Family Financial Wealth Guide

For Sharing Information on Financial Wealth of the Family

Name: ________________________________

Life is unpredictable, and an unexpected event can leave the people closest to you without a clear picture of your finances.

Wealth built over a lifetime carries little benefit if the people it was meant for do not know it exists or how to access it.

Consider how your household would manage if you were suddenly unavailable to guide them through your financial affairs.

This record is designed to capture your finances, investments, liabilities, savings, assets, and insurance in one place. Fill in each section and pass it along to the people you trust.

Keep your family informed about your financial life.

A little sharing today can save your loved ones a great deal of difficulty later.

Overview of Sections

- ☐ Bank Details
- ☐ Investment Details
- ☐ Credit Card Details
- ☐ Physical Location of Documents
- ☐ Digital Location of Information
- ☐ Real Estate Details
- ☐ Health Insurance
- ☐ Life Insurance
- ☐ Will Details

What My Family Should Know

Office Phone No.: ____________________________ **Personal Email ID:** ______________________

	Name	Contact Details
Family Doctor		
Specialist Doctor (if any)		
Mutual Fund Advisor		
Tax Consultant		
Insurance Agent		
Stock Broker		
Will Maker		
Advocate		

Basic Document Details of Self

	Number	Expiry Date
Passport		
Driving License		
Vehicle Details		
Income Tax PAN No. (Self)		
Income Tax PAN No. (HUF)		
Aadhar Card		
Voter ID Card		
Club Membership / Professional		
PRAN No. (NPS)		

Physical Locations of Important Documents

Helpful Practices

Using the same ATM password across debit and credit cards makes things simpler, and it's worth making sure your spouse knows it. You don't need to record it here if they're already aware. Merchant or online transaction passwords can go under Remarks. Remember that credit card accounts should be closed promptly after a person's passing, since unpaid dues can otherwise accumulate.

These records matter, and scattering them across multiple places only makes things harder for whoever needs them later. Consider keeping a single organized folder with a cheque book file and ATM holder together, and store the Will somewhere your spouse or children know about — a bank locker is often a good choice.

Location of Bank Docs & Cheque Book/Passbook	
Location of ATM Cards & Credit Cards	
Location of Bank Locker Keys	
Location of Will & Details of Planner	
Spouse's Will	
Insurance Policies	
Investment Papers	
Property Records	
Birth Certificate	
Marriage Certificate	
Domicile Certificate	
Important Agreements	
Other Important Papers	

Lockers

Bank Name & Branch	Locker No.	In the Name Of	Rent (Rs.)	Renewal Date	Nominee

Digital Location of Financial Information

Helpful Practices

Any digital record of your finances, passwords included, should live inside a password-protected file on your computer, and it helps to give that file a name that doesn't draw attention — something like a routine document name rather than anything referencing 'finance'.

Agree on a shared password with your spouse and revisit it together at least a couple of times a year. Encrypt the file before sending it anywhere online, and prefer a USB drive over email for copying it elsewhere. If you do email it, delete the message afterward so a copy doesn't linger in your inbox.

PC / Laptop / Mobile where Info Is Kept	
Password – Hardware Lock of PC	
Name/Path of File where Critical Financial Info Is Kept	
Password of the File	
App User ID & Password (if applicable)	

Insurance – Financial Information

Helpful Practices

Hand a physical copy of your insurance papers to your spouse along with this record.

Try to make sure your family's insurance cover would sustain them for at least the next ten years if something were to happen to you. A simple rule of thumb: multiply this year's annual income by the number of working years remaining.

Keep your health insurance policy, the list of network hospitals, and ambulance numbers somewhere easy to reach, and make sure family members know where the cashless card is kept.

Life Insurance Details

Insured Name / Nominee Name	Policy Name & No.	Policy Type	Policy Term	Amt. Insured	Premium	Agent Name & Contact Details	Policy Location

General Notes on Maturity, Premiums, and Agent Details

Pay term insurance premiums electronically wherever possible, since this helps avoid an unintended lapse in cover.

As a general guide, aim for life cover of roughly 10–20 times your annual income. Having many small policies tends to add complexity without adding much protection.

