



FUNERAL AND BEREAVEMENT GUIDE

Losing a loved one can be a difficult time for you and your family, especially when you also have to deal with some very practical matters.

This guide takes you through a few of the things you need to do – some will be required by law, others will help you through a difficult time.

WHAT'S INSIDE

Click on the sections below to take you straight to the area you wish to view without scrolling all the way through the document...

[What you need to do first](#)

[Life policies and pensions](#)

[Protecting yourself](#)



> What you need to do first

When you've lost a loved one, there's a certain amount of administration to be done shortly after your loss. This can be done by you, a close relative or the executor of your loved one's estate. You can find out more in the [Dealing with the estate](#) section on page 6.

<p>Obtain a medical certificate</p>	<p>This should be done immediately and, if there's no coroner's inquest, you should be able to get one from the loved one's GP or the hospital.</p>
<p>Register the death</p>	<p>You should do this within five days in England, Wales and Northern Ireland or within eight days in Scotland. This should be done at the Register Office in the area where your loved one died. You can find your local office using www.gov.uk/register-offices.</p> <p>If the death has been reported to a coroner, you won't be able to register the death until the coroner gives their permission.</p>
<p>Obtain a death certificate</p>	<p>The registrar at the Register Office will give you one free death certificate, but it might be useful to pay for some additional copies as you may need to send them to organisations such as providers of financial products, property or utility companies. Some banks are happy to provide certified copies which you can get by taking an original certificate into a branch of the bank where your loved one held their accounts. Often these are provided free of charge. Alternatively, you can order a copy of a death certificate via www.gov.uk/order-copy-birth-death-marriage-certificate#other-ways-to-apply for £11 and are sent 4 days after application.</p>
<p>Arrange the funeral</p>	<p>If there's no inquest, this is usually done within two weeks of the person's death. You can find out more about funeral costs and where to go for help by reading the Arranging a funeral section on page 5 of this guide.</p>

Let government departments and local councils know

The government has the [Tell Us Once service](#) to help you let most government departments and local councils know when someone dies. It's free to use. The service is available if the person who died had lived in England, Scotland or Wales. If the person lived in Northern Ireland visit [Who to tell about a death](#).

When you register the death the registrar will provide you with a death certificate and tell you how to use the Tell Us Once service.

The service will contact HM Revenue and Customs (HMRC) who deal with personal tax and will cancel any benefits like child benefit and tax credits. The Department for Work and Pensions (DWP) will cancel any DWP benefits if the person who dies had them. The Passport Office will cancel British passports whilst the Driver and Vehicle Licensing Agency (DVLA) will cancel driving licences. If the person kept a vehicle the DVLA will remove the person from the record and cancel the tax for the vehicle. You will need to contact the DVLA to sell the vehicle or change details. The vehicle will need to be taxed again before anyone drives it.

Local councils will be contacted so they can cancel any housing benefit, council tax support or blue badge. They'll also remove the person from the electoral register. If the person had a public sector pension scheme the Tell Us Once service will contact the organisations to cancel future pension payments.

There is a different process to update property records if the person who died owned land property. For more information, go to [Update property records when someone dies](#).

Notify all relevant organisations

These include banks, building societies, utility companies, insurance providers and private pension providers. For a more detailed list of the organisations you might need to contact, see the next section.

Find out if there is a will

A person's will explains how they would like their estate to be distributed. A copy of the will is usually held by an executor or other representative who should be named in the will. The will might be somewhere in the home, or held by a bank or a solicitor. Once you have found the will, you will need to make sure that it is the latest version.

If there isn't a will, this is referred to as intestate. The next of kin is responsible for administering the estate in these circumstances and there are certain requirements and limits in relation to this. You can find more information and get help with this through [The Probate Service](#).

Apply for a grant of probate or confirmation

Whether your loved one left a will or not you may need to apply for a Grant of Probate, Letters of Administration or Confirmation. This allows the executor to distribute the person's money, possessions and property. The executor can apply for a grant of probate or letters of administration through the local Probate Registry of the High Court (England, Wales and Northern Ireland), or a confirmation of the estate from the Sheriff's Court (Scotland). A solicitor may be able to help you through this process should you need them to. Alternatively you can apply for a grant of probate via www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation

Organisations you might need to notify

When a loved one dies, it's important to let all the relevant financial, utility and government organisations know.

Here's a list of some of the organisations you might need to get in touch with.

