



A SAFE PAIR OF HANDS

Good Practice Guide

A practical guide for financial advisers supporting bereaved clients and their families





A SAFE PAIR OF HANDS

6 key messages about vulnerability

1.

Vulnerability relates to circumstances

it is not a category of person

2.

It doesn't just affect those in later life

3.

Anyone can find themselves in vulnerable circumstances

at any point in their lives, whether permanently, temporarily, periodically or to varying degrees

4.

Not everyone is aware of or willing to disclose their vulnerability

or the circumstances that are causing their vulnerability

5.

Many recipients of financial advice are vulnerable

due to a lack of relevant knowledge, unfamiliarity with language used and/or the technical complexity involved

6.

The process of advising clients in vulnerable circumstances is about recognising additional or alternative needs

and then taking action to meet those needs



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You can register your support by going to consumerduty.org/get-involved/support-the-fvt-charter

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Preface

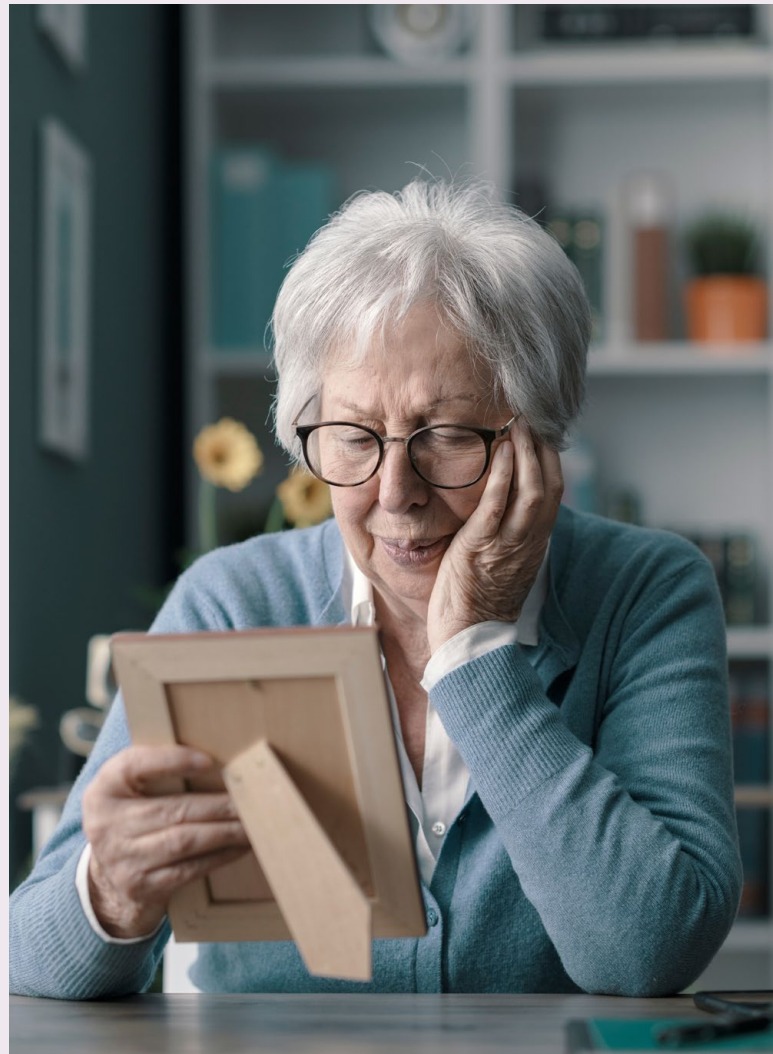
In 2019, the year before Covid-19 grew to pandemic proportions, there were 604,707* deaths in the UK. This typical level of mortality means that any firm that provides advice and guidance for people in later life will have bereavement-related encounters, usually involving a client or a family member of the client.

For bereaved people, if the necessary administrative tasks following a death can be dealt with accurately, quickly and empathetically by professionals, it will assist with an essential part of navigating their grief in the easiest way possible.

Bereavement is specifically mentioned as a significant life event in the Financial Conduct Authority's guidance on the fair treatment of vulnerable customers (FG21/1). Whilst financial advisers have always played a critical role in underpinning the financial security of bereaved individuals and families via the protection products they recommend, good practice involves an awareness of additional support that may be needed by some clients. This often comprises a combination of emotional and practical help, which can mitigate the risks of vulnerability in bereavement.

However, the purpose of this guide is not to delve into the emotional aspects of bereavement, or the approaches and interpersonal skills best used – there already exists a vast amount of information and guidance in these respects from a variety of qualified sources, and many are referenced within.

