICES

CUSTOMER SERVICE PHONE

PAY TV / STREAMING HARDWARE

PROVIDER

ACCOUNT NUMBER

Your Household Utilities & Services (cont.)

HARDWARE TO RETURN?

CUSTOMER SERVICE PHONE

OTHER HOUSEHOLD SERVICE 1

PROVIDER

SERVICE TYPE

CONTACT PHONE

OTHER HOUSEHOLD SERVICE 2

PROVIDER

SERVICE TYPE

CONTACT PHONE

OTHER HOUSEHOLD SERVICE 3

PROVIDER

SERVICE TYPE

CONTACT PHONE

Your Household Utilities & Services (cont.)

NOTES: ANYTHING ELSE ABOUT HOUSEHOLD UTILITIES OR SERVICES

CHAPTER 26

Memberships & Subscriptions

You probably have more memberships and subscriptions than you realise.

Gym membership. Professional associations. Club memberships. Magazine subscriptions. Loyalty programs. Newsletters.

Some charge monthly. Some charge annually. Some auto-renew without you even noticing.

When you die, these usually don't cancel automatically. Many keep charging your bank account or credit card until someone notices and cancels them, so it helps to have them listed in one place.

Your executor needs to know what memberships you have so they can cancel them and stop the charges.

This section is different from the digital subscriptions we covered earlier (Netflix, Spotify, etc.). This is about physical memberships: places you go and organisations you belong to in person.

WHY THIS MATTERS

If your executor doesn't know you have a gym membership, your estate might pay $60 a month for a year before someone notices. If they don't know you're a member of a professional association, they might miss out on death benefits or insurance that comes with membership.

By documenting your memberships, you're saving your estate money and making sure nothing is missed.

Let's write them down.

Your Memberships & Subscriptions

Memberships and subscriptions to cancel, claim, or transfer, so the estate stops paying for them.

GYM / FITNESS 1

GYM NAME	MEMBERSHIP NUMBER

LOCATION	MEMBERSHIP TYPE

PAYMENT METHOD	CUSTOMER SERVICE PHONE

GYM / FITNESS 2

GYM NAME	MEMBERSHIP NUMBER

LOCATION	MEMBERSHIP TYPE

PAYMENT METHOD	CUSTOMER SERVICE PHONE

CLUB / ASSOCIATION 1

> *RSL, Rotary, golf or bowling club, etc. Some include death benefits or insurance.*

NAME	MEMBERSHIP NUMBER

Your Memberships & Subscriptions (cont.)

CONTACT PHONE

MEMBERSHIP TYPE

PAYMENT METHOD

DEATH BENEFITS / INSURANCE?

CLUB / ASSOCIATION 2

NAME

MEMBERSHIP NUMBER

CONTACT PHONE

MEMBERSHIP TYPE

PAYMENT METHOD

DEATH BENEFITS / INSURANCE?

PROFESSIONAL ASSOCIATION

CPA, Law Society, Medical Association, etc. May include indemnity insurance or death benefits.

NAME

MEMBERSHIP NUMBER

CONTACT PHONE

INDEMNITY / DEATH BENEFITS?

MAGAZINE / NEWSPAPER SUBSCRIPTIONS

PUBLICATION 1 + SUBSCRIBER NUMBER

FREQUENCY / PAYMENT

Your Memberships & Subscriptions (cont.)

PUBLICATION 2 + SUBSCRIBER NUMBER

FREQUENCY / PAYMENT

LOYALTY PROGRAMS

Qantas Frequent Flyer, Flybuys, Everyday Rewards, etc. Points may be transferable.

PROGRAM 1 + MEMBERSHIP NUMBER

POINTS BALANCE / TRANSFERABLE?

PROGRAM 2 + MEMBERSHIP NUMBER

POINTS BALANCE / TRANSFERABLE?

STORAGE UNIT

Your executor needs to access and clear out any storage unit.

STORAGE FACILITY

UNIT NUMBER

LOCATION / ADDRESS

ACCESS CODE / KEY LOCATION

PAYMENT METHOD

WHAT'S STORED / CONTACT PHONE

PARKING PERMITS

LOCATION

PERMIT NUMBER

Your Memberships & Subscriptions (cont.)

RENEWAL DATE

PAYMENT METHOD

OTHER MEMBERSHIPS

TYPE 1 + PROVIDER

MEMBERSHIP NUMBER / PHONE

TYPE 2 + PROVIDER

MEMBERSHIP NUMBER / PHONE

NOTES: ANYTHING ELSE ABOUT MEMBERSHIPS OR SUBSCRIPTIONS

CHAPTER 27

Caregiving Commitments

If you're caring for someone, your executor needs to know.

Maybe you're caring for an elderly parent. Maybe you have an adult child with a disability who lives with you. Maybe you're the primary carer for a spouse with dementia.

When you die, someone else will need to step in and provide that care. Your executor needs to know who you're caring for, what their needs are, and who should take over.

This section also helps if you're receiving Carer Payment or Carer Allowance from Centrelink. Centrelink will generally need to be told, and the person you're caring for may be eligible for other support, so it is worth contacting Centrelink to check what applies.

WHY THIS MATTERS

If you're the primary carer for someone and you die unexpectedly, that person could be left without support. Your family might not know what medications they take, who their doctors are, or what daily care they need.

By documenting your caregiving commitments, you're making sure the person you care for continues to receive the support they need.

Let's write it down.

Your Caregiving Commitments

If you care for someone, this is what the next carer needs to step in without a gap.

PERSON YOU CARE FOR 1

NAME

RELATIONSHIP TO YOU

AGE

WHERE THEY LIVE

ADDRESS (IF DIFFERENT)

PERSON 1: CARE NEEDS

LEVEL OF CARE NEEDED

MEDICAL CONDITIONS

CURRENT MEDICATIONS

MOBILITY

GP NAME

GP CLINIC

GP PHONE

SPECIALISTS

DAILY CARE ROUTINE

Your Caregiving Commitments (cont.)

PERSON 1: WHO TAKES OVER CARE

PRIMARY CARER NAME

RELATIONSHIP

PHONE

DISCUSSED WITH THEM?

BACKUP CARER NAME

BACKUP CARER PHONE

PERSON 1: CENTRELINK & NDIS

> *Centrelink will need to be told (usually by the executor or next of kin). The person you care for may also be eligible for other support, so it is worth checking with Centrelink directly.*

CARER PAYMENT / ALLOWANCE?

YOUR CRN

THEIR PAYMENTS / CRN

THEIR NDIS NUMBER

NDIS PLAN MANAGER NAME

NDIS PLAN MANAGER PHONE

KEY NDIS SUPPORTS

Your Caregiving Commitments (cont.)

PERSON 1: SERVICES, MONEY & LEGAL

AGED CARE / DISABILITY SERVICE 1

SERVICE 1 PHONE

AGED CARE / DISABILITY SERVICE 2

SERVICE 2 PHONE

DO YOU SUPPORT THEM FINANCIALLY? (HOW MUCH)

WHAT IT COVERS

FUNDS SET ASIDE IN YOUR WILL?

POA / ENDURING GUARDIAN?

DOCUMENTS STORED AT

LIKES / DISLIKES & KEY CONTACTS

PERSON YOU CARE FOR 2 (IF ANY)

NAME

RELATIONSHIP TO YOU

LEVEL OF CARE NEEDED

MEDICAL CONDITIONS & MEDICATIONS

GP NAME & PHONE

WHO TAKES OVER CARE

CARER PAYMENT / CRN

DAILY ROUTINE & KEY INFO

Your Caregiving Commitments (cont.)

ANYTHING ELSE ABOUT YOUR CAREGIVING COMMITMENTS

CHAPTER 28

Pet Care Instructions

If you have pets, your executor needs to know what happens to them.

Dogs. Cats. Birds. Fish. Horses. Reptiles. Whatever animals share your home, they can't stay there after you're gone.

Your executor needs to know who should take them, where they are, what they need, and how to care for them until they're rehomed.

This section is about making sure your pets are looked after when you can't look after them anymore.

WHY THIS MATTERS

Pets don't understand what's happened. They just know their person is gone.

If your executor doesn't know what to do with your dog, it might end up in a shelter. If they don't know your cat has a medical condition, they might not give them the right medication. If they don't know who you wanted to take your pets, they'll have to guess.

Write this down and your animals go to someone who loves them and knows how to look after them.

Let's make sure they're looked after.

Your Pet Care Instructions

Everything the next owner needs to care for your animals the way you do.

PET 1

PET'S NAME

TYPE

BREED

AGE

MICROCHIP NUMBER

REGISTRATION NUMBER

WHERE THE PET LIVES NOW

PET 1: WHO SHOULD TAKE THEM

PRIMARY PERSON NAME

RELATIONSHIP

PHONE

DISCUSSED WITH THEM?

BACKUP PERSON NAME

BACKUP PHONE

PET 1: VET & MEDICAL

VET NAME

CLINIC

Your Pet Care Instructions (cont.)

VET PHONE

MEDICAL CONDITIONS

CURRENT MEDICATIONS

ALLERGIES

SPECIAL DIETARY NEEDS

PET INSURANCE

PET 1: DAILY CARE

FEEDING (HOW MUCH / HOW OFTEN)

BRAND / TYPE OF FOOD

EXERCISE NEEDS

HABITS / PERSONALITY

SPECIAL INSTRUCTIONS

PET 1: CONTACTS & SUPPLIES

DOG WALKER / PET SITTER

GROOMER

FOOD & SUPPLIES STORED AT

VET RECORDS STORED AT

Your Pet Care Instructions (cont.)

PET 2 (IF ANY)

PET'S NAME

TYPE / BREED

MICROCHIP / REGISTRATION

WHO SHOULD TAKE THEM

VET NAME & PHONE

MEDICAL / MEDICATIONS

FEEDING & ROUTINE

HABITS / SPECIAL INSTRUCTIONS

ANYTHING ELSE ABOUT YOUR PETS' CARE

CHAPTER 29

Household "How-To" Notes

Your house has secrets that only you know.

The alarm code. The safe combination. Where the spare keys are hidden. How to reset the hot water system. Which switch controls what. Where the water shut-off valve is.

When you die, your executor will usually need to access your home, secure it, and maintain it until it's sold or transferred. Their authority to deal with the property generally comes once the estate is being administered, so it is worth checking with your solicitor about timing. But if they don't know the alarm code, they can't get in without triggering it. If they don't know where the spare keys are, they might have to call a locksmith. If they don't know how the house works, they could cause damage or miss important maintenance.

This section is about the practical knowledge that keeps your house running.

It's not glamorous. But it's incredibly useful.

WHY THIS MATTERS

Your executor might need to enter your house the day after you die. If the alarm goes off and they don't know the code, the police show up. If they can't find the spare key, they're stuck outside. If a pipe bursts and they don't know where the water shut-off is, your house floods.

Note these details down and you save your executor a lot of stress, and your property a lot of damage.

Let's write down the things only you know.

Your Household "How-To" Notes

How your home actually works, so whoever steps in can run it without you there to ask.

HOME SECURITY / ALARM

Store codes securely. You can note where the code is kept rather than the code itself.

ALARM CODE (OR WHERE STORED)

HOW TO DISARM

HOW TO ARM

MONITORING COMPANY

ACCOUNT NUMBER

24-HOUR MONITORING PHONE

WHAT HAPPENS IF TRIGGERED

KEYS & ACCESS

SPARE HOUSE KEY

SPARE CAR KEY

GARAGE REMOTE

MAILBOX KEY

SHED / STORAGE KEY

SAFE KEY

OTHER KEYS

Your Household "How-To" Notes (cont.)