- Government departments and local councils – if the person who dies lived in England, Scotland or Wales you can do this through the free [Tell Us Once service](#). For people in Northern Ireland visit [Who to tell about a death](#).
- Financial organisations like banks, building societies, mortgage and loan providers, shares or other investment companies, credit card companies. If your loved one had a life or pension policy or benefitted from an annuity, there's more information in the [Life policies and pensions](#) section.
- Utility companies - gas, water and electricity.
- Home and car insurance companies.
- Mobile phone, broadband, landline, TV licensing and TV subscription companies.
- The Post Office so mail can be redirected, along with any mail or telephone preference services. Landlord or Council housing department if renting.
- GPs and dentists.
- Solicitors and accountants.
- Social groups including clubs, support groups and networking sites.

Arranging a funeral

Funerals are usually arranged by a close relative or a spouse using the services of a funeral director to help with the administration and planning. However, you don't need to use a funeral director as you can make all the arrangements yourself, or you can ask your local council to help if they offer funeral services.

The average cost of a basic funeral is now £4,141 (but this varies by region). And that's before you've considered any extras like flowers, catering, a notice of death advertisement in a newspaper, order of service cards, and maybe a grave marker or headstone, so it could be quite a bit more. The average cost of dying is £9,658.

The source for costs shown is www.sunlife.co.uk/funeral-costs

Useful Contacts

The MoneyHelper website has some good advice on paying for a funeral, how much it will typically cost and how you can reduce some of those costs whilst still fulfilling your loved one's wishes.

National Association of Funeral Directors

Independent trade association for the funeral directing business whose members follow the association's official code of practice.

The Natural Death Centre

Help and advice for people who are planning a funeral themselves without using the services of a funeral director.

Funeral payments

Advice on the [GOV.UK](https://www.gov.uk) site for help with funeral costs if you are on a low income.

Dealing with the estate

An executor or appointed representative is legally responsible for dealing with your loved one's estate, which includes any money, property or belongings that your loved one owned. Assets, property or money that were given away by them within seven years before the date they died might also need to be included in the estate.

If you are the executor, you might need a grant of representation from The Probate Service which proves that you have the authority to administer the estate.

You might not need a grant of representation, for instance if the estate passes to a spouse or civil partner, if it was held in joint names (for example, a savings account) or if no land, property or shares are part of the estate. You can find more guidance on grants of representation on the [GOV.UK](https://www.gov.uk) website.

There are a number of other things that the executor will need to deal with, including:

- Valuing the estate;
- Listing everything that makes up the estate;
- Paying any tax owed to HM Revenue and Customs;
- Collecting any money owed to the estate and paying any debts; and
- Distributing any property and money to the estate's beneficiaries.

The Probate Service will give you support and advice on dealing with the estate. If you don't feel you can do it on your own, you can appoint a solicitor to take care of the estate but they will charge a fee for this service.

Understanding inheritance tax

When someone dies, their estate may be liable for inheritance tax. It might also need to be paid on any gifts or trusts that the person made when they were alive.

Currently, you will not have to pay inheritance tax if the total estate is valued at less than £325,000. If it is valued at more than that, the amount above the £325,000 threshold will be taxed at 40%, or at 36% if the estate qualifies for a reduced taxation rate as a result of a charitable donation.

Check whether your trust has to register

If a trust has been set up as part of a will it's important to be aware that recent UK legislation has been introduced that means trustees need to register their trust on a centrally held register. This is to make sure trusts comply with anti-money laundering regulations.

The government website [GOV.UK](https://www.gov.uk) provides guidance on when a trust needs to register and when it doesn't.



If your loved one held a pension or life policy, you will need to let the policy issuing company know about their death so they can update their records. This will make sure that no more correspondence is sent to the person. This will also start the claims process and change or stop any payments on the policies.

Most companies will have a dedicated claims line, or you might be able to fill out forms online if you are the executor, the administrator or the policyholder's next of kin. If you're making a claim or changing a policy, you may need to include a copy of both the death certificate and the will, along with the grant of probate or confirmation of the estate, if relevant.

Here are a few things you might need to think about.

Pensions

- If your spouse or partner has passed away and they are paying into a pension, you may be entitled to a lump sum payment or a spouse's pension from the policy. If they had retired and were already receiving a retirement income from an annuity – and the annuity has been taken out on a joint life basis – you will still receive a spouse's pension, but it might be at a reduced rate of payment.
- If a parent has passed away and there is no spouse, then you need to let the pension provider know so they can stop making payments.

Life policies

- If your loved one had any form of life policy, you may be able to make a claim on the policy and receive a payment. Payments from life policies will be made to the person or persons named in the will or, if there isn't a will, to the next of kin. If a policy has been placed in trust then the proceeds will not form part of your loved one's estate. This means that they will not be included in any calculation for inheritance tax purposes. Any monies due will be paid directly to the beneficiaries. The insurance company will advise where this is the case.
- If you and your loved one had a life policy in joint names that included an element of life assurance, you may be entitled to a payment now. For example, a mortgage endowment policy will pay out a 'sum assured' if one of the policyholders dies.



