

National Wills Week: life.file takes the pain out of estate planning



By [Shan Raddiffe](#)

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People don't like to think or talk about death, especially as the world has seen so much of it recently. But as we celebrate National Wills Week from 13 - 17 September, now is the ideal time to start organising your estate, with a little help from life.file.



Sinal Govender and Claire Keet, co-founders of life.file

Aside from a last will and testament, it's important to have all the aspects of your life in order - including everything from bank accounts, life insurance policies, funeral cover, retirement annuities, investment portfolios, deeds to houses and cars, amongst other things. One would hope that these bits of one's life are all kept together in one safe place, but it's entirely possible they're scattered across a variety of files in various media. Anyone who has ever had to deal with a deceased estate already knows it's a difficult enough process already, without having to scour bank statements and call insurance companies: "There's a charge on this account for a policy but I can't find the paperwork - can you tell me if this is for life insurance or funeral cover please?"

Any degree of disorganisation makes it that much harder on the loved ones attempting to consolidate an estate following your passing. Enter life.file - dubbed by its co-founders as the "Dropbox for Death". Not only is it a virtual space to keep all your important documents and will safe in the event of your passing, it also allows users to create a customised will through the use of simple prompts, so nothing is forgotten - not the kids, or even the cat and dog.

Here we talk to Sinal Govender and Claire Keet - former Rhodes University students and South African legal tech entrepreneurs - about their start-up.

Meet the team

Govender is an entrepreneur and lawyer with years of experience from her time spent at two global law firms. Frustrated that legal help is inaccessible to most South Africans, Govender has been working in justice innovations since 2017 to democratise access to the law.

With a colourful career running businesses across the Sex, Wellness, Design and Legal sectors, Keet is an experienced entrepreneur and design thinker. Her cross-sector fluency is underpinned by her dedication to human-centred design as a powerful tool to solve people's problems.

The duo both graduated from Rhodes University a few years apart, although their paths were not to cross for another 10 years. Govender graduated with a BA and LLB and Keet graduated with a BJourn. They now bring 20 years of their combined experience to work together at the intersection of law, design and technology, harnessing the very best of each discipline to create innovative legal products like life.file.

Before life.file started in 2021, the entrepreneurs launched a digital legal consultancy called pop.law, making affordable expert legal help available to any South African with data and a smartphone. Through pop.law, they got free legal death resources into the hands of thousands of South Africans during the Covid national lockdown.



The pandemic emphasises the importance of a last will and testament

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Tell us about life.file...

Govender: People don't like to think about and plan for life's worst moments - like dying or getting really sick. 70% of South Africans don't even have a will. Getting your affairs in order has always been a confronting, costly and time consuming experience, gate kept by law firms and financial institutions. With life.file, users can easily create, store and share a life.file of all the legal life stuff their loved ones will need one day when they're not around... all for the price of a cup of coffee per month.

Keet: life.file is a bit like “Dropbox for death” but so much more. life.file’s colourful, intuitive interface suggests all of the more obvious legal things like wills and living wills - plus all of the things that users probably aren’t thinking of. Like “What happens to my pets when I’m six feet under?” or “What happens to the domestic worker I employ when I die?”

life.file's legal document builder allows users to create their own bespoke legal documents in minutes. Users are guided through all the important questions to consider, with friendly expert legal pop-up resources along the way that explain complicated legal jargon in normal-people-speak.

Govender: We are innately aware of how sensitive the information that someone might want to include in their life.file could

be. Security is very important to us, which is why we adopt industry best practices to keep all users' documents safe. Once a user creates their life.file, it is stored in encrypted digital vaults, not even accessible by the life.file team. Users are encouraged to share their life.files only with a few trusted people in their lives - like a family member or their partner - for "one day when..."

life.file helps users make sure that the people in their lives who'll be left behind one day have what they need to wrap up their estate. Without the unnecessary admin. And heartache. And guessing at passwords. life.file is a subscription web app that costs users R29/month paid annually.

■ ***What influenced the creation of the startup?***

Keet: In late 2019, my mom phoned. We chatted about some unexpected deaths in the little town where my folks live. Then my mom shared a worrying thought: "What if your father dies first - how will I know how to do the estate admin?" The next day, I started hunting online for an answer to "someone I love has died - what now?" I knew what I was looking for - something friendly, educational and easy to follow. When I came up empty handed, I started designing the solution myself.

Not long after that, Keet met Govender, a former Big Law attorney whose mom had died had lost her mom to cancer a few years earlier. Govender knew first-hand how overwhelming estate admin was, despite being a practicing lawyer and graduating with top marks in succession law. Even with a solid knowledge of the law, not much can make sifting through boxes and files of documents easy. Before long, Keet and Govender were working together to see if they could motivate people to start getting their "ducks in a row".