SAFE / LOCKBOX

LOCATION

TYPE

COMBINATION / WHERE STORED

KEY LOCATION (IF KEY SAFE)

WHAT'S INSIDE

GATE & BUILDING CODES

FRONT GATE CODE

GARAGE DOOR CODE

BUILDING ACCESS CODE

INTERCOM CODE

EMERGENCY SHUT-OFFS

> *Your executor needs to know how to shut off utilities in an emergency.*

WATER MAIN (LOCATION / HOW)

GAS (LOCATION / HOW)

ELECTRICITY METER / SWITCHBOARD LOCATION

Your Household "How-To" Notes (cont.)

HOT WATER, HEATING & COOLING

HOT WATER SYSTEM TYPE / LOCATION

HOW TO RESET / KNOWN ISSUES

HEATING SYSTEM / HOW TO OPERATE

THERMOSTAT LOCATION

AIR CONDITIONING / HOW TO OPERATE

SWITCHES, POOL & GARDEN

SWITCHBOARD LOCATION

WHICH SWITCHES CONTROL WHAT

POOL EQUIPMENT (LOCATION / HOW)

POOL PUMP SCHEDULE

IRRIGATION (HOW / TIMER / SCHEDULE)

REGULAR MAINTENANCE TASKS

WEEKLY TASKS

MONTHLY TASKS

YEARLY TASKS

Your Household "How-To" Notes (cont.)

TRADESPEOPLE & MAINTENANCE CONTACTS

PLUMBER (NAME / COMPANY / PHONE)

ELECTRICIAN (NAME / COMPANY / PHONE)

AIR CONDITIONING TECH

POOL / GARDEN MAINTENANCE

ANYTHING ELSE ABOUT HOW THE HOUSEHOLD RUNS

PART SEVEN

Supporting Documents

Where the paperwork lives - the documents your family will need to find fast.

The Estate Organiser

CHAPTER 30

Legal Documents

Your executor will need access to various legal documents to settle your estate.

Some of these are essential (your Will, your super nomination, your Power of Attorney). Others might only be relevant in specific situations (divorce orders, prenuptial agreements, guardianship orders).

This section is a checklist of legal documents your executor should know about. For each one, note whether you have it and where it's stored.

WHY THIS MATTERS

Legal documents prove things. They prove you were divorced. They prove you have a binding agreement with your spouse. They prove you have legal authority over someone's care.

If your executor doesn't know these documents exist, they might make decisions based on incomplete information. Or they might spend weeks searching for something they need urgently.

Let's document what you have and where it is.

Your Legal Documents

A master checklist of every legal document, and where to find each one.

WILL & ESTATE DOCUMENTS

Tick what you have and note where the original is kept.

Will

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Codicil (amendment to Will)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Copy of Will

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

POWER OF ATTORNEY

Enduring Power of Attorney (Financial)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Enduring Guardian (Medical / Lifestyle)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Legal Documents (cont.)

ATTORNEY'S NAME

GUARDIAN'S NAME

ADVANCE CARE PLANNING

Advance Care Directive / Living Will

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Do Not Resuscitate (DNR) Order

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

SUPERANNUATION

Binding Death Benefit Nomination

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

WHICH SUPER FUND

DATE NOMINATION MADE

MARRIAGE & RELATIONSHIP

Marriage Certificate(s)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Legal Documents (cont.)

De Facto Relationship Declaration

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Prenuptial / Financial Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

PRENUP DATE MADE

PRENUP SOLICITOR

DIVORCE & SEPARATION

Divorce Order / Certificate

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Property Settlement Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Consent Orders (Family Court)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

DATE OF DIVORCE

WHAT ORDERS COVER

Your Legal Documents (cont.)

CHILD-RELATED

Children's Birth Certificates

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Guardianship Orders

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Parenting Orders / Custody

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Child Support Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

ADOPTION

Adoption Orders (if you were adopted)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Legal Documents (cont.)

Adoption Papers (if you adopted)

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

TRUST DOCUMENTS

Family Trust Deed

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

SMSF Trust Deed

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

TRUST NAME(S)

OTHER TRUST DOCUMENTS

BUSINESS LEGAL

Shareholder Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Partnership Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Your Legal Documents (cont.)

Buy-Sell Agreement

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Company Constitution

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

PROPERTY

Title Deeds

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Mortgage Documents

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Easements or Covenants

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

HOW MANY PROPERTIES

WHAT THEY COVER

Your Legal Documents (cont.)

IMMIGRATION & CITIZENSHIP

Citizenship Certificate

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Passport

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

Visa Documents

☐ Have original ☐ Have copy ☐ Don't have

STORED AT

COURT ORDERS & OTHER

COURT ORDER TYPE

COURT

DATE

LOCATION OF DOCUMENTS

SUMMARY OF WHAT IT COVERS

OTHER DOCUMENT & LOCATION

Your Legal Documents (cont.)

WHERE DOCUMENTS ARE STORED

GENERAL STORAGE LOCATION

SOLICITOR NAME

FIRM

PHONE

NOTES: ANYTHING ELSE ABOUT YOUR LEGAL DOCUMENTS

CHAPTER 31

Miscellaneous Documents

This section is the catch-all for important documents that don't fit neatly into other categories.

Safe deposit box details. Personal safe access. Adoption records. Naturalisation certificates. Military service records. Educational certificates. Professional licences.

These documents might not be legally essential, but they could be important for proving identity, claiming benefits, or understanding your personal history.

Your executor needs to know what documents exist and where to find them.

WHY THIS MATTERS

Some of these documents open doors. Military service records might qualify your family for veterans' benefits. A few professional bodies attach benefits to membership, so it can be worth checking with the issuing body whether anything applies. Safe deposit boxes might contain valuable items or important papers.

If your executor doesn't know these exist, your family could miss out on benefits or lose track of important personal history.

Let's document what you have.

Your Miscellaneous Documents

The records that don't fit anywhere else, but ones your family will be glad you noted down.

SAFE DEPOSIT BOX

Some boxes can't be accessed straight away after death. The bank may ask for probate or other paperwork first, so it's worth checking your bank's policy now.

BANK NAME

BRANCH LOCATION

BOX NUMBER

WHERE IS THE KEY

WHO ELSE HAS ACCESS

WHAT'S IN THE BOX

MILITARY SERVICE RECORDS

Service may qualify family for DVA benefits. DVA: 1800 838 372.

BRANCH

SERVICE NUMBER

YEARS OF SERVICE

RANK

SERVICE RECORDS LOCATION

MEDALS / HONOURS

Your Miscellaneous Documents (cont.)

PROFESSIONAL LICENCE 1

TYPE

ISSUING BODY

LICENCE NUMBER

EXPIRY DATE

CERTIFICATE LOCATION

DEATH BENEFITS ATTACHED?

PROFESSIONAL LICENCE 2

TYPE

ISSUING BODY

LICENCE NUMBER

EXPIRY DATE

CERTIFICATE LOCATION

DEATH BENEFITS ATTACHED?

EDUCATIONAL CERTIFICATES

QUALIFICATION 1

INSTITUTION

YEAR COMPLETED

CERTIFICATE LOCATION

Your Miscellaneous Documents (cont.)

QUALIFICATION 2

INSTITUTION

YEAR COMPLETED

CERTIFICATE LOCATION

CITIZENSHIP & NATURALISATION

AUSTRALIAN CITIZENSHIP CERTIFICATE (LOCATION)

DATE GRANTED

COUNTRY OF ORIGIN

IMMIGRATION PAPERS (LOCATION)

OTHER CITIZENSHIP CERTIFICATE (LOCATION)

ADOPTION RECORDS

> *Adoption records can be sensitive. Note who should have access.*

ADOPTION ORDER (LOCATION)

ORIGINAL BIRTH CERTIFICATE (LOCATION)

WHO MAY ACCESS THESE

OTHER RECORDS

HEALTH RECORDS (LOCATION)

AWARD / HONOUR 1 (ORG, YEAR, LOCATION)

Your Miscellaneous Documents (cont.)

AWARD / HONOUR 2 (ORG, YEAR, LOCATION)

VEHICLE REGISTRATION PAPERS (WHERE)

OTHER INSURANCE POLICY (TYPE / INSURER / LOCATION)

NOTES: ANYTHING ELSE ABOUT MISCELLANEOUS DOCUMENTS

PART EIGHT

Legacy & Family Continuity

The part only you can write - your story, your values, your words for later.

CHAPTER 32

Special Requests

Your Will distributes your assets legally. But it doesn't cover everything.

Maybe you want your daughter to have your wedding ring. Maybe you want your son to get your guitar. Maybe you want your collection of vintage records to go to your best friend who actually appreciates them.

Maybe you want certain family recipes preserved. Maybe you want a specific poem read at your funeral. Maybe you want to make sure your grandchildren know the story of how their grandparents met.

This section is for those special requests.

WHY THIS MATTERS

These requests aren't legally binding (unless they're in your Will). But they carry weight because they're written in your own words.

Your executor and family will see what mattered to you. They'll know who you wanted to have what. And most families honour these wishes because it's clear they came from you.

This is your chance to make sure the things that matter to you end up with the people who will treasure them.

Let's write them down.

Your Special Requests

Who should receive the things that carry meaning, in your own words.

PERSONAL ITEMS & HEIRLOOMS

> *Not legally binding unless also in your Will, but most families honour written wishes.*

ITEM 1	WHO SHOULD GET IT

ITEM 2	WHO SHOULD GET IT

ITEM 3	WHO SHOULD GET IT

ITEM 4	WHO SHOULD GET IT

ITEM 5	WHO SHOULD GET IT

COLLECTIONS

COLLECTION 1	WHO GETS IT / KEEP TOGETHER?

COLLECTION 2	WHO GETS IT / KEEP TOGETHER?

Your Special Requests (cont.)

JEWELLERY

ITEM 1	WHO SHOULD GET IT

ITEM 2	WHO SHOULD GET IT

ITEM 3	WHO SHOULD GET IT

CHARITABLE DONATIONS

> *For legally binding donations, include them in your Will. Speak with your solicitor about the wording so the gift is set up properly.*

CHARITY 1	AMOUNT OR %

CHARITY 2	AMOUNT OR %

CHARITY 3	AMOUNT OR %

DONATIONS IN LIEU OF FLOWERS? (WHICH CHARITY)

Your Special Requests (cont.)

FAMILY RECIPES & PHOTOGRAPHS

RECIPE / ALBUM	WHO GETS IT / WHERE KEPT

WHY THESE ITEMS MATTER

A NOTE ON WHY EACH GIFT GOES WHERE IT DOES (HELPS PREVENT DISPUTES)

Your Special Requests (cont.)

MEMORIAL & SPECIAL REQUESTS

MEMORIAL OR FUNERAL REQUESTS, SPECIAL TRADITIONS TO CONTINUE, DIGITAL LEGACY WISHES

Your Special Requests (cont.)

GUIDANCE FOR SPECIFIC PEOPLE

MESSAGES OR GUIDANCE FOR PARTICULAR FAMILY MEMBERS

Your Special Requests (cont.)

YOUR HOPES FOR YOUR FAMILY

WRITE HERE

Your Special Requests (cont.)

