



Clearwater

WEALTH MANAGEMENT LLP
CHARTERED FINANCIAL PLANNERS

If using excel - Please use the links below, or click on the tabs, to navigate through your Financial Passport

Your Financial Passport

Your Names

With so many things to remember, it can often seem overwhelming trying to keep on top of it all, but with your Financial Passport, you will know where everything is when you need it.

The passport lets you keep all the important information you might need in one place. It's one of those things your future self will thank you for. Whether you need to dig out some information about a pet or an energy supplier, you'll know exactly where to find it.

However, it's not something that's just going to help you personally. Letting people you trust know about your Financial Passport can make their life that bit easier down the line too. In case you need someone to sort things for you on your behalf, having everything they could possibly need in the same place will help keep things simple.

Fill it out. Let someone you trust know. Keep it safe. Enjoy peace of mind

How to Use Your Financial Passport

Many people have documents in different places and with different people. Banks, solicitors and Independent Financial Advisers are all quite likely to hold some of your paperwork.

The Financial Passport divides up into the following sections:

Personal Details

Here you can include information about your immediate family, closest friends and pets

Life Contacts

Details of those friends outside your immediate circle, such as work colleagues, clubs you belong to, your doctor as well as your gas, water and electricity suppliers.

Financial

This section will contain details of where you bank, credit cards, insurance policies etc.

Documents

In this section you can record the existence and location of important documents such as a will.

Possessions

This will cover items ranging from your home to your car, as well as significant possessions or valuables, such as jewellery.

Final Wishes

This section deals with the time when your family will need to know your wishes about such things as funeral arrangements and obituary. It is also where you can record your thoughts about loved ones, as well as make peace with family and friends

Filling Out Your Financial Passport

The Financial Passport has been designed to cover everything – but that doesn't mean you need to sit down and fill it all out in one go. There might be things you can fill out quickly, but there might be other sections that require a bit more time. Of course, what you fill out and when is totally up to you.

Some sections of the Passport might be harder to fill out than others, such as the section about your final wishes. It can seem daunting thinking about this sort of thing and jotting it down, but making your wishes known now can make sure they're respected if there should come a time you can't communicate them.

It's important when filling out your Passport not to include any sensitive information such as bank account numbers, PINs or key security information. You should make sure this information stays confidential and isn't recorded where others could find it.

We really hope you find your Financial Passport helpful

We took inspiration from the Age UK Lifebook when designing our Financial Passport.

Personal Details

Within this section, we have included space for the details of some of your closest friends and your pets.

It's worth checking with your chosen friends that their personal details are correct. People frequently change mobile numbers or email addresses and it can be very useful to have an up-to-date record of these.

Your Details

Title
Forenames
Surname
Date of Birth
Address

Home Telephone Number
Mobile Number
Email Address

Title
Forenames
Surname
Date of Birth
Address

Home Telephone Number
Mobile Number
Email Address

Your children, parents, dependants or other close family

Full Name

Date of Birth

Relationship to you

Address

Home Telephone Number

Mobile Number

Email Address

Full Name

Date of Birth

Relationship to you

Address

Home Telephone Number

Mobile Number

Email Address

Full Name

Date of Birth

Relationship to you

Address

Home Telephone Number

Mobile Number

Email Address

Full Name

Date of Birth

Relationship to you

Address

Home Telephone Number

Mobile Number

Email Address

Full Name
Date of Birth
Relationship to you
Address

Home Telephone Number
Mobile Number
Email Address

Full Name
Date of Birth
Relationship to you
Address

Home Telephone Number
Mobile Number
Email Address

Your Pets

Name
Breed/Type
Birth Date
Male/Female
Chip No (if chipped)
Special Needs

Name of Vet
Telephone Number
Location of Vaccination Record
Insurance Company
Policy and Telephone No's