Mediclaim Policy Details

Policy Name & Type of Policy	Policy No.	Amt. Insured	Issue & Maturity Date	Premium	Agent Name & Contact Details	Policy Location

Vehicle Policy Details

Company Policy Name & Type of Policy	Policy No.	Agent Name and Contact Details	Policy Location

Fire / Burglary Insurance Details

Sr. No.	Name & Type of Policy	Policy No.	Amt. Insured	Issue Date / Maturity Date	Premium	Remarks

Bank Accounts

Bank Name & Branch	Account Number	Type of A/c.	Operating Instr.	Nominee/s	Specimen Signature

ATM / Debit Card Details

Bank Name & Branch	Type of A/c.	ATM/Debit Card No.	Issue Date	Valid Thru	CVV No.	Location

Credit Card Details

Bank Name & Branch	Credit Card No.	Issue Date	Valid Thru	CVV No.	T-PIN	Location

Fixed Deposit / Recurring Deposit / Company Deposit

Bank / Company Name & Branch	Type of Deposit (FDR/RD)	FDR No./RD No.	Date of Deposit	Amount (Rs.)	Maturity Date	Operating Inst.	Nominee/s	Specimen Signature	Loan/OD Availed

Unit Holder 1: ______________

Unit Holder 2: ______________

Mode of Holding: Single / Joint / Any One or Survivor

Mutual Fund

Date	Mutual Fund Scheme	Folio No.	Type of Transaction	Units	Purchase Value	Current Value

Unit Holder 1: ______________

Unit Holder 2: ______________

Mode of Holding: Single / Joint / Any One or Survivor

Mutual Fund

Date	Mutual Fund Scheme	Folio No.	Type of Transaction	Units	Purchase Value	Current Value

Pension A/C

Bank Name & Branch	Type of Account & Pension A/c. No.	Operating Instructions	Pension Payment Order No.	Nominee/s	Due Date for Life Certificate	Signature

Shares / PMS / Bonds: Standing in Own Name or Jointly With

Company	No. of Shares	Demat Account With	Demat A/c. No.	Demat Bank Details	Held Singly / Jointly

Family PAN Card Details

Name	Father's / Husband's Name	PAN Card No.	DOB as per PAN

Family Passport Details

Sr. No.	Name	Passport No.	Issue Date	Expiry Date	Issuing Authority	Previous Passport Details

Public Provident Fund (PPF)

Bank Name & Branch	PPF A/c. No.	Amt.	Maturity Date	Nominee/s

Income Tax

Type of Return: Salaried / HUF / Individual / Business	PAN No.	Returns Filed Thru. CA/Self	Contact Details of CA	ITR Login Password

National Pension Scheme (NPS)

Sr. No.	Name	NPS PRAN No.	Fund Managed by AMC	Login ID/Password

Electricity Details

Sr. No.	Name	House Details	Meter No.	Customer No.	Deposit Rs.	Remarks

Driving License Details

Sr. No.	Name	Driving License No./License Authority	Issue Date	Validity Details	Valid Till	Remarks

Ration Card Details

Sr. No.	Name	Ration Card No.	Issue Date	Remarks

Aadhar Card – UID Details

Sr. No.	Name	Aadhar Card No.	Issue Date	Remarks

Voter ID Card – Details

Sr. No.	Elector's Name	Father's/ Husband's Name	Card No.	Date of Birth

House Property

Property Details & Standing in the Name Of	How Acquired (Inherited / Loan)	Bank Loan Detail: Loan Amt., Inst. Amt., O/S. Amt.	Nominee/s If Any	Property Card No. and Valid Upto	Mortgage With Bank Name & Branch / Place of Docs.

Will

My will is executed on: ______________________________

Copy of will is kept at: ______________________________

It is advisable to have a will: ______________________________

Handover date of this document to spouse: ______________________

Next revision after 1 to 2 years: ______________________________

Power of Attorney

Power of Attorney executed for Wife/Son/Others:

____

My Power of Attorney is: ______________________________

Deed executed on: ______________________________

Details kept in File No.: ______________________________

My Debt / Liabilities

(1) I am guarantor of Mr. (give complete details)

a. ______________________________
b. ______________________________
c. ______________________________
d. ______________________________

(2) I have borrowed from (give complete details):

a. ______________________________
b. ______________________________
c. ______________________________
d. ______________________________

(3) Other Liabilities:

a. ______________________________
b. ______________________________
c. ______________________________
d. ______________________________

Notes

For further help in your financial wealth creation and management, contact us.

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