ANYTHING ELSE

CHAPTER 33

Notes & Legacy Letters

This might be the most important section in this entire book.

Your bank accounts will be distributed. Your house will be sold. Your debts will be paid. All the practical things will get sorted out.

But the words you leave behind? Those last forever.

This section is for the things you want to say to the people you love. The advice you want to give. The apologies you need to make. The gratitude you want to express. The stories you want preserved.

You can write letters to specific people. Or you can write general notes that everyone can read. Or both.

There's no right way to do this. Just write what's in your heart.

WHY THIS MATTERS

Years from now, your grandchildren will read these words and feel like they knew you. Your children will come back to this when they need guidance. Your spouse will find comfort in knowing what you wanted them to know.

Money and property get spent and sold. But words endure.

This is your chance to say the things that matter most.

Let's give you space to write them.

Your Notes & Legacy Letters

Letters in your own hand mean more than anything else in this book. Take a whole page for each.

LETTER TO YOUR SPOUSE / PARTNER

> *Thank them. Tell them what they meant to you. Give them permission to be happy again. Say the things you'd want them to hear over and over.*

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR FIRST CHILD

Write to each child as an individual: what you're proud of, what you hope for them, the moments you treasured, the values you hope they carry. There's no wrong way to do this.

CHILD'S NAME

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR SECOND CHILD

CHILD'S NAME

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR THIRD CHILD

CHILD'S NAME

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR FOURTH CHILD

CHILD'S NAME

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR GRANDCHILDREN

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO YOUR PARENTS / SIBLINGS

YOUR LETTER

Your Notes & Legacy Letters (cont.)

LETTER TO A FRIEND

YOUR LETTER

Your Notes & Legacy Letters (cont.)

APOLOGIES & FORGIVENESS

Anything left unsaid. Anyone you'd want to make peace with.

WRITE HERE

Your Notes & Legacy Letters (cont.)

GUIDANCE FOR DIFFICULT TIMES

> *Words for the moments they'll wish they could ask you about.*

WRITE HERE

Your Notes & Legacy Letters (cont.)

STORIES YOU WANT PRESERVED

THE STORIES YOU NEVER WANT FORGOTTEN

Your Notes & Legacy Letters (cont.)

THINGS YOU WANT THEM TO KNOW

WRITE HERE

Your Notes & Legacy Letters (cont.)

ADDITIONAL LETTERS AND MESSAGES (USE THE SPARE BLANK FORMS FOR MORE ROOM)

CHAPTER 34

Share Your Story & Family History

Every life is a story. This section is where you tell yours. Not just the dates and facts - the real stuff. Where you came from. What you lived through. Who you loved. What you built. What you learned the hard way. Your grandchildren will want to know what shaped you. Your children will want to understand what made you who you were. And the details that feel ordinary to you right now - what your street looked like, what your first job paid, what the world was like when you were twenty - will be fascinating to someone reading this fifty years from now. Your family's journey. Your achievements. The moments that shaped you. The humour that kept you going. The wisdom you've gained. This is where you put it all down. Take your time with this section. There are no wrong answers.

Share Your Story & Family History

Your story in your own words, the part of this book only you can write. Use as much space as you like.

FAMILY TREE & LINEAGE

FATHER

MOTHER (MAIDEN NAME)

PATERNAL GRANDPARENTS

MATERNAL GRANDPARENTS

GREAT-GRANDPARENTS (IF KNOWN)

FAMILY TREE (ATTACHED / LOCATION)

WHAT BONDS TIE YOUR FAMILY TOGETHER ACROSS TIME AND DISTANCE

Share Your Story & Family History (cont.)

IMMIGRATION HISTORY

WHERE YOUR FAMILY CAME FROM, WHY THEY LEFT, WHEN AND WHERE THEY SETTLED, AND THE CHALLENGES AND TRIUMPHS ALONG THE WAY

Share Your Story & Family History (cont.)

IF YOU ARE INDIGENOUS AUSTRALIAN

YOUR CONNECTION TO COUNTRY, THE COUNTRY/COUNTRIES YOU BELONG TO, AND THE STORIES PASSED DOWN ABOUT YOUR ANCESTORS

Share Your Story & Family History (cont.)

GRANDPARENTS & GREAT-GRANDPARENTS

Names, dates, and what you remember, plus the wisdom and legacy they passed on.

YOUR PATERNAL GRANDPARENTS

Share Your Story & Family History (cont.)

YOUR MATERNAL GRANDPARENTS

CHILDHOOD & GROWING UP

WHERE YOU GREW UP, YOUR CHILDHOOD HOME, A FAVOURITE TOY OR GAME, AND EARLY MEMORIES

Share Your Story & Family History (cont.)

SCHOOL DAYS

A FAVOURITE TEACHER OR SUBJECT, AND A STORY FROM A SCHOOL EVENT, DANCE OR SPORTS GAME

UNIVERSITY DAYS

YOUR FIRST DAY AND HOW YOU FELT, AND A MEMORABLE CLASS OR CAMPUS EXPERIENCE

Share Your Story & Family History (cont.)

FIRST JOBS & EARLY CAREER

HOW YOUR WORKING LIFE BEGAN, AND A CHALLENGING SITUATION FROM AN EARLY JOB

FIRST LOVES & RELATIONSHIPS

THE PEOPLE WHO SHAPED YOUR HEART

Share Your Story & Family History (cont.)

TRAVEL & ADVENTURES

A MEMORABLE TRIP, AND WHERE YOU WISH YOU'D GONE BUT NEVER DID

MILESTONES: FIRST HOUSE / CAR

THE STORY OF BUYING YOUR FIRST HOUSE OR CAR

Share Your Story & Family History (cont.)

FAMILY TRADITIONS & SPECIAL MOMENTS

A MEMORY FROM A FAMILY GATHERING OR CELEBRATION

PERSONAL & ATHLETIC ACHIEVEMENTS

ACHIEVEMENTS YOU'RE PROUD OF, AND HOW THEY SHAPED YOUR JOURNEY

Share Your Story & Family History (cont.)

YOUR BUSINESS & WORKING LIFE

HOW IT BEGAN AND WHAT INSPIRED YOU, THE TRIALS AND WHAT THEY TAUGHT YOU, THE SUCCESSES, AND WHAT YOU HOPE IT'S REMEMBERED FOR

Share Your Story & Family History (cont.)

PIVOTAL MOMENTS IN HISTORY YOU LIVED THROUGH

THE MAJOR EVENTS YOU REMEMBER, AND HOW THEY AFFECTED YOU OR YOUR FAMILY

ANECDOTES & HUMOROUS TALES

THE STORIES THAT ALWAYS GET A LAUGH

Share Your Story & Family History (cont.)

JOKES & SAYINGS YOU'RE KNOWN FOR

WRITE HERE

YOUR PERSONALITY & CHARACTER

HOW YOU'D DESCRIBE YOURSELF, WHAT MAKES YOU LAUGH, WHAT MAKES YOU CRY, WHAT YOU'RE PASSIONATE ABOUT, AND THE VALUES THAT GUIDED YOU

Share Your Story & Family History (cont.)

HAVE YOU RECORDED YOUR STORY ELSEWHERE? (WHERE)

ANYTHING ELSE ABOUT YOUR LIFE AND STORY

CHAPTER 35

Values & Principles

What do you believe in?

Not what religion you follow (though that might be part of it). Not what political party you support. But the deeper things. The values that guided your decisions. The principles you tried to live by. The lessons you learned the hard way.

This section is about the core of who you are.

What matters most to you? What did you stand for? What would you never compromise on? What do you wish you'd known when you were younger?

Your grandchildren will want to know what you believed. Your children will want to know what shaped your decisions. Your family will want to understand what made you who you were.

This is your chance to tell them.

WHY THIS MATTERS

Values are portable. Your house will be sold. Your money will be distributed. But the principles you lived by can be carried forward by your children and grandchildren.

If you write them down, they become part of your legacy. They guide your family when they face hard decisions. They remind them of who you were and what you stood for.

That's worth preserving.

Let's write down what you believe.

Your Values & Principles

The beliefs and lessons you want to outlast you. Write as much as feels right.

WHAT MATTERS MOST

> *If you could pass on only a few values, what would they be, and why?*

VALUE 1, AND WHY IT MATTERS

VALUE 2, AND WHY IT MATTERS

Your Values & Principles (cont.)

VALUE 3, AND WHY IT MATTERS

CORE BELIEFS

WHAT YOU BELIEVE ABOUT FAMILY, WORK, MONEY, RELATIONSHIPS, FAITH, AND INTEGRITY

Your Values & Principles (cont.)

PRINCIPLES YOU TRIED TO LIVE BY

THE PRINCIPLES THAT GUIDED YOUR DECISIONS, AND A TIME YOU COMPROMISED THEM AND WHAT YOU LEARNED

LIFE LESSONS

THE MOST IMPORTANT LESSONS YOU'VE LEARNED, AND HOW YOU LEARNED THEM

Your Values & Principles (cont.)

WHAT YOU LEARNED THE HARD WAY

A MISTAKE YOU MADE, WHAT IT TAUGHT YOU, AND WHAT YOU'D TELL SOMEONE ELSE TO AVOID IT

ADVICE YOU'D GIVE YOUR YOUNGER SELF

WHAT YOU'D TELL YOURSELF AT 20

Your Values & Principles (cont.)

ADVICE FOR YOUR CHILDREN

WHAT YOU MOST WANT YOUR CHILDREN TO KNOW

ADVICE FOR YOUR GRANDCHILDREN

THE WISDOM YOU WANT TO PASS DOWN

Your Values & Principles (cont.)

ON HANDLING DIFFICULT TIMES

WHAT GOT YOU THROUGH THE HARDEST TIMES, AND YOUR ADVICE FOR OTHERS FACING THEM

ON MONEY & FINANCES

WHAT YOU'VE LEARNED ABOUT MONEY, AND WHAT YOU'D DO DIFFERENTLY

Your Values & Principles (cont.)

ON WORK & CAREER

WHAT MADE WORK MEANINGFUL, AND YOUR ADVICE FOR SOMEONE STARTING OUT

ON RELATIONSHIPS

WHAT MAKES A RELATIONSHIP LAST, AND THE MOST IMPORTANT THING YOU'VE LEARNED ABOUT LOVE

Your Values & Principles (cont.)

ON PARENTING

THE BEST ADVICE YOU RECEIVED, AND WHAT YOU'D TELL NEW PARENTS

ON FAITH & SPIRITUALITY

THE ROLE FAITH OR SPIRITUALITY HAS PLAYED, AND THE BELIEFS THAT GAVE YOU STRENGTH

Your Values & Principles (cont.)

ON HAPPINESS

WHAT YOU'VE LEARNED ABOUT BEING HAPPY, AND WHAT BRINGS YOU THE MOST JOY

ON REGRETS

ANYTHING YOU REGRET NOT DOING, AND WHAT YOU WISH YOU'D DONE MORE OR LESS OF

Your Values & Principles (cont.)

WHAT YOU'D NEVER COMPROMISE ON

WRITE HERE

WHAT SUCCESS MEANS TO YOU

HOW YOU DEFINE SUCCESS, AND WHETHER YOU CONSIDER YOURSELF SUCCESSFUL

Your Values & Principles (cont.)

