

# Getting things in order to help your family

Dear Margaret,

There are a few things you need to do in the next few days. You'll need to get a medical certificate from my GP, register my death, and arrange a funeral. You'll find all the documents you need for this in the left-hand top drawer of my desk.

All the rest – the financial things – can wait for a little bit. But here are all the details for when you need them:

You'll need to find my will. I've left it in the left-hand top drawer of my desk. The solicitors Bloggs & Co have the original, so I suggest you use them to help you apply for probate. Their number is 0344 12345.

I've appointed you as sole executor, so you need to take care of my remaining financial affairs. I've left nearly everything to you, but there are one or two gifts I've asked to be made. You'll be able to make those once probate has been granted.

You'll need to contact the Invensys Pension Scheme so that they can start your spouse's pension – I've left details in the right hand drawer of my desk. You'll need to contact the admin office run by PS Administration Limited. And you'll need my pension payroll number, death certificate, our marriage certificate and your birth certificate. I don't think there will be any lump sum for the family from the Invensys Scheme. But just in case there is, I've filled in a form for the admin office asking them to share any money among you and the children.

I hope this all helps.  
Love

John

Although we all hope death will be a long way away, it's never too early to get all your things in order. Some people choose to write a letter, explaining to loved ones exactly where they've put everything, and what they'll need to do.

On the left is an example of what you could write, and here's a checklist of some of the things your loved ones will need to think about.

### How to register a death

Your loved ones will need to register your death at the registry office. And they'll need to do this within five days of the death, except in Scotland where they'll have eight days. Here are some of the things they'll need to show, and some of your documents that they'll need to have, to register your death. They'll need your:

- ✓ Medical certificate – from the GP or hospital doctor
- ✓ Birth certificate
- ✓ Marriage certificate
- ✓ National Insurance number
- ✓ A utility bill that shows your address
- ✓ NHS card
- ✓ Driving licence
- ✓ Passport

When someone registers a death, they get a death certificate. It's best to get a few copies of it in case you need it for anything else.

Sample Letter

## Notes on arranging a funeral

If you make funeral plans before you die, make sure you leave notes on what you've arranged with your loved ones so they know what's happening. If you don't make plans, they can arrange the funeral, or they can ask a funeral director to do it. Normally a death has to be registered first, before a funeral can take place.

## Getting the legal right to deal with your financial assets

You might want your loved one to also sort out your remaining financial assets, and take care of your will. To do this, they'll need to be named in your will as your executor, and they'll need to be granted probate – this means they're officially allowed to deal with your money and assets.

They can do this in two ways:

- Complete a probate application form and an inheritance tax form, or,
- Ask a solicitor to help.

Once they've been granted probate, they'll get an official document that says they're allowed to administer your estate – to take care of your assets.

## Taking care of a will

You'll need to tell your loved ones where you've put your will. If you've appointed them as your executor or executors, they'll need to take care of your remaining financial affairs, and make any gifts that you've written into your will. They'll be able to do this once they've been granted probate.

## Sorting out pensions

Make sure you tell your loved ones about every single pension you have. They'll need to register your death with the administrators of each pension scheme. The sooner they can do this, the sooner the Scheme can start paying the right pensions. Each scheme will have different ways to get in contact, so make sure you note down everything your loved ones will need to know.

### Like this:

- State Pension – they can update the records for this using the 'Tell Us Once' service on the government's website. The registrar will give them a unique reference number when they register your death. They can enter this on the website to notify HMRC, DWP, the passport office, the local council all at the same time, as well as cancelling a driving licence.
- Invensys Pension Scheme – they can complete the form on the website, or write or phone the admin office. Contact details are on the back page. The admin office can tell your loved ones what they'll need to send, but they'll definitely need:
  - Pension payroll number
  - Copies of the death certificate

## Looking after house arrangements

You'll need your loved ones to notify all the companies who supply services to your house – like gas, electricity, phone and broadband. If they are set up in your name, then your loved ones will need to get all the services set up in their own name. Make sure you give them the details they'll need, like a customer number,

as well as addresses and phone numbers for these companies.

## Sorting out bank accounts

Your loved ones will need to notify all the banks you have accounts with about your death. Make sure they know where your bank details are kept. If you have a joint account, the other person should be able to keep using it.

## Getting in touch with life assurance policy providers

Make sure you tell your loved ones to get in touch with the life assurance policy provider to register a death. They'll need details, like your policy number and the administration office's address.

## Checking other insurance

If you have any other insurance, like car insurance, make sure you remind your loved ones about it so they can update it. You'll need to give them the policy number and a way to get in touch with the provider.

If you leave information for your family, make sure they know where it's kept. And check it every now and then to make sure it's up to date. You could consider attaching a copy of this article to your letter to remind your family about some of the things they should be aware of.

This isn't a complete checklist, but it's a good overview of what you'll need to tell your family. There's more information on the government's website:



[www.gov.uk/after-a-death](http://www.gov.uk/after-a-death)