Your Wishes in Case of Emergency

Name
Breed/Type
Birth Date
Male/Female
Chip No (if chipped)
Special Needs

Name of Vet
Telephone Number
Location of Vaccination Record
Insurance Company
Policy and Telephone No's

Your Wishes in Case of Emergency

Your Close Friends

Full Name

Date of Birth

Address

Full Name

Date of Birth

Address

Home Telephone Number

Mobile Number

Email Address

Home Telephone Number

Mobile Number

Email Address

Note below where you keep your address book or other contact list:

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Your medical or health conditions that might be important for people to know

Details of any illness or drug therapy that might affect emergency treatment:

Do you suffer from allergies or any allergic reaction to medication?

Are you taking any medicines? If yes, what for?

Where do you keep your medication?

Do you have a pacemaker or similar appliance fitted?

Do you carry an organ donor card, if so where is it kept?

Life Contacts

You probably have many people around you who form part of your life. These may include people such as your doctor, your spiritual leader or a club secretary. It can be extremely helpful to have details of all these people recorded in one place.

As well as individuals, there might be a whole range of contacts (e.g. local shops and services) you could record in your Financial Passport. Also, if you are employed, or undertake voluntary work, these details will also be useful to record. You may also want to include details of any clubs and organisations of which you are a member.

Including a list of general local contacts, such as police and emergency contact numbers for utility companies, can be extremely helpful. Most people have different details tucked away in various cupboards and drawers, but having them compiled in one place is what makes this document so useful.

Work Contacts

(e.g. Co-worker, business partner, employee, main work contact, voluntary work contact etc.)

Contact type e.g colleagues
Name and address

Telephone Number

Contact type e.g colleagues
Name and address

Telephone Number

Contact type e.g colleagues
Name and address

Telephone Number

Contact type e.g colleagues
Name and address

Telephone Number

Organisation Traders

(e.g. clubs, associations, services club, memberships, unions)

Contact type e.g. club
Name and address

Contact type e.g. club
Name and address

Telephone Number

Telephone Number

Contact type e.g. club
Name and address

Contact type e.g. club
Name and address

Telephone Number

Telephone Number

Others

(e.g. accountant, solicitor, spiritual leader)

Contact type e.g. solicitor
Name and address

Contact type e.g. solicitor
Name and address

Telephone Number

Telephone Number

Contact type e.g. solicitor
Name and address

Contact type e.g. solicitor
Name and address

Telephone Number

Telephone Number

Useful Telephone Numbers

Local police (non-emergency)

Doctor (out of hours)

Water (emergency)

Sewage (emergency)

Gas national (emergency)

0800 111 999

Electricity (emergency)

Local Age UK or Age Concern

Age UK (free information line)

0800 169 6565

Local authority

Citizens Advice Bureau

Library

Any other

Pensions & Investments

You may have pensions (e.g. state, work, war), shares, PEPs, Premium Bonds or endowment policies. You can record who they are with here.

Organisation
Telephone Number
Name(s) in which account held
Type of account (e.g. shares)
Policy Number

Organisation
Telephone Number
Name(s) in which account held
Type of account (e.g. shares)
Policy Number

Organisation
Telephone Number
Name(s) in which account held
Type of account (e.g. shares)
Policy Number

Organisation
Telephone Number
Name(s) in which account held
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Policy Number

Organisation
Telephone Number
Name(s) in which account held
Type of account (e.g. shares)
Policy Number

Organisation
Telephone Number
Name(s) in which account held
Type of account (e.g. shares)
Policy Number

Credit & Store Cards

(do not list card numbers)

Card 1
Issuer
Telephone Number

Card 2
Issuer
Telephone Number

Card 3
Issuer
Telephone Number

Card 1
Issuer
Telephone Number

Card 2
Issuer
Telephone Number

Card 3
Issuer
Telephone Number

Other Regular Payments

(e.g. standing orders, direct debits, membership fees, charity donations)

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Issuer
Telephone Number

Issuer
Telephone Number

Issuer
Telephone Number

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Issuer
Telephone Number

Issuer
Telephone Number

Issuer
Telephone Number

Where do you keep documents relating to all these affairs?