WHAT YOU WANT TO BE REMEMBERED FOR

WHAT YOU HOPE PEOPLE REMEMBER, AND THE LEGACY YOU HOPE TO LEAVE

YOUR PHILOSOPHY ON LIFE

YOUR PHILOSOPHY, IN A SENTENCE OR TWO

Your Values & Principles (cont.)

QUOTES OR SAYINGS YOU LIVE BY

WRITE HERE

YOUR FINAL WORDS OF WISDOM

CHAPTER 36

Family Traditions

Every family has traditions.

Maybe it's how you celebrate Christmas. Maybe it's Sunday roast at Grandma's house. Maybe it's a particular phrase your dad always said. Maybe it's the way you celebrate birthdays, or the place you always go on holiday, or the recipe that gets passed down.

These traditions are part of what makes your family feel like family, year after year.

When you're gone, some of these traditions might continue. Others might fade. But if you don't write them down, your grandchildren won't even know they existed.

This section is about preserving those traditions so they can be carried forward - or at least remembered.

WHY THIS MATTERS

Traditions create belonging. They connect your family to its past and give your grandchildren a sense of where they come from.

When your great-granddaughter makes your grandmother's Christmas pudding recipe, she's connected to four generations. When your grandson says the funny phrase you always said, a little of you carries on.

But only if someone writes it down.

Let's preserve your family's traditions.

Your Family Traditions

The rituals, recipes and sayings that make your family yours. Capture them before they fade.

HOLIDAY TRADITIONS

HOW YOUR FAMILY CELEBRATES CHRISTMAS, AND ANY SPECIAL CHRISTMAS TRADITIONS

Your Family Traditions (cont.)

HOW YOUR FAMILY CELEBRATES EASTER

OTHER HOLIDAYS OR CELEBRATIONS YOUR FAMILY MARKS

Your Family Traditions (cont.)

BIRTHDAY TRADITIONS

HOW YOUR FAMILY CELEBRATES BIRTHDAYS, AND ANY SPECIAL BIRTHDAY TRADITION

Your Family Traditions (cont.)

HOW YOU CELEBRATED MILESTONE BIRTHDAYS (18TH, 21ST, 50TH)

WEEKLY OR REGULAR TRADITIONS

WEEKLY TRADITIONS (E.G. SUNDAY ROAST, FRIDAY FISH AND CHIPS)

Your Family Traditions (cont.)

DAILY TRADITIONS OR RITUALS

FOOD TRADITIONS

FOODS OR MEALS YOUR FAMILY ALWAYS MAKES

Your Family Traditions (cont.)

THE DISH ALWAYS SERVED AT GATHERINGS, AND WHO MAKES IT BEST

FAMILY RECIPES WORTH PRESERVING

RECIPE NAME

WHO CREATED / PASSED IT DOWN

WHY IT'S SPECIAL, AND WHERE THE RECIPE IS KEPT

Your Family Traditions (cont.)

FAMILY SAYINGS & PHRASES

THE SAYINGS, WHO SAID THEM, AND WHAT THEY MEAN

CULTURAL OR RELIGIOUS TRADITIONS

WHAT YOU OBSERVE, WHERE IT CAME FROM, AND WHETHER IT SHOULD CONTINUE

Your Family Traditions (cont.)

ANNUAL FAMILY EVENTS

YOUR ANNUAL EVENT, HOW LONG IT'S HAPPENED, AND WHAT MAKES IT SPECIAL

SPECIAL PLACES

A SPECIAL PLACE YOUR FAMILY ALWAYS GOES, AND WHY IT MATTERS

Your Family Traditions (cont.)

FAMILY RITUALS

YOUR FAMILY'S RITUALS AND CUSTOMS

PASSING DOWN HEIRLOOMS

ITEMS HANDED DOWN, TO WHOM, AND THE STORY BEHIND EACH

Your Family Traditions (cont.)

SPORTS OR TEAM TRADITIONS

THE TEAM, HOW LONG YOU'VE SUPPORTED IT, AND ANY GAME-DAY TRADITIONS

STORYTELLING TRADITIONS

THE STORIES YOUR FAMILY TELLS AGAIN AND AGAIN, AND WHO TELLS THEM BEST

Your Family Traditions (cont.)

MUSIC TRADITIONS

MUSIC ALWAYS PLAYED AT FAMILY EVENTS, AND SONGS THAT REMIND YOU OF FAMILY

SEASONAL TRADITIONS

TRADITIONS TIED TO SUMMER, AUTUMN, WINTER AND SPRING

Your Family Traditions (cont.)

MOURNING & REMEMBRANCE TRADITIONS

HOW YOUR FAMILY REMEMBERS AND HONOURS THOSE WHO HAVE PASSED

NEW TRADITIONS YOU'D LIKE TO START

WRITE HERE

Your Family Traditions (cont.)

TRADITIONS WORTH CONTINUING

THE TRADITIONS YOU MOST HOPE YOUR FAMILY WILL CONTINUE, AND WHY

Your Family Traditions (cont.)

TRADITIONS THAT HAVE FADED

TRADITIONS FROM YOUR CHILDHOOD THAT NO LONGER HAPPEN, AND WHY THEY STOPPED

ADVICE FOR KEEPING TRADITIONS ALIVE

WRITE HERE

Your Family Traditions (cont.)

WHY TRADITIONS MATTER TO YOU

WHAT FAMILY TRADITIONS MEAN TO YOU

ANYTHING ELSE ABOUT YOUR FAMILY'S TRADITIONS

CHAPTER 37

Letters to Future Generations

This is your chance to speak directly to people you might never meet.

Your great-grandchildren. Your great-great-grandchildren. The descendants who will live 50, 75, 100 years from now.

They won't know you. They'll never hear your voice or see your face (except in old photos). But if you write to them now, they'll know who you were and what you cared about.

This section is for those letters.

You can write about your life. You can share advice. You can tell them what the world was like in your time. You can describe your hopes for the future. You can tell them about their ancestors.

There's no right way to do this. Just write what feels important.

WHY THIS MATTERS

Imagine if your great-great-grandmother had written you a letter. Imagine reading her words, hearing her thoughts, knowing what she hoped for you.

That's what you're creating now.

These letters will be read long after you're gone. They'll give your descendants a real sense of who they are and where they came from.

That's a real gift to leave behind.

Let's write to the future.

Your Letters to Future Generations

A message across time to people you'll never meet but who carry your name.

TO MY GREAT-GRANDCHILDREN

MY NAME

YEAR I'M WRITING

YEAR I WAS BORN

WHAT YOU WANT THEM TO KNOW ABOUT YOU, ABOUT YOUR FAMILY, AND YOUR HOPES FOR THEM

Your Letters to Future Generations (cont.)

TO FUTURE GENERATIONS (50-100 YEARS FROM NOW)

WHAT THE WORLD WAS LIKE IN YOUR TIME, THE BIGGEST CHALLENGES YOU FACED, WHAT YOU HOPED WOULD CHANGE, AND WHAT YOU HOPE THEY'VE ACHIEVED THAT YOU COULDN'T

Your Letters to Future Generations (cont.)

WHAT I WANT YOU TO KNOW ABOUT YOUR ANCESTORS

WHO THEY WERE, WHAT MADE THEM SPECIAL, AND WHAT YOU SHOULD KNOW ABOUT THEM

WHAT LIFE WAS LIKE IN MY TIME

HOW YOU COMMUNICATED, WORKED AND TRAVELLED, WHAT YOU DID FOR FUN, WHAT YOU WORRIED ABOUT AND HOPED FOR

Your Letters to Future Generations (cont.)

TECHNOLOGY IN MY TIME

WHAT EXISTED (AND DIDN'T) WHEN YOU WERE BORN, AT 20, AT 50, AND WHAT YOU THOUGHT WOULD EXIST BY THEIR TIME

ADVICE THAT WILL STILL MATTER

ON FAMILY, LOVE, WORK, AND HAPPINESS

Your Letters to Future Generations (cont.)

WHAT I HOPE THE FUTURE HOLDS

WHAT YOU HOPE THE WORLD IS LIKE, AND WHAT YOU HOPE THEIR LIFE IS LIKE

WHAT I WANT YOU TO REMEMBER

IF THEY REMEMBER ONLY ONE THING ABOUT YOU

Your Letters to Future Generations (cont.)

QUESTIONS I WISH I COULD ASK YOU

WRITE HERE

DESCRIBING YOUR ANCESTORS TO YOU

WHERE THE FAMILY CAME FROM, WHY THEY MIGRATED, WHERE THEY SPREAD, THE HARDSHIPS AND TRIUMPHS, AND WHAT HELD YOU TOGETHER

Your Letters to Future Generations (cont.)

VALUES THAT SHOULD NEVER CHANGE

WRITE HERE

A MESSAGE ABOUT FAMILY

WRITE HERE

Your Letters to Future Generations (cont.)

WHAT I'M PROUD OF

WHAT YOU ACCOMPLISHED, WHAT YOU STOOD FOR, AND WHAT YOU OVERCAME IN YOUR LIFETIME

MY FINAL WORDS TO THE FUTURE

WRITE HERE

Your Letters to Future Generations (cont.)

PHOTOGRAPHS OR ITEMS FOR THE FUTURE

ITEM / PHOTO, WHERE IT IS, WHY IT MATTERS

ITEM / PHOTO, WHERE IT IS, WHY IT MATTERS

TIME CAPSULE

TIME CAPSULE? WHEN TO OPEN

WHAT'S INSIDE

ADDITIONAL LETTERS

TO / WHEN TO OPEN / WHERE STORED

TO / WHEN TO OPEN / WHERE STORED

FINAL THOUGHTS

ANYTHING ELSE YOU WANT TO SAY TO PEOPLE YOU'LL NEVER MEET

Your Letters to Future Generations (cont.)

ADDITIONAL NOTES

PART NINE

Executor Toolkit

For whoever steps up - a clear path through the first days and the months after.

THE Estate Organiser

CHAPTER 38

Executor Roadmap & First 48 Hours Checklist

The first 48 hours after a death are chaotic.

Your executor will be dealing with their own grief while also handling urgent practical matters. They need to secure property, notify key people, and start organising paperwork.

This checklist helps them prioritise what needs to happen immediately and what can wait.

The first 48 hours: Secure, Notify, Record

Your Executor Roadmap & First 48 Hours Checklist

A step-by-step path through the first hours and days, so nothing urgent is missed.

WITHIN THE FIRST FEW HOURS

- [ ] Secure the person's home (lock up, set alarm, collect mail, pets, plants)
- [ ] Locate the Will (check Part 2; contact the solicitor who drafted it)
- [ ] Locate this Estate Organiser and read the Message to Your Executor
- [ ] Contact immediate family (see Key Contacts)

WITHIN THE FIRST 24 HOURS

- [ ] Obtain the Medical Certificate of Cause of Death
- [ ] Register the death (your funeral director usually does this; timeframes vary by state, so check with them, and order multiple certificates)
- [ ] Contact the funeral director (check the Funeral chapter for wishes)
- [ ] Notify the deceased's employer (final pay, leave, super)
- [ ] Secure valuable items (jewellery, cash, documents) and record them

Your Executor Roadmap & First 48 Hours Checklist (cont.)

WITHIN THE FIRST 48 HOURS

- [ ] Notify close friends (see Key Contacts)
- [ ] Contact the solicitor
- [ ] Contact insurance companies (if death benefits apply)
- [ ] Arrange care for dependants
- [ ] Arrange care for pets
- [ ] Cancel immediate appointments
- [ ] Start a death administration notebook

NOTES: WHAT'S BEEN DONE, AND WHAT STILL NEEDS DOING

CHAPTER 39

Executor Timeline

Being an executor is a marathon, not a sprint.

