

Bereavement checklist

You may find this useful to attach to your loved one's will.

Things to consider within the first few days following the death of a loved one

1. Register the death

You should register the death with a local registrar within five days in England and Wales or within eight days in Scotland.

2. Request certified copies of the death certificate - There is no fee to pay to register the death but you will pay a fee to get certified copies of the death certificate. Many organisations and companies that you need to deal with will require an actual certified copy of the certificate rather than a photocopy, so it is wise to buy a number of copies – anywhere from 3 to 10, depending on how complex you expect dealing with the person's estate to be.

3. Arrange the funeral

You can use a funeral director service or do this yourself.

4. Locate the will

If you are not able to find the deceased's will at home among their personal papers, it is worth checking with their solicitor or the firm who helped them write it while they were alive. If there is no will, then the person is considered to have died 'intestate' and there is a very specific order in which the estate needs to be dealt with, according to the law.

5. Tell Us Once service

When you register the death, you should be given a 12-digit code that contains both letters and numbers, which allows you to use the Government's 'Tell Us Once' service. This means you need only make one phone call to let everyone from the DVLA to the Department for Work and Pensions know that your loved one has passed away. An online service is also available.* Remember though, this number lasts for 84 days only, so you need to use it within this period, otherwise it expires and you will need to get another number from the registrar.

Gathering all the documents you need

To start the process of dealing with an estate, you need to gather together as many documents relating to the person's possessions as you can. You need to find items such as:

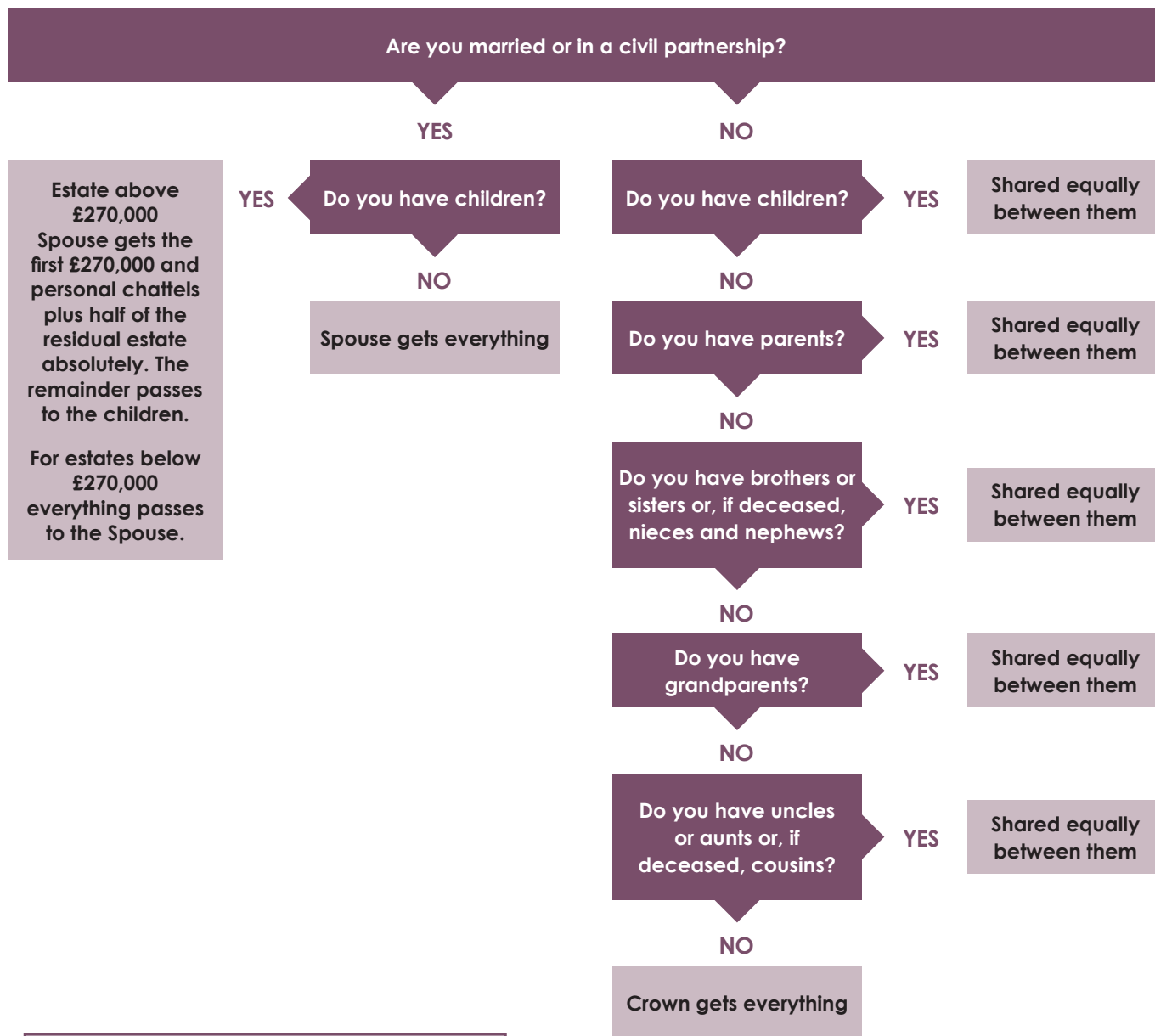
- 1) Investment portfolios**
- 2) Bank account details and statements**
- 3) Insurance documents**
- 4) Car ownership documents**
- 5) Property ownership deeds**
- 6) Evidence of any debts**

Many of these will be in the personal papers of the person who has died and if you cannot find them there then you will need to speak to any independent financial advisers (IFAs), lawyers, the person's bank, insurance companies, the DVLA and the Land Registry in relation to property deeds specifically.

When you are contacting each of these organisations about the death, they will usually require a certified copy of the death certificate, which needs to be obtained directly from the registrar. This is why it is useful to get these at the same time as you are registering the death. Often they are cheaper at this time too.

The importance of a will

The only way to ensure your estate is distributed in the way you would like is to have a valid will. We have put together this flow chart to help you understand what would happen to your assets if you die 'intestate' i.e. without a will. These rules are applicable to England and Wales only.



If you would like to speak to a financial adviser please contact The Private Office on 0333 323 9060.

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