



**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.















## 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


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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*

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*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*

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# 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.

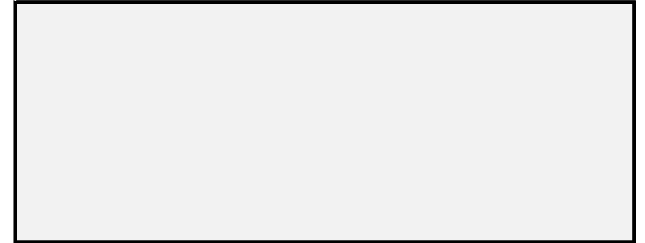
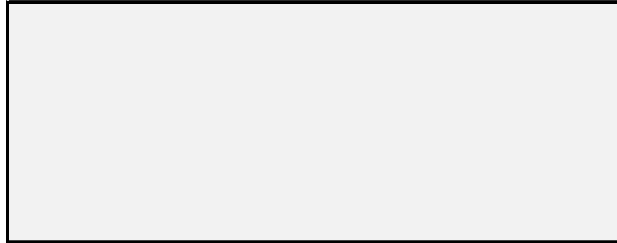
**If you have any of these documents** it is important to make sure the relevant people know about them, so they can be used when needed. This Financial Passport allows you to clearly indicate whether you have made these arrangements and where any documents can be found.

**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*







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

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