The work doesn't end after the first week. Settling an estate typically takes 6-12 months (sometimes longer if it's complicated).

This timeline breaks down what needs to happen at each stage: the first week, the first month, the first three months, and the first year.

Use this as a guide, not a strict schedule. Every estate is different. Some things will take longer than expected. Some will move faster. That's normal.

Your timeline: What to expect and when

Your Executor Timeline

What to do and when, from the first week through to the end of the first year.

THE FIRST WEEK

- [ ] Secure the property and valuables
- [ ] Register the death (usually handled by your funeral director; timeframes vary by state, and order multiple certificates)
- [ ] Arrange the funeral
- [ ] Locate the Will and this Estate Organiser
- [ ] Contact the solicitor
- [ ] Notify immediate family and close friends
- [ ] Secure all financial documents
- [ ] Start keeping detailed records

THE FIRST MONTH

- [ ] Apply for probate if required (timeframes vary by state and can take several weeks or longer, so check your state's Supreme Court registry)
- [ ] Notify all relevant organisations (banks, super, Centrelink, insurers)
- [ ] Cancel or transfer services
- [ ] Secure and value all assets
- [ ] Identify all debts
- [ ] Claim life insurance
- [ ] Claim super death benefits
- [ ] Keep paying urgent bills

Your Executor Timeline (cont.)

THE FIRST THREE MONTHS

- [ ] Obtain Grant of Probate (if applicable)
- [ ] Open an estate bank account
- [ ] Collect all assets
- [ ] Pay all debts in the correct order
- [ ] Lodge the final tax return
- [ ] Deal with property
- [ ] Manage business interests (if applicable)
- [ ] Cancel digital accounts (if instructed)
- [ ] Respond to creditors

THE FIRST SIX MONTHS

- [ ] Prepare estate accounts
- [ ] Obtain ATO clearance
- [ ] Prepare distribution schedule
- [ ] Communicate with beneficiaries
- [ ] Resolve any disputes

Your Executor Timeline (cont.)

THE FIRST YEAR

- [ ] Distribute the estate
- [ ] Finalise estate accounts
- [ ] Close the estate bank account
- [ ] Retain records
- [ ] Apply for an executor's commission only if you are entitled to one (this needs a clause in the Will, the agreement of all beneficiaries, or the court's approval, so check with your solicitor first)

NOTES: PROGRESS, DATES, AND ANYTHING OUTSTANDING

CHAPTER 40

Common Executor Pitfalls & How to Avoid Them

Being an executor is harder than most people think.

There are legal steps, money to get right, and a lot of feeling to manage at the same time. It's easy to make mistakes, especially when you're grieving and under pressure from family.

This section covers the most common pitfalls executors face and how to avoid them.

Learn from other people's mistakes so you don't have to make them yourself.

Common mistakes and how to avoid them

PITFALL 1: Distributing assets too soon

THE MISTAKE: Executors sometimes distribute assets to beneficiaries before all debts are paid and all claims are settled. Then a creditor appears, or a tax bill arrives, and there's no money left to pay it.

HOW TO AVOID IT:

- It is usually wise to hold off distributing until the estate's debts, claims and tax are properly dealt with. What that involves varies by estate, so have your accountant or solicitor confirm it is safe to distribute before you do. Ask your accountant or solicitor what applies to this estate.
- Wait until all debts are paid
- Wait until the creditor notice period has expired (the required notice period varies by state, so check with your solicitor for the period that applies to you)
- Keep a reserve in the estate account for unexpected expenses
- Get written approval from beneficiaries if you must distribute early

PITFALL 2: Not keeping detailed records

THE MISTAKE: Executors fail to document their actions, expenses, and decisions. Later, beneficiaries question what happened, and the executor can't prove what they did or why.

HOW TO AVOID IT:

- Start a detailed record-keeping system from day one
- Document every phone call, letter, email, and meeting
- Keep all receipts for expenses (even small ones)
- Take photos of property before selling or distributing
- Keep copies of everything
- Use Section 41 (Executor Expense Log) to track costs

PITFALL 3: Paying debts in the wrong order

THE MISTAKE: Not all debts are equal. Some must be paid first (like funeral costs and tax debts). Executors who pay debts in the wrong order can be held personally liable.

HOW TO AVOID IT:

- Work with a solicitor to understand debt priority
- Generally, the order is:
  Different kinds of debt rank differently, and the correct order is technical and varies by state, getting more complicated if the estate cannot cover everything. Confirm the right order with your solicitor before paying anyone, rather than relying on a general rule. The exact legal order varies by state, and gets more complicated if the estate can't cover everything, so confirm the correct order with your solicitor before paying anyone.
- Don't pay anyone until you know the full picture

PITFALL 4: Mixing personal and estate funds

THE MISTAKE: Executors use their own money to pay estate expenses, or they deposit estate money into their personal account. This creates confusion and can look like mismanagement.

HOW TO AVOID IT:

- Open a separate estate bank account immediately
- All estate income goes into this account
- All estate expenses are paid from this account
- Never mix it with your personal finances
- Keep the estate account separate until the estate is fully settled

PITFALL 5: Acting without probate when it's required

THE MISTAKE: Some executors try to access bank accounts, sell property, or distribute assets before getting Grant of Probate. Banks and institutions won't cooperate, and it wastes time.

HOW TO AVOID IT:

- Check with the solicitor whether probate is needed
- If required, apply for it before trying to access assets
- Whether probate is needed depends on the size of the estate and how each asset is held, and each bank or institution sets its own requirements. Confirm with the solicitor and each institution before assuming you can skip it.
- Wait for the Grant before taking action on major assets

PITFALL 6: Ignoring or delaying communication with beneficiaries

THE MISTAKE: Executors go silent. Beneficiaries don't know what's happening, assume the worst, and start making accusations or legal threats.

HOW TO AVOID IT:

- Send regular updates to beneficiaries (monthly or quarterly)
- Be transparent about timelines and delays
- Explain what you're doing and why
- Manage expectations (estates take time)
- Respond to questions promptly

PITFALL 7: Taking on too much alone

THE MISTAKE: Executors try to do everything themselves to save money. They get overwhelmed, make mistakes, and the estate takes years to settle.

HOW TO AVOID IT:

- Hire a solicitor. Yes, it costs money, but it's worth it.
- Use an accountant for tax matters
- Engage professionals for valuations (property, business, collectibles)
- Don't be a hero. This is too complex to do alone.

PITFALL 8: Selling assets too quickly (or too slowly)

THE MISTAKE: Executors panic-sell property at a loss because they feel pressured. Or they delay selling for years, racking up maintenance costs and frustrating beneficiaries.

HOW TO AVOID IT:

- Get professional valuations before selling anything
- Consult beneficiaries about major sales (if appropriate)
- Don't rush, but don't delay unnecessarily
- Consider market conditions (especially for property)
- Check the Will for specific instructions about selling

PITFALL 9: Not advertising for creditors

THE MISTAKE: Executors forget to advertise for creditors. A creditor appears after the estate is distributed, and the executor is personally liable.

HOW TO AVOID IT:

- Your solicitor will handle this
- In many situations advertising for creditors helps protect an executor, but whether and how to do it depends on where you are. Your solicitor will advise whether it applies to this estate.
- Advertise in newspapers and online
- There's a minimum notice period for claims, which varies by state, so your solicitor will confirm how long you need to wait
- Don't distribute until the period expires

PITFALL 10: Paying themselves without documentation

THE MISTAKE: Executors take a fee without documenting it or getting beneficiary approval. Beneficiaries accuse them of theft.

HOW TO AVOID IT:

- Executors are not automatically entitled to a fee. You can only claim a commission if the Will allows it, all the beneficiaries agree, or the court approves it. The amount is whatever is reasonable for the work done, and the court sets an upper limit rather than a fixed rate. Check with your solicitor before claiming anything.
- Document your time and effort
- Get written approval from beneficiaries before taking a fee
- Be transparent about what you're claiming
- Consult your solicitor about reasonable fees

PITFALL 11: Assuming the Will is clear when it's not

THE MISTAKE: The Will says "divide my estate equally among my children," but one child is estranged, or one was already given money during life. Executors guess what the deceased meant.

HOW TO AVOID IT:

- If the Will is unclear, get legal advice
- Don't interpret it yourself
- If a Will is unclear, get legal advice. In some cases a solicitor can apply to the court for directions, but this is a technical step, so let your solicitor guide whether it is needed.
- Check this organiser for additional context (especially Part 8)

PITFALL 12: Not dealing with digital assets

THE MISTAKE: Executors forget about online accounts, subscriptions, cryptocurrency, and digital photos. The estate keeps getting charged, or valuable assets are lost.

HOW TO AVOID IT:

- Check Sections 20-23 for digital asset details
- Cancel subscriptions to stop charges
- Access cryptocurrency with recovery phrases (don't lose them)
- Download photos and important files before closing accounts

PITFALL 13: Letting family pressure influence decisions

THE MISTAKE: A beneficiary pressures the executor to give them "their share" early, or to interpret the Will in their favour. The executor caves to keep the peace.

HOW TO AVOID IT:

- Your job is to follow the Will, not make everyone happy
- Be very careful about distributing early. Generally you should wait until debts and claims are sorted, and any early distribution needs all beneficiaries to agree in writing (and sometimes the court's approval). Check with your solicitor first.
- Don't let anyone bully you
- Refer difficult family members to the solicitor
- Document any pressure or threats

PITFALL 14: Not valuing assets properly

THE MISTAKE: Executors guess at asset values instead of getting professional valuations. This causes disputes and potential tax issues.

HOW TO AVOID IT:

- Get professional valuations for:
- Property
- Vehicles
- Businesses
- Collectibles
- Jewellery
- Art
- Keep valuation reports for your records
- Date-of-death values are often the right reference point, but the correct date can differ depending on the asset and the tax position, so check with your accountant or solicitor which to use.

PITFALL 15: Missing tax deadlines

THE MISTAKE: Executors don't realise the final tax return is due, or they miss the deadline. The ATO charges penalties and interest.

HOW TO AVOID IT:

- Work with the accountant (Section 19 has details)
- There's a final tax return to lodge, and there may be estate tax returns after that. The due dates depend on your circumstances and whether you use a tax agent, so check the timing with your accountant or the ATO rather than assuming a single deadline.
- Hold off distributing until the estate's tax affairs are confirmed to be in order. What that confirmation looks like varies, so check with the accountant or the ATO before you distribute.
- Keep funds in reserve for potential tax bills

PITFALL 16: Not understanding superannuation

THE MISTAKE: Executors assume super goes to the estate automatically. It doesn't. Super is paid according to the binding nomination, not the Will.

HOW TO AVOID IT:

- Check Section 11 for super details
- Contact the super fund immediately

- Check for binding vs non-binding nominations
- Some binding nominations expire after 3 years, but many funds offer non-lapsing ones that don't. Check the actual nomination and confirm its status with the super fund.
- Super can be paid to dependants or the estate

PITFALL 17: Underestimating how long it takes

THE MISTAKE: Executors tell beneficiaries "this will be done in a few months." A year later, it's still not settled, and everyone is angry.