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Utility Suppliers & Accounts

Water

Supplier

Policy Number (if applicable)

Telephone Number

Sewerage

Supplier

Policy Number (if applicable)

Telephone Number

Gas

Supplier

Policy Number (if applicable)

Telephone Number

Electricity

Supplier

Policy Number (if applicable)

Telephone Number

Telephone

Supplier

Policy Number (if applicable)

Telephone Number

Mobile Phone

Supplier

Policy Number (if applicable)

Telephone Number

Internet/Broadband

Supplier

Policy Number (if applicable)

Telephone Number

Cable/Satellite TV

Supplier

Policy Number (if applicable)

Telephone Number

Council Tax

Supplier

Policy Number (if applicable)

Telephone Number

Landlord/Rent

Supplier

Policy Number (if applicable)

Telephone Number

Insurance Policies

Home Contents

Organisation

Policy Number (if applicable)

Telephone Number

Location of documents

Renewal Date

Building

Organisation

Policy Number (if applicable)

Telephone Number

Location of documents

Renewal Date

Motor

Organisation

Policy Number (if applicable)

Telephone Number

Location of documents

Renewal Date

Motor Breakdown Cover

Organisation

Policy Number (if applicable)

Telephone Number

Location of documents

Renewal Date

Life

Organisation

Policy Number (if applicable)

Telephone Number

Location of documents

Renewal Date

Travel

Organisation

Policy Number (if applicable)

Telephone Number

Location of documents

Renewal Date

Health/Long-term Care

Organisation

Policy Number (if applicable)

Telephone Number

Location of documents

Renewal Date

Other (e.g. warranties, hire-purchase agreements)

Organisation

Policy Number (if applicable)

Telephone Number

Location of documents

Renewal Date

Documents

As you go through life, you might collect a large number of legal documents along the way, such as birth, marriage, civil partnership certificates and a will.

In this section, you can record the existence and whereabouts of these documents. Knowing where these can be found will be essential for your family or executor in the future if they need to manage your affairs.

Document

Location (e.g. filing drawer, solicitor, bank)

Birth Certificates

Marriage/Civil Partnership certificate

Deeds to your Property

Passports

Driving Licences

Television Licence

National Insurance Cards

NHS Cards

Bus Pass or Travel Cards

Other

Your will reflects your wishes and is the best way to ensure that your assets go to the people and causes you care about.

A Power of Attorney (PoA) allows someone to act on your behalf if a time comes when you are unable to make certain decisions yourself. There are different types of PoA depending on where in the UK you reside and when you made your PoA.

Living wills, advance decisions, advance statements, or advance directives state your wishes should you become unable to make or express your own decisions, allowing the people providing your care to take decisions based on those wishes. The applicable document for you depends on where in the UK you reside.

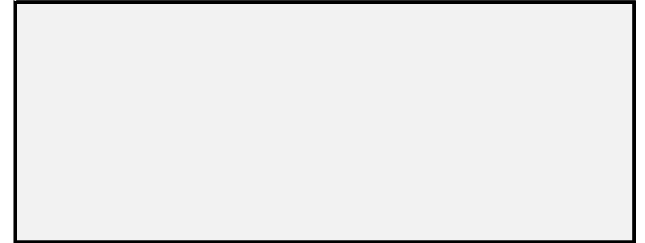
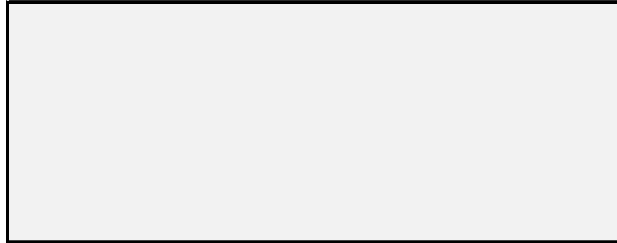
If you have any of these documents it is important to make sure the relevant people know about them, so they can be used when needed. This Financial Passport allows you to clearly indicate whether you have made these arrangements and where any documents can be found.