This guide is intended to provide examples of the practical actions financial advice firms might consider, and organisations that they may refer to for valuable and timely help, so they are better able to prepare their clients before a death, as well as support them appropriately afterwards. Of course, advisers should always be aware of the limits of their understanding and skills and refer to experienced and dedicated third parties to ensure the bereaved get the very best support available.



* Source: [statista.com/statistics/281488/number-of-deaths-in-the-united-kingdom-uk](https://www.statista.com/statistics/281488/number-of-deaths-in-the-united-kingdom-uk)

Understanding bereavement, what support may be needed and available appropriate services

Bereavement is the experience of losing someone who was important to us. It is characterised by grief, which is the range of emotions we go through as we gradually accept and adjust to the fact of the loss.

Bereavement affects everyone differently, and most people experience a wide range of emotions of surprising and often overwhelming intensity. There is no right or wrong way to grieve. The importance of recognising these emotions for financial advisers, is that they will often impact a client's ability to engage in conversations and decision-making about practical concerns, including important decisions about finance.

Bereaved clients may act out of character or have mind-blocks about certain matters that arise as a consequence of the grief, rather than the financial services issue being discussed.

The emotional distress of grief may begin before the death, if someone has received a life-limiting diagnosis, in both the person who is ill, and the people close to them. This type of grief is called anticipatory grief, as the person comes to terms with the loss they will face in the future. It may be a difficult time for the individuals, as well as being a time when important financial decisions may need to be made.

Feelings of grief may also occur following other types of loss or changes in circumstances, for example the end of a relationship, a career change, house move, or perhaps a decline in the physical or mental health of someone we care about.



Understanding bereavement, what support may be needed and available appropriate services

Bereavement Support

Support for bereaved people falls into two main categories:

Emotional Support

Most people when they think of bereavement, immediately think of a variety of possible associated emotions.

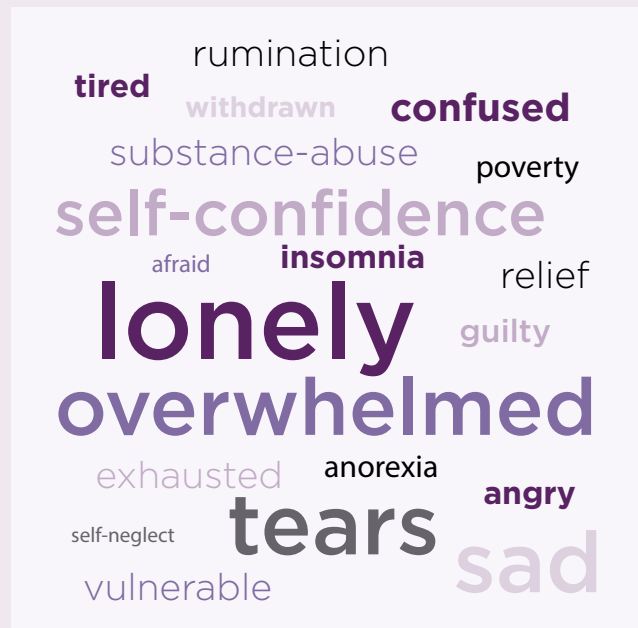
Often, a trusted financial adviser may have had a lengthy relationship with a bereaved client and/or their family members. In this situation, the financial adviser may be able to offer some degree of emotional support and comfort through non-judgmental listening, validating the person's experiences and feelings, and sharing some memories of the person who has died. However, it is essential to avoid clichés and not to presume any specific emotional response.

For financial advisers who are not confident of their skills in this area, we would recommend consulting some of the websites listed within this guide or seeking specific training (for example from the National Bereavement Service) and in the meantime signposting the bereaved person to other support (such as the national Cruse Bereavement Support charity).

Practical Support

There is often an equal and immediate need for practical help, at a time when the bereavement makes the practical actions required following a death much more challenging (e.g. death registration, notification of death to a long list of organisations etc.). Help in providing the right information, support and guidance at the right time and in a way that is accessible and manageable, can be invaluable at such a time.

From a financial advice firm perspective, this practical proactive planning support can be given before a death, as well as after, and the rest of this guide focuses on this type of support, whether delivered 'in-house' by the advising firm or via signposting to trusted and experienced third parties.



Word clouds © NBS, used with permission

Understanding bereavement, what support may be needed and available appropriate services

Bereavement Services

When signposting to bereavement services, whether in respect of emotional or practical support, these services are provided by a range of organisations operating in the statutory, commercial and voluntary sectors, and it can be helpful to understand the differences between them.

It is important to appreciate this, because one of the main areas of vulnerability for the majority of bereaved people, is the need to make 'at need' purchases which can be extremely costly, i.e. funeral and legal services. The vast majority of these are commercial businesses, and there may be pressure to not disclose the information needed to help customers make fully informed choices, e.g. it is possible to arrange a low-cost funeral, direct cremations and DIY probate. There may also be pressure to upsell non-essential services.