HOW TO AVOID IT:

- Set realistic expectations from the start
- Tell beneficiaries: "Estates usually take 6-12 months minimum"
- Explain that delays are normal
- Update them regularly on progress
- Don't promise timelines you can't control

SUMMARY: THE GOLDEN RULES

1. Don't rush. Take your time and get it right.
2. Keep detailed records. Document everything.
3. Get professional help. Solicitors and accountants are worth it.
4. Communicate with beneficiaries. Transparency prevents conflict.
5. Follow the Will. Not family pressure.
6. Don't distribute until debts are paid and ATO clearance is received.
7. Open a separate estate bank account.
8. Get professional valuations.
9. Be patient with yourself. This is hard work.

You're doing your best. That's all anyone can ask.

Your Common Executor Pitfalls & How to Avoid Them

The mistakes that catch executors out, and a box to tick once you understand each.

PITFALLS TO UNDERSTAND AND AVOID

Each pitfall is explained above. Tick it once you understand how to avoid it.

- [ ] 1. Distributing assets too soon (wait for ATO clearance and the creditor period)
- [ ] 2. Not keeping detailed records
- [ ] 3. Paying debts in the wrong order
- [ ] 4. Mixing personal and estate funds
- [ ] 5. Acting without probate when it's required
- [ ] 6. Ignoring or delaying communication with beneficiaries
- [ ] 7. Taking on too much alone
- [ ] 8. Selling assets too quickly (or too slowly)
- [ ] 9. Not advertising for creditors
- [ ] 10. Paying themselves without documentation
- [ ] 11. Assuming the Will is clear when it's not
- [ ] 12. Not dealing with digital assets
- [ ] 13. Letting family pressure influence decisions
- [ ] 14. Not valuing assets properly
- [ ] 15. Missing tax deadlines
- [ ] 16. Not understanding superannuation
- [ ] 17. Underestimating how long it takes

NOTES: WHICH OF THESE APPLY TO THIS ESTATE, AND HOW YOU'LL HANDLE THEM

CHAPTER 41

Executor Expense Log Template

As an executor, you'll spend money on behalf of the estate.

Solicitor fees. Accountant fees. Funeral costs. Property valuations. Travel expenses. Postage. Death certificates. Probate application fees.

Most of these costs are met by the estate rather than coming out of your own pocket. In practice you may need to pay some expenses yourself first and then be reimbursed from the estate, as long as the cost was reasonable and properly incurred. If an estate looks like it may not have enough to cover its debts and expenses, get advice from a solicitor before paying anything. But you need to keep detailed records of every expense to prove what you spent and why.

This expense log helps you track everything.

Why keep detailed records?

Beneficiaries have the right to see how the estate's money was spent. If you can't prove an expense was legitimate, you might have to pay it back yourself.

Detailed records also protect you from accusations of mismanagement.

How to use this log:

Record every expense, no matter how small. Include the date, what it was for, who was paid, and the amount. Keep the receipt or invoice. At the end, you'll have a complete record of all estate expenses.

Let's track it all.

Your Executor Expense Log Template

Track every dollar spent on the estate, so your final accounting is clean and defensible.

ESTATE DETAILS

ESTATE OF	EXECUTOR NAME

DATE ESTATE OPENED

EXPENSE LOG

> *Record every expense. Note whether you paid it personally (to be reimbursed) or from the estate account. Keep all receipts.*

DATE	DESCRIPTION	PAYEE	AMOUNT	PAID FROM	RECEIPT

Your Executor Expense Log Template (cont.)

DATE	DESCRIPTION	PAYEE	AMOUNT	PAID FROM	RECEIPT

Your Executor Expense Log Template (cont.)

DATE	DESCRIPTION	PAYEE	AMOUNT	PAID FROM	RECEIPT

TOTALS AND NOTES

CHAPTER 42

Notification Templates

After someone dies, you need to notify dozens of organisations.

Banks. Super funds. Centrelink. Insurance companies. Employers. Councils. Utilities. Each one needs to be told formally, usually in writing.

This section provides letter templates you can adapt and use.

These templates are starting points. You'll need to customise them with specific details (names, account numbers, dates). But they give you the structure and wording to make notifications easier.

How to use these templates:

1. Choose the template that matches who you're notifying
2. Fill in the bracketed information with your details
3. Attach a certified copy of the death certificate
4. Keep a copy of every letter you send
5. Follow up if you don't hear back within 2 weeks

Let's make notifications easier.

NOTIFICATION TEMPLATES FOR EXECUTORS

TEMPLATE 1: NOTIFICATION TO BANK

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Bank Name]
[Branch Address]

Dear Sir/Madam,

Re: Notification of Death - [Deceased's Full Name]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] held the following account(s) with your organisation:
- Account Name: [Account Name]
- Account Number: [Account Number]
- BSB: [BSB]

I am the executor of the estate of [Deceased's Name]. A certified copy of the death certificate is enclosed.

Please advise me of the balance(s) as at the date of death and let me know what happens to each account now. I understand that accounts held in the deceased's sole name are usually frozen until probate, while jointly held accounts generally pass to the surviving account holder. Please confirm how each account is held and what steps you need from me. I will provide a copy of the Grant of Probate once it has been issued, if probate is required for this estate. Not every estate needs a Grant of Probate. Whether you need one depends on the size of the estate and how the assets are held, so check with the bank or a solicitor before applying.

Please also advise if there are any:
- Direct debits or automatic payments linked to this account
- Joint account holders
- Loans, credit cards, or other products in the deceased's name

I would appreciate your response within 14 days.

Yours faithfully,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]
Enclosures: Certified copy of death certificate

TEMPLATE 2: NOTIFICATION TO SUPERANNUATION FUND

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Super Fund Name]
[Super Fund Address]

Dear Sir/Madam,

Re: Death Benefit Claim - [Deceased's Full Name]
Member Number: [Member Number]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] was a member of your superannuation fund. A certified copy of the death certificate is enclosed.

Please send me:
1. A death benefit claim form
2. Details of the current superannuation balance
3. Information about any binding or non-binding death benefit nomination on file
4. Details of any insurance held through the fund (life insurance, TPD, income protection)

I am the executor of the estate. Please advise what documentation you require to process the death benefit claim.

I would appreciate your response within 14 days.

Yours faithfully,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 3: NOTIFICATION TO CENTRELINK

[Your Name]
[Your Address]
[Your Phone]

[Date]

Centrelink
[Local Centrelink Office Address]

Dear Sir/Madam,

Re: Notification of Death - [Deceased's Full Name]
Centrelink Reference Number (CRN): [CRN]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] was receiving the following payment(s):
- [Payment Type, e.g., Age Pension, Carer Payment]

A certified copy of the death certificate is enclosed.

Please cease all payments with effect from [Date of Death] and advise if any payments received after this date need to be repaid.

[If applicable: The deceased's spouse, [Spouse's Name], CRN [Spouse's CRN], may be eligible for bereavement payments. Please advise them of any entitlements.]

Please confirm receipt of this notification and advise of any further action required.

Yours faithfully,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 4: NOTIFICATION TO EMPLOYER

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Employer Name]
[HR Department]
[Employer Address]

Dear Sir/Madam,

Re: Notification of Death - [Deceased's Full Name]
Employee Number: [Employee Number]

I am writing to notify you of the death of [Deceased's Full Name], who was employed by your organisation as [Job Title]. [He/She] passed away on [Date of Death].

A certified copy of the death certificate is enclosed.

As the executor of [Deceased's Name]'s estate, I request the following:

1. Final pay for any unpaid salary or wages
2. Payment of accrued annual leave and long service leave
3. Details of any superannuation contributions owing
4. Information about any life insurance or income protection policies through the employer
5. Details of any other entitlements (redundancy, bonuses, share options, etc.)

Please advise what documentation you require and the expected timeframe for payment of final entitlements.

Please send all correspondence to the address above.

Yours faithfully,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 5: NOTIFICATION TO INSURANCE COMPANY

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Insurance Company Name]
[Claims Department]
[Insurance Company Address]

Dear Sir/Madam,

Re: Life Insurance Death Claim - [Deceased's Full Name]
Policy Number: [Policy Number]

I am writing to notify you of the death of [Deceased's Full Name], the insured person under the above policy. [He/She] passed away on [Date of Death].

A certified copy of the death certificate is enclosed.

I am the executor of the estate of [Deceased's Name]. Please send me:
1. A claim form for the death benefit
2. Confirmation of the sum insured
3. Details of the nominated beneficiaries (if any)
4. A list of documents required to process the claim

Please advise the expected timeframe for processing this claim.

I would appreciate your response within 14 days.

Yours faithfully,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 6: NOTIFICATION TO UTILITY PROVIDER

[Your Name]
[Your Address]
[Your Phone]

[Date]

[Utility Provider Name]
[Utility Provider Address]

Dear Sir/Madam,

Re: Notification of Death and Account Closure - [Deceased's Full Name]
Account Number: [Account Number]
Service Address: [Service Address]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] held an account with your organisation for [electricity/gas/water/internet] service at the above address.

Please:
1. Transfer the account to my name as executor until the property is sold
OR
2. Close the account as of [Date] and send a final bill to the address below

Please send the final account statement and any refund owing to:
[Your Name]
[Your Address]

Yours faithfully,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

TEMPLATE 7: NOTIFICATION TO COUNCIL (RATES)

[Your Name]
[Your Address]
[Your Phone]

[Date]

[Council Name]
Rates Department
[Council Address]

Dear Sir/Madam,

Re: Notification of Death - [Deceased's Full Name]
Property Address: [Property Address]
Assessment Number: [Assessment Number]

I am writing to notify you of the death of [Deceased's Full Name], who was the owner of the above property. [He/She] passed away on [Date of Death].

I am the executor of the estate. A certified copy of the death certificate is enclosed.

Please update your records and send all future correspondence regarding this property to:
[Your Name]
[Your Address]

Please advise if there are any outstanding rates owing.

Yours faithfully,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TEMPLATE 8: GENERAL NOTIFICATION LETTER

[Your Name]
[Your Address]
[Your Phone]
[Your Email]

[Date]

[Organisation Name]
[Organisation Address]

Dear Sir/Madam,

Re: Notification of Death - [Deceased's Full Name]
Account/Reference Number: [Number]

I am writing to notify you of the death of [Deceased's Full Name], who passed away on [Date of Death].

[Deceased's Name] held an account/membership/subscription with your organisation. A certified copy of the death certificate is enclosed.

Please:
1. Close the account/cancel the membership/subscription
2. Advise if there are any outstanding payments or refunds owing
3. Update your records to prevent further correspondence

Please send any final statements or refunds to:
[Your Name]
[Your Address]

Yours faithfully,

[Your Signature]
[Your Printed Name]
Executor for the Estate of [Deceased's Full Name]

Enclosures: Certified copy of death certificate

TIPS FOR USING THESE TEMPLATES

☐ Always include a certified copy of the death certificate
☐ Keep a copy of every letter you send
☐ Record the date sent and follow up if no response within 2 weeks
☐ Use registered post for important notifications
☐ Be clear about what you're requesting
☐ Include your contact details
☐ Be patient - some organisations take longer to respond than others

Your Notification Templates

A checklist of who to notify, and a place to track every notification you send.