■ ***Is your target market purely end-users? What is the likelihood of estate planners using the service on behalf of clients?***

Keet: life.file will always be centred around our individual end users - whether the app is used directly by an end-user under the life.file brand or through a white label B2B agreement. Estate planners absolutely fall into the category of B2B enterprises that we plan to work with.

■ ***How does life.file allow for the signing of a will created using its tools to guarantee its authenticity and validity?***

Govender: The South African Wills Act requires you to physically sign your will in pen. Digital signatures on wills are not accepted in South Africa at this time. One day this may change but for now, it's ink or nothing. A will becomes "valid" when it is signed properly by the testator (the person signing the will) and two witnesses. It's also the original signed will that will be needed by the Master's office. A copy can only be submitted in exceptional cases and it's quite a costly process to go through. That's why we encourage our users to upload a copy of their will onto their life.file but more importantly to make a note of where the original is kept.

Keet: Many people think that a lawyer has to sign too - this is not the case. To help our users sign and store their wills properly, we have a free easy-to-understand guide available on our site explaining it all step-by-step. Our free guide can be found here: <https://www.lifefile.co.za/free-resources/how-to-sign-and-store-your-will>.

■ ***Is there security in place to ensure those family members with passwords don't attempt to alter or create a different version of the will, or otherwise tamper with any of the information stored in someone's personal life.file vault?***

Keet: Unless a user shares their password with someone allowing them to access their life.file account, a shared life.file is "read only". At life.file, we take digital security extremely seriously. We know it can be scary to put all of your most important legal life stuff online, which is why we use industry leading best practices to keep you and your information safe - from encrypting your information, to using world leading cloud infrastructure.

Govender: Our recommendation is therefore that users don't share their passwords and rather take advantage of the secure share feature we have built into the platform.



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■ ***The legal industry has been a bit slow to embrace the 4th industrial revolution and integrate technology and automation into everyday processes. Why do you think this is?***

Govender: The wheels of change turn very slowly in the legal space. This is an industry meant to provide advice on the law, but which has somehow become rooted in selling time. When such a finite resource is your value proposition, you can understand how anything that purports to reduce time (basically all innovation) becomes a threat to your very existence. Walking around the corridors of law firms, it won't be long before you overhear "this is the way it's always been done". But people and businesses are no longer prepared to accept things the way they always have been - legal services or otherwise.

Users want to know that products and services have been designed for them. They want to know what they will get and how much this will cost. They want to know what their information is being used for and who it's being shared with. People, especially the younger generation, don't really want to talk to someone in person, or on the phone, or at all. They want autonomy and transparency and choice. All of these things don't line up well with the way the legal industry has traditionally operated - where everything is billed in six minute increments and a "trust us, we know best, it takes as long as it takes" attitude. I spent six years trying to advocate for fixed cost pricing when it comes to legal services but was often told that it wasn't possible. I knew it was and now we are doing it.

All that being said, there has been some shift in the adoption of new technologies in some legal spaces. This is largely due to the emergence of alternative legal service providers taking full advantage of the technologies available and customers cottoning on to how customisable legal advice can be. Especially with the onslaught of Covid, law firms have had very little choice but to embrace technology and automation.

■ ***What's the reaction to life.file been like so far?***

Keet: The reaction to life.file has been fantastically encouraging. In seven weeks, we have almost 120 active users getting their "ducks in a row". We take this as a very positive sign that, when death and legal chores are presented uniquely and with empathy, people are willing to confront much dreaded life administration. Sharing user reactions to our app always feels like the most authentic way of sharing the response to life.file - here is some user feedback:

"The design is so simple but effective and does not make me feel like I'm doing a dreaded task. I will definitely be sharing this with all my family and friends."

"All sorted, will done! This is very exciting, thank you for this fantastic service."

"Building my will was easy... it couldn't be more straightforward. Well done on creating an excellent product."

"I was thinking our papers all stored in one place would make it easier, but really for the person that has to look after your estates... they need an online folder with everything in place. life.file saves so much time and effort."

■ ***Where do you see life.file in the next five years?***

Govender: In five years time, we will have 1M+ paid life.file users across a minimum of five legal jurisdictions. The problem we are solving is both a personal and universal one, affecting every single person on the planet. Despite the immense personal cost to their loved ones in moments of emergency and loss, people unwittingly avoid getting their legal life affairs in order. Traditionally, it's been a time consuming, costly and confronting exercise - all to the benefit of financial institutions, law firms and insurance companies.

Keet: Through life.file, we will completely reimagine the way that people experience and engage with the legal and administrative aspects of life and death. We are going to achieve our vision by leveraging the very best and most disruptive combination of human centric design, AI, gamification, education, and systems engineering to inspire people to create, maintain, store and share a life.file of their legal life content.

[life.file's](#) *National Wills Week special - users who sign up during Wills Week will receive a free month pass to life.file, allowing them free access to a customised DIY will.*

ABOUT SHAN RADCLIFFE

Shan Radcliffe is the editor of Bizcommunity HR, Education and Legal.

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