Document

Location

**Executors / Attorneys /
Nominated People**

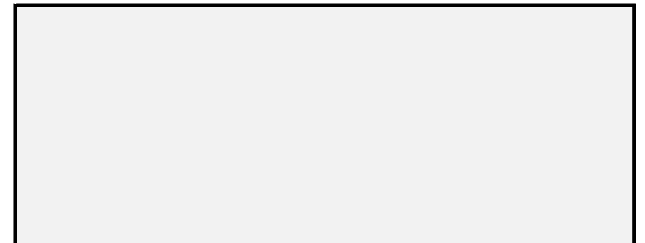
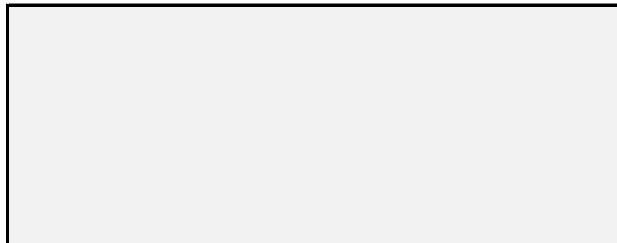
Wills



Power of Attorneys



Living Wills



A funeral plan allows you to make provisions towards your funeral in advance.
If you have a funeral plan or life insurance, it is important that its existence is known.

Do you have a funeral plan or life insurance?

Company name

Telephone number

Where documents are kept

Possessions

Everybody has possessions and it can be extremely useful to maintain a record of what they are, where they are located and where key documents relating to them are kept. This Document is the ideal place for noting this down.

This might include information about property, vehicles and significant possessions

Property That You Own

Address (Not including your home)

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Telephone Number

Freehold or leasehold?

If freehold , do you have an equity release or mortgage on the property?

If so, who is the provider

If leasehold, who is your landlord?

Landlord Telephone number

Do you have a tenant?

Tenant Telephone number

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Address (Not including your home)

--

Telephone Number

Freehold or leasehold?

If freehold , do you have an equity release or mortgage on the property?

If so, who is the provider

If leasehold, who is your landlord?

Landlord Telephone number

Do you have a tenant?

Tenant Telephone number

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Significant Possessions

It may be worthwhile noting your significant possessions here. This often brings peace of mind, because if someone else has to manage your affairs, they may not be fully informed and important items could be lost.

Significant possessions might include antiques, furniture, ceramics, glass, jewellery, rugs, paintings, watches, clocks, books, etc.

Items of sentimental value might include letters/cards, photographs, photograph albums, costume jewellery, items from your childhood or from your children and family memorabilia.

Final Wishes

This section is the place for you to include your thoughts and wishes for the time when others will have to administer your affairs.

What will undoubtedly be a difficult time for your loved ones can be made so much easier if they know what arrangements you would have liked.

Funeral Wishes

The organisation of your own funerals may not be easy to start, but what can be helpful is to ask yourself what would seem appropriate, such as who you would like to be there, what words you would like said, what readings and what kind of music you would want played.

You might even want to specify the names of the pieces of music that have touched you throughout life, that you'd like played or sung. There could well be those who you would want to undertake readings or whose names you would like mentioned in an address.

Above all, this document gives the perfect opportunity to state exactly what you want. It will be the ideal way to avoid misunderstandings or unhappiness when you are no longer there to resolve the issues that can arise.

Of course, it may not be possible for your loved ones to completely fulfil all of your wishes, but by completing this section you will give yourself and the ones you care about most the satisfaction of knowing that they will be fulfilling your wishes wherever possible.