WHO TO NOTIFY

- [ ] Banks (all accounts)
- [ ] Super funds
- [ ] Centrelink (if applicable)
- [ ] Department of Veterans' Affairs (if applicable)
- [ ] Employer
- [ ] Life insurance companies
- [ ] Health insurance
- [ ] Home & contents insurance
- [ ] Car insurance
- [ ] Council (rates)
- [ ] Electricity, gas and water providers
- [ ] Internet, phone and mobile providers
- [ ] Subscriptions (streaming, etc.)
- [ ] Gym / club memberships
- [ ] Professional associations
- [ ] Roadside assistance (NRMA, RACV, etc.)
- [ ] Australia Post (redirect mail)
- [ ] Electoral Commission
- [ ] Medicare
- [ ] Australian Taxation Office (via accountant)

Your Notification Templates (cont.)

RECORD OF NOTIFICATIONS SENT

Log each notification and follow up if you don't hear back within 2 weeks.

ORGANISATION	DATE SENT	RESPONSE RECEIVED?	FOLLOW-UP NEEDED?

Your Notification Templates (cont.)

ORGANISATION	DATE SENT	RESPONSE RECEIVED?	FOLLOW-UP NEEDED?

NOTES

PART TEN

Maintaining & Updating

Keeping it current - because life changes, and this should change with it.

The Estate Organiser

CHAPTER 43

Commit to Timely Updates

This organiser is only valuable if it's current.

If you fill it out today and never touch it again, in five years it'll be full of outdated information. Closed bank accounts. Old addresses. Changed wishes.

Your executor will waste time tracking down accounts that don't exist anymore and trying to contact people who've moved.

The solution is simple: review and update this organiser once a year.

Why annual updates matter:

Life doesn't stand still. You retire. You move. You remarry. You sell property. You open new accounts. Your super balance grows. Your children have children.

An annual review keeps this organiser accurate. It takes an hour once a year. That's it.

And when something major happens (you get divorced, you buy a business, you're diagnosed with a serious illness), update it immediately. Don't wait for the annual review.

How to make annual updates easy:

Pick a date that's easy to remember. Your birthday. New Year's Day. Your anniversary. The anniversary of completing this organiser. Whatever works for you.

Set a recurring reminder on your phone or calendar. Make it an appointment with yourself.

When the reminder goes off, set aside an hour. Go through each section. Update what's changed. Cross out what's no longer relevant. Add new information.

Use Section 44 (the Annual Update Worksheet) to track what you've changed each year.

That's it. One hour a year keeps this organiser valuable.

When to update immediately (don't wait for annual review):

Update this organiser immediately when:

- You get married, divorced, or separated
- You have a child or grandchild
- You buy or sell property
- You start or close a business
- You change jobs or retire
- You're diagnosed with a serious illness
- You update your Will
- You open or close bank accounts
- You buy or sell investments
- You take out new insurance or cancel existing policies
- Your executor dies or becomes unable to serve
- You move house
- A beneficiary dies
- You have a major falling out with a family member

Life events trigger updates. Don't put them off.

Where to note updates:

There are two places to record updates:

1. In the relevant section: Cross out old information and write the new information next to it.

Date the change.

2. In Section 44 (Annual Update Worksheet): Note what changed and when.

This creates a clear record of what's current and what's outdated.

What if you forget to update?

It happens. Life gets busy.

If you realise it's been two or three years since you reviewed this, don't panic. Just set aside time to do a full review now. Update everything. Then commit to the annual review going forward.

Better late than never.

A message to your executor:

If you're reading this as an executor, check the Annual Update Worksheet (Section 44) to see when this organiser was last updated.

If it was updated recently (within the past year), the information is probably current.

If it's been several years, some information might be outdated. Use it as a starting point, but verify details with banks, super funds, and other institutions.

Keep this current. Your family will thank you.

WHEN TO UPDATE IMMEDIATELY

Don't wait for your annual review when these happen - update this organiser IMMEDIATELY:

Commit to Timely Updates

Life changes. Tick the events that mean it's time to update this book.

FAMILY CHANGES

- [ ] Get married
- [ ] Get divorced or separated
- [ ] Have a child
- [ ] Have a grandchild
- [ ] A beneficiary dies
- [ ] Major falling out with a family member
- [ ] Executor dies or becomes unable to serve
- [ ] Guardian for children changes or is no longer able

PROPERTY & ASSETS

- [ ] Buy or sell property
- [ ] Move house
- [ ] Start, sell or close a business
- [ ] Buy or sell major assets (cars, boats)

FINANCIAL CHANGES

- [ ] Open or close a bank account
- [ ] Buy or sell investments
- [ ] Take out or cancel insurance
- [ ] Super fund changes
- [ ] Change jobs or retire
- [ ] Receive an inheritance or windfall

Commit to Timely Updates (cont.)

LEGAL CHANGES

- [ ] Update your Will
- [ ] Create or update Power of Attorney
- [ ] Create or update an Advance Care Directive

HEALTH CHANGES

- [ ] Diagnosed with a serious illness
- [ ] Major surgery
- [ ] Significant change in health status
- [ ] Admitted to an aged care facility

NOTES: CHANGES TO MAKE NEXT TIME YOU REVIEW THIS BOOK

CHAPTER 44

Annual Update Worksheet

Use this worksheet to track your annual reviews and updates.

Every time you review this organiser (ideally once a year), record the date and note what you changed. This creates a clear history of updates and shows your executor that you kept this current.

How to use this worksheet:

1. Set your annual review date (pick a memorable date)
2. When that date comes around, review the entire organiser
3. Update any sections that have changed
4. Record what you changed in this worksheet
5. Sign and date it

That's it. Simple but important.

Let's track your updates.

Your Annual Update Worksheet

A yearly check so this book never goes stale. Set a date and run through it.

YOUR ANNUAL REVIEW

ANNUAL REVIEW DATE (E.G. MY BIRTHDAY)

REMINDER SET WHERE

UPDATE LOG

REVIEW DATE

MAJOR CHANGES MADE

- [ ] No changes needed, everything is still current

SIGNATURE

DATE

SECTIONS UPDATED THIS REVIEW

- [ ] Part 1: Personal Foundations
- [ ] Part 2: Core Estate Planning
- [ ] Part 3: Financial & Legal Assets
- [ ] Part 4: Obligations & Risks
- [ ] Part 5: Modern Assets
- [ ] Part 6: Practical Everyday Information
- [ ] Part 7: Supporting Documents
- [ ] Part 8: Legacy & Family Continuity

Your Annual Update Worksheet (cont.)

QUICK REFERENCE: WHAT TO CHECK EACH YEAR

- [ ] Contact, medical and healthcare details still current?
- [ ] Will still current? Executor and guardian still able?
- [ ] Funeral wishes changed?
- [ ] Accounts, super balance and super nomination still valid? (many binding nominations lapse after 3 years, but some funds offer non-lapsing ones, so check the rules of your own fund)
- [ ] Property, investments or business changes?
- [ ] New debts, or debts paid off? Loans made to others?
- [ ] Digital accounts, passwords and devices up to date?
- [ ] Memberships, subscriptions and utilities current?
- [ ] Legacy letters and wishes still reflect how you feel?

NOTES FOR YOUR EXECUTOR, AND ANYTHING ELSE FROM THIS REVIEW

CHAPTER 45

Life Event Inserts

Some changes can't wait for the annual review. When something major happens, fill in the matching insert below and attach it to the right section, so your organiser updates instantly without rewriting whole chapters.

Your Life Event Inserts

Fill one in each time a major life event happens, so updates never pile up.

INSERT 1: NEW CHILD OR GRANDCHILD

DATE OF BIRTH	CHILD'S NAME

RELATIONSHIP / PARENTS	UPDATES NEEDED & ACTION TAKEN

INSERT 2: MARRIAGE OR NEW RELATIONSHIP

> *Major life events like marriage can affect your Will, so it is worth reviewing it with your solicitor when your circumstances change.*

DATE	SPOUSE / PARTNER NAME

CERTIFICATE / PRENUP LOCATION	UPDATES NEEDED & ACTION TAKEN

INSERT 3: DIVORCE OR SEPARATION

DATE	FORMER SPOUSE / PARTNER

SETTLEMENT / ORDERS LOCATION	UPDATES NEEDED & ACTION TAKEN

Your Life Event Inserts (cont.)

INSERT 4: PROPERTY PURCHASE OR SALE

DATE

PROPERTY ADDRESS

BOUGHT OR SOLD

UPDATES NEEDED & ACTION TAKEN

INSERT 5: BANK ACCOUNT OR INVESTMENT CHANGE

DATE

ACCOUNT / INVESTMENT

OPENED OR CLOSED

UPDATES NEEDED & ACTION TAKEN

INSERT 6: JOB CHANGE OR RETIREMENT

DATE

DETAILS

SUPER / INSURANCE CHANGES

UPDATES NEEDED & ACTION TAKEN

INSERT 7: MAJOR MEDICAL EVENT

DATE

DETAILS

Your Life Event Inserts (cont.)

UPDATES NEEDED & ACTION TAKEN

INSERT 8: BUSINESS STARTED OR CLOSED

DATE

BUSINESS

STARTED OR CLOSED

UPDATES NEEDED & ACTION TAKEN

INSERT 9: DEATH OF A BENEFICIARY

DATE

WHO

UPDATES NEEDED & ACTION TAKEN

INSERT 10: MOVED HOUSE

DATE

NEW ADDRESS

UPDATES NEEDED & ACTION TAKEN

Your Life Event Inserts (cont.)

ADDITIONAL LIFE EVENT NOTES

PART ELEVEN

Final Records

The final pieces - the documents and roles that come into play at the very end.

CHAPTER 46

Death Certificate & Post-Death Documents

This section is for your executor to complete after your death.

When someone dies, there are documents that need to be obtained and stored. The most important is the death certificate.

This section provides a place to keep copies of these documents organised and accessible.

For your executor:

After a death, you'll need to obtain several documents. Keep copies here for easy reference.

What documents to store here:

Medical Certificate of Cause of Death. Issued by a doctor or hospital. Required to register the death.

Death Certificate. Issued by Births, Deaths and Marriages after the death is registered. You'll usually need several certified copies, with the right number depending on how many banks, funds and other organisations the estate has to deal with. Your funeral director or solicitor can help you judge how many to order.

Grant of Probate. Issued by the Supreme Court in your state or territory. Where it is needed, it confirms your legal authority to administer the estate. Not every estate needs probate, and the rules vary by state, so check with a solicitor whether yours does.

Letters of Administration. If there is no Will, the person handling the estate generally applies for Letters of Administration instead of a Grant of Probate. The rules on who can apply vary by state, so it is worth checking with a solicitor.

Final Tax Return. Once lodged and cleared by the ATO.

Confirmation the estate's tax affairs are in order. Before distributing, most executors check with the ATO (or the estate's accountant) that all returns are lodged and any tax is paid. The exact steps vary, so it is worth getting advice from an accountant or solicitor on what your estate needs.

Final Estate Accounts. A summary of all assets, debts, expenses, and distributions. Executors can be personally liable if the estate is distributed before debts or claims are properly handled, so most people have a solicitor or accountant help prepare these and confirm it's safe to distribute.

How to use this section:

Attach copies of these documents as you receive them. Keep the originals in a safe place. These copies will be a quick reference when you need to check dates, details, or information.

Space for post-death documents

Your Death Certificate & Post-Death Documents

For your executor: a record of the official paperwork after death.