> Protecting yourself

Dealing with bereavement is always difficult, but it's important to look at your own future and ensure that you have good financial plans in place.

You should review your savings and investments to make sure that any outgoings and other financial commitments, such as school or college fees, are covered. It might be that you need to look at different types of savings or investments to suit your current needs.

You might also need to review your own life assurance to make sure your family are protected if the worst happened.

It's important to get the best advice possible. Phoenix Customer Care can put you in touch with other providers who can give you more information about these types of products.

Alternatively, you can find a list of independent financial advisers in your area at www.unbiased.co.uk.

Making a will

One of the ways you can protect your family is by making a will so your estate can be distributed according to your wishes.

You don't necessarily need a solicitor to make a will, but it's always advisable to have important things like this checked over professionally – especially if there are things like a shared property involved. A solicitor will be able to tell you in advance what the costs might be.

Remember to include all your money, property and possessions as well as instructions on who should benefit. You'll also need to appoint at least one executor – usually a friend or relative – who will carry out your instructions.

You can find advice on wills online through sites such as the [Citizens Advice Bureau](#).

Where to go for support

If you need any advice, or if you just need someone to talk to, there are plenty of places to find help.

The Probate Service	The Probate Service can help you sort out your loved one's estate and issue a grant of probate (or confirmation of the estate in Scotland).
GOV.UK	Government site with a wealth of advice, information and links to other Government departments, including what to do when a loved one dies and who you will need to contact.
Citizens Advice Bureau	Free independent, confidential and impartial advice on rights and responsibilities.
The Samaritans	National charity offering confidential emotional support.
Age UK	Advice on bereavement including practical things that need to be done when someone dies.
Cruse Bereavement Care	Promotes the well-being of bereaved people and helps them to understand their grief and cope with their loss.

What do the technical words mean?

Throughout this Guide we use a number of technical words or phrases. We have listed the technical words and phrases here along with what they mean.

Administrator	If a person has died without making a will, the next of kin can apply for a grant of representation or letters of administration. When that is granted, that person is called an administrator. In Scotland, the administrator is called the executor dative and the grant of representation is called the confirmation of the estate.
Confirmation of the estate	This is the same as a grant of representation, but issued by the Sheriff's Court in Scotland.
Coroner's inquest	An inquiry into how, when and where a person died so that a death can be registered.
Estate	Everything your loved one owned (except, in most circumstances, anything owned jointly with another person). The estate includes all bank accounts, insurance policies, unit trusts, individual savings accounts (ISAs), personal equity plans (PEPs) and annuities, but not personal pensions unless you have been advised otherwise. The Estate also includes any debts or liabilities which your loved one had, for example credit cards, loans, overdrafts and mortgages.
Executor	If a person who has died has left a will, they will have named certain people to look after their affairs after their death. These people are the executors.
Grant of probate	A legal document issued by the Probate Registry of the High Court as proof that a deceased's will is the valid last will. This document allows an executor, named on the grant of probate, to deal with the deceased's estate.
Grant of representation	This is a general term used to cover a grant of probate, letters of administration and confirmation of the estate.
Independent financial adviser	The only type of financial adviser who can provide advice based upon all the products available on the whole of the market.
Joint life	A life assurance policy that provides life cover for more than one person and pays benefits either on the first or second death, depending on which version has been chosen.

Life assurance	An insurance policy that pays out if you die.
Mortgage endowment policy	A type of endowment policy usually linked to an interest only mortgage. The benefits are used to pay off some or all of the mortgage at the end of the term.
Next of kin	The closest relative of the deceased. Usually this is the deceased's spouse or registered civil partner, but if no such person exists, may be a blood relative.
Policyholder	The legal owner of a policy.
Probate	The legal process of proving a will, appointing an executor and distributing a person's estate in line with their will.
Sum assured	This is the amount that the policy provider will pay you as long as you have paid all the premiums due for the term of your policy.
Will	A legal document that allows a person to state how their assets are to be handled following their death and naming an executor or other personal representative responsible for carrying out those wishes.

Phoenix Customer Care is a trading name of Phoenix Customer Care Limited, registered No. 03315193 and Pearl Customer Care Limited, registered No. 03947540. Both maintain their registered office at: 1 Wythall Green Way, Wythall, Birmingham, B47 6WG. Phoenix Customer Care Limited and Pearl Customer Care Limited are Introducer Appointed Representatives of:

National Friendly Financial Solutions Limited is authorised and regulated by the Financial Conduct Authority. The Financial Services Register no. is 452784 for this company.