First choose and note which statement below applies to you:

We are describing our funeral wishes in this document (below)

We have already documented this information elsewhere, as follows:

Our wishes are stored (give location)

e.g. held in our funeral plan or written in our wills (note that wills are not always read before the funeral).

Now go through these steps, answering or ticking where you can. If you are not sure, don't worry, just complete as much as possible. Any guidance you can give will help your loved ones. If you have no preference, simply say so

If you have arranged to donate your body to medical science, please note here who needs to be notified of your death to make the necessary arrangements:

Name

Telephone Number



Do you carry an Organ Donor Card?

Yes No

Yes No

Would you like a funeral service?
or a brief committal at the graveside or crematorium

Yes No

Yes No

If yes, in which religion / spiritual belief / philosophy?

If yes, where would you like it to be held?

Do you have a strong preference which funeral director is engaged?

I would want to be

Buried Cremated

Buried Cremated

Burial

Have you arranged a burial plot

Yes

No

Yes

No

If you have, please give details, e.g. existing plot/pre-purchased plot, who owns the plot and where the documents are kept.

If not, where would you like to be buried, e.g. religious location/cemetery/woodland or green site/other? Please give details.

Cremation

I do not mind where I am cremated

I would prefer to be cremated at

I would like my ashes to be

Buried

Scattered

Interred

Kept

Buried

Scattered

Interred

Kept

Please indicate where, e.g. a special place, crematorium burial plot, religious location, family grave, etc, or I am happy for my family to decide

Other considerations

I would like my coffin to be

- Traditional (wood)
 Modern (e.g. wicker/cardboard/decorated)

- Traditional (wood)
 Modern (e.g. wicker/cardboard/decorated)

I would like my body to rest in a specific place the night before the service.

I would prefer my body to be embalmed if possible

- Yes No

- Yes No

I would prefer my body to be dressed in

I have a preference about what route is taken to the service / crematorium / cemetery.

- Yes No

- Yes No

My preferred route is

I would like my funeral to be conducted by

Name

Telephone No

I would like the following at my funeral

Music e.g. songs sung or played

Readings e.g. poems, eulogy, religious words

Prayers

Local Press

National Press

Local Press

National Press

I would like the announcement of my death to be made in

I would wish the notice to go into the following publications

I would like the following family members and friends to be asked if they would take part in the funeral e.g. as a coffin bearer or a reader:

Name

Telephone Number

What I'd like them to do

Name

Telephone Number

What I'd like them to do

Name

Telephone Number

What I'd like them to do

Name

Telephone Number

What I'd like them to do

Flowers or Donations

I would like flowers at my funeral

Yes

No

Yes

No

If yes, do you have a preference on what type?

I would prefer donations to go to the following Charities:

After the Funeral

I would like my family and friends to join together -
Location of wake or celebration

Memorial

I would like a memorial stone of the following type and
with the following words

I would prefer another type of commemoration, e.g.
bench, tree planted, donation to a charity.

Special Request

I wish my pet(s) to be cared for after my death in the following manner

Other Wishes

e.g. requests, cultural or religious requirements and customs not already covered

I have made financial provision for these arrangements

Yes

No

Yes

No

If yes, give details

Leaving a Message

You might want to consider leaving a message to your loved ones.

Many of us leave things unsaid with those we care about the most and so often people say, 'I wish I'd asked him or her...', 'I wish we'd talked about...' or 'I wish I'd told them...'.

There may be topics you've never discussed or information that you might want to pass on to your loved ones and talking to them face to face could be difficult or might not be the best way for you to handle it. Instead, writing a letter could be the simplest solution.

This could include information about your family or just be the perfect occasion to tell them how much they have meant to you.

Another method for anyone accustomed to making recordings or using a video camera would be to leave a recording containing your message. That would provide your family or those that you've loved the most with a record that they would treasure forever.

My message is to be found