DEATH REGISTRATION DETAILS

DATE OF DEATH

PLACE OF DEATH

MEDICAL CERTIFICATE (ATTACHED / STORED AT)

REGISTERED WITH (BDM STATE)

DATE REGISTERED

REGISTRATION NUMBER

DEATH CERTIFICATES OBTAINED

NUMBER OF CERTIFIED COPIES

CERTIFICATE NUMBERS

WHERE ORIGINALS ARE STORED

COPIES SENT TO (TRACK DISTRIBUTION)

GRANT OF PROBATE / LETTERS OF ADMINISTRATION

PROBATE / ADMINISTRATION / NOT REQUIRED

DATE APPLIED

COURT

GRANT NUMBER

DATE GRANTED

WHERE ORIGINAL IS STORED

Your Death Certificate & Post-Death Documents (cont.)

SOLICITOR HANDLING PROBATE

NAME

FIRM

PHONE

EMAIL

FINAL TAX & ESTATE ACCOUNTS

FINAL TAX RETURN LODGED (DATE)

ATO CLEARANCE OBTAINED

FINAL ESTATE ACCOUNTS PREPARED

ESTATE BANK ACCOUNT CLOSED

ESTATE CLOSURE & DOCUMENT STORAGE

DATE ESTATE FINALISED

WHERE ESTATE RECORDS ARE STORED

NOTES: ANYTHING ELSE ABOUT POST-DEATH DOCUMENTS

CHAPTER 47

List of Roles in Other People's Lives

If you've agreed to be someone's executor, guardian, power of attorney, or trustee, they're counting on you.

When you die, those people need to know that you can no longer fulfil those roles. They'll need to appoint someone else.

This section documents all the formal roles you hold in other people's lives so your executor knows who to notify.

WHY THIS MATTERS

If you're someone's executor and you die, they need to update their Will and appoint a new executor.

If you're the guardian named in someone's Will for their children, they need to know so they can name a replacement.

If you're someone's power of attorney and you die, they may be left without anyone to make financial decisions if they become incapacitated, unless they named a backup. Letting them know means they can check their arrangements and appoint a replacement if needed.

Your executor needs to notify these people so they can make alternative arrangements.

Let's document the roles you hold.

Your List of Roles in Other People's Lives

Roles you hold for others, so those people know to make new arrangements.

EXECUTOR ROLES (NAMED IN SOMEONE'S WILL)

PERSON 1 NAME

RELATIONSHIP / CONTACT

PERSON 2 NAME

RELATIONSHIP / CONTACT

GUARDIAN ROLES (FOR SOMEONE'S CHILDREN)

PARENT / CHILD NAME

RELATIONSHIP / CONTACT

POWER OF ATTORNEY (YOU ACT FOR SOMEONE)

PERSON'S NAME

TYPE / CONTACT

ENDURING GUARDIAN / MEDICAL DECISION-MAKER

PERSON'S NAME

RELATIONSHIP / CONTACT

TRUSTEE ROLES

TRUST / PERSON

DETAILS / CONTACT

Your List of Roles in Other People's Lives (cont.)

OTHER ROLES

ROLE 1	DETAILS / CONTACT

ROLE 2	DETAILS / CONTACT

NOTES: ANYONE WHO RELIES ON YOU IN A FORMAL ROLE

You Did It.

Take a moment to appreciate what you've just done.

You've documented your whole life, your assets, debts, wishes and stories, in one place where the people you love can find it. Most people never do this. They mean to, they plan to, they tell themselves they'll get to it one day. But they don't. You did.

What you're holding isn't just account numbers and policy details. It's an act of love, the difference between your family spending months in confusion and knowing exactly what to do, between arguing over what you would have wanted and reading your wishes in your own words.

Your executor won't have to play detective. Your family won't have to guess. Your stories won't be lost. You've given them clarity, time, and peace.

Now do three things:

1. **Tell someone where this book is.**
   Your executor, your spouse, one trusted person. If nobody knows it exists, everything here is wasted.

2. **Set your annual review date.**
   Pick a day, your birthday or New Year's, and update it once a year so it stays current.

3. **Have the conversation.**
   Tell your family this book exists, where to find it, and what's in it.

Then close this book, put it somewhere safe, and go spend time with the people you love. They're the reason you did this, and one day they'll be grateful you did.

A Note From Us

Thank you for trusting The Estate Organiser Australia to guide you through this. We built this book because every Australian family deserves clarity, and you've just given yours exactly that.

If it helped you, we'd love your help spreading the word:

- **Tell a friend or family member.**
  Sometimes one person saying 'I just did this and it wasn't as hard as I thought' is all it takes to start someone else.
- **Gift a copy.**
  For a parent, sibling or adult child who's been putting it off. Visit theestateorganiser.com.au.
- **Leave a review.**
  If you bought it online, an honest review helps other families find us.
- **Share on social media.**
  Tag us @theestateorganiser on Instagram or Facebook.
- **Join our community.**
  Search 'Estate Planning for Australian Families' on Facebook.

Thank you for being part of this. The more families who get organised, the fewer who suffer the chaos of being unprepared. You've done something remarkable, now help someone else do the same.

The Estate Organiser Australia . theestateorganiser.com.au

Important Legal Information

READ THIS CAREFULLY BEFORE USING THIS ORGANISER

This Estate Organiser is an information-gathering and record-keeping tool. It is designed to help you organise your personal, financial, and legal information in one place so your executor and loved ones can find it when they need it.

That is all it does. It does not give you legal advice. It does not give you financial advice. It does not give you tax advice. It does not replace any professional.

WHAT THIS ORGANISER IS NOT:

This organiser is NOT:

- A Will or testament
- A legally binding document of any kind
- A Power of Attorney or Enduring Power of Attorney
- An Advance Care Directive or Advance Health Directive
- A Binding Death Benefit Nomination
- A trust deed, company document, or succession plan
- A substitute for professional legal, financial, or tax advice
- Valid, binding, or enforceable in any court or jurisdiction

No section of this organiser - regardless of what you write in it - creates, amends, revokes, or replaces any legal document. Writing your wishes in this organiser does not make them legally binding. Only properly drafted and executed legal documents prepared by a qualified solicitor can do that.

WHAT YOU MUST DO:

This organiser supports your estate plan. It does not create one.

To create a valid, legally enforceable estate plan in Australia, you MUST:

- Engage a qualified solicitor to draft your Will (a DIY or online Will may not be valid in your state)
- Engage a solicitor to prepare Enduring Powers of Attorney (financial) and Advance Care Directives (medical)
- Complete a Binding Death Benefit Nomination through your superannuation fund (and renew it - most expire after three years)
- Consult with a licensed financial adviser (holding a current Australian Financial Services Licence) about your financial affairs, insurance, and investments
- Consult with a registered tax agent or accountant about tax matters, including capital gains tax and the tax obligations of a deceased estate
- Review your estate plan whenever your circumstances change - including marriage, divorce, separation, the birth or death of a beneficiary, a significant change in assets, or a change in the law

Do not assume that completing this organiser means your estate plan is "done." It is not done until a qualified solicitor has reviewed your legal documents and confirmed they are valid, current, and consistent with your wishes.

LIMITATIONS:

- Estate planning laws vary significantly between Australian states and territories. What is valid in New South Wales may not be valid in Queensland, Victoria, or any other jurisdiction.
- Laws change. This organiser was written based on general principles current as at February 2026. Legislation, court decisions, and regulatory requirements may have changed since then.
- Tax laws, superannuation rules, and Centrelink entitlements are complex and change frequently. Do not rely on any general information in this organiser as a substitute for specific advice from a registered tax agent, licensed financial adviser, or accountant.
- Your personal circumstances are unique. This organiser provides general information only. It cannot and does not address your specific situation, family structure, asset mix, or estate planning needs.
- Digital asset laws, cryptocurrency regulations, and online account terms of service are rapidly evolving areas. Professional advice is essential.

NO LIABILITY:

Prestige Worldwright Pty Ltd and its directors, officers, employees, contractors, agents, and representatives:

- Make no warranties or representations, express or implied, about the accuracy, completeness, currency, reliability, or suitability of any information in this organiser
- Accept no liability whatsoever for any loss, damage, cost, expense, claim, or consequence - whether direct, indirect, incidental, special, or consequential - arising from the use of, or reliance on, any information in this organiser
- Do not guarantee any particular legal, financial, tax, or personal outcome
- Are not responsible for any errors, omissions, misstatements, or changes in law
- Are not responsible for any decisions made, or actions taken or not taken, based on information in this organiser

This limitation of liability applies to the fullest extent permitted by law, including under the Australian Consumer Law (Schedule 2 of the Competition and Consumer Act 2010 (Cth)).

PROFESSIONAL ADVICE IS NOT OPTIONAL:

You must obtain independent professional advice from:

- A qualified solicitor (admitted to practice in your state or territory) for all legal matters, including your Will, Powers of Attorney, and Advance Care Directives
- A licensed financial adviser (holding a current AFSL or acting as an authorised representative) for financial matters, including insurance, investments, and superannuation
- A registered tax agent (registered with the Tax Practitioners Board) for tax matters, including your final tax return, capital gains tax, and the tax obligations of a deceased estate
- Other appropriate professionals for specialised matters - including business succession planning, trust administration, international estate matters, and self-managed superannuation funds

If you cannot afford professional advice, contact your state or territory's Legal Aid office or community legal centre. Free or low-cost legal assistance is available for eligible Australians.

USE AT YOUR OWN RISK:

By using this organiser, you acknowledge and agree that:

- You have read and understood this disclaimer in full
- You will obtain appropriate independent professional advice before making any legal, financial, or tax decisions
- You use this organiser entirely at your own risk
- You will not rely solely on this organiser for estate planning or for any legal, financial, or tax purpose
- You understand that this organiser does not create any professional-client relationship between you and Prestige Worldwright Pty Ltd
- You understand that the information in this organiser is general in nature and may not be current, complete, or applicable to your circumstances

IF IN DOUBT, ASK A PROFESSIONAL. THE COST OF GETTING PROPER ADVICE IS ALWAYS LESS THAN THE COST OF GETTING IT WRONG.

FOR PROFESSIONAL ADVICE: (Not an exhaustive list - please do your own research)

- Law Council of Australia - https://www.lawcouncil.asn.au
- Law Society of New South Wales - https://www.lawsociety.com.au
- Law Institute of Victoria - https://www.liv.asn.au
- Queensland Law Society - https://www.qls.com.au
- Law Society of Western Australia - https://www.lawsocietywa.asn.au
- Law Society of South Australia - https://www.lawsocietysa.asn.au
- Law Society of Tasmania - https://lst.org.au
- ACT Law Society - https://www.actlawsociety.asn.au
- Law Society Northern Territory - https://lawsocietynt.asn.au

Financial and tax professionals:

- Financial Advice Association Australia - https://www.faaa.au

- Tax Practitioners Board - https://www.tpb.gov.au
- CPA Australia - https://www.cpaaustralia.com.au
- Chartered Accountants Australia & New Zealand - https://www.charteredaccountantsanz.com

Government estate resources:

- NSW Trustee & Guardian - https://www.tag.nsw.gov.au
- Public Trustee Queensland - https://www.pt.qld.gov.au
- Public Trustee Western Australia - https://www.wa.gov.au/organisation/public-trustee
- Public Trustee South Australia - https://www.publictrustee.sa.gov.au
- Public Trustee Tasmania - https://www.publictrustee.tas.gov.au
- ACT Public Trustee - https://ptg.act.gov.au
- NT Government - Wills & Estates - https://nt.gov.au/law
- State Trustees Victoria - https://www.statetrustees.com.au