The Statutory Sector

These are all services provided by central and local government. The key areas that provide services to end of life and bereaved people include:

- Most emergency services (Royal National Lifeboat Institution is a notable exception).
- Most hospital and community health services.
- Death investigation: e.g. coroners are employed by local authorities, but are independent judicial officers of the Crown.
- Registration of death: registrars are employed by local authorities and have a legal responsibility to ensure deaths are registered according to the law.
- Local authority bereavement services: many councils provide burial grounds and crematoria, and they also have a duty to provide public health funerals for people who die that have no-one else to make the arrangements. Often councils call this department bereavement services, but it may be part of a larger department such as environmental health. Some hospitals provide public health funerals.
- Probate registries are part of the court system.
- Tax and benefit provision.

Commercial Services

These services are provided by companies that need to charge for their services to meet their costs and make an appropriate level of profit. Examples of services include:

- Will writing, legal services and estate planning
- Pre-paid funeral plans
- Funeral directors and memorial masons
- Some cemeteries and crematoria
- Probate application and estate administration services
- Legal representation in court proceedings

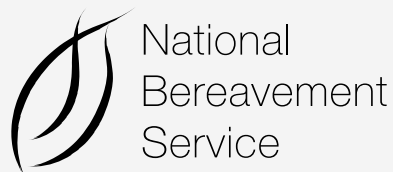
The Voluntary/Third Sector

This sector includes the services provided by charities and not-for-profit organisations. Notably, some will provide services such as bereavement counselling, benefits advice and assistance with probate or insurance claims, which can also be found in the commercial sector.

Charitable and voluntary organisations will usually provide such services free of charge but, because they generally depend on grants and charitable donations, or they are staffed by volunteers, there may be limits to when telephone lines are staffed and the timeliness with which services can be provided.

Understanding bereavement, what support may be needed and available appropriate services

The third sector in action



“We’re like a GP service for the bereaved”

The National Bereavement Service (NBS) provides free, bespoke practical and emotional bereavement support, at a time when it’s hard for a bereaved person to think of anything other than the person that has died.

Examples of information and advice available from the NBS:

- How to register a death, and the implications of the coroner or procurator fiscal being involved.
- Finding a reliable funeral director and how a funeral can be paid for.
- Prioritising who needs to be informed of a death.
- Help with understanding if probate is needed, and how to go about it.
- Information about legal tasks, what can be done on a DIY basis or if a solicitor is needed and the possible costs.
- Dealing with debts of the person who died.
- Support and signposting for people struggling with their emotions.
- Advice on how to support family, friends and colleagues with grief.

“We recognise that sometimes other organisations can meet specific needs much better than we do”

When that happens, the NBS will suggest who to contact for the support required. In the majority of situations, these will be charities or professional organisations that are known and trusted.

FOR PROFESSIONALS: NBS provides training on how to communicate with and support bereaved clients and colleagues.

For more information call NBS on **0800 0246 121** or email info@thenbs.org

Support before bereavement

While few people like talking about death, it is one of the few certainties in life and important to ensure that clients feel comfortable discussing end of life and the required preparations.

There are a number of actions that firms might consider implementing, which will put them in a stronger position when a client or close member of their family dies. The following is not an exhaustive list, but examples that firms might consider.

1. For couples, ensure that both partners in a relationship are involved in financial planning, so that when one of them dies, the surviving partner is not left in the dark about their finances. Bear in mind that partners may well not have the same degree of either understanding or enthusiasm and be prepared to adapt your approach and the language you use.
2. Try to meet family members during the pre-bereavement phase, to avoid the first meeting being immediately after the client has died. Look to understand the family structure and dynamics. It is important for grieving relatives to know the adviser and feel they can trust them.
3. Ensure that, where appropriate, clients and their families have adequate life insurance, critical illness and other forms of financial protection in place, as the foundations of their financial planning.
4. Ensure clients have made a Will and that it is regularly reviewed and updated where appropriate, to reflect changes in their circumstances or their objectives. Make sure you hold a copy on file, and where possible and relevant, make contact with the solicitor drafting the Will, so that advice is not duplicated or missed.
5. Ensure that clients have established both a Health & Welfare and a Property & Financial Lasting Power of Attorney [England and Wales] or Continuing and Welfare Powers of Attorney [Scotland]. Where clients have a pre-existing Enduring Power of Attorney from the old system pre-October 2007, ensure that they understand this relates only to finances, and it is recommended that they check it is still valid and appoints individuals who are willing and able to act.
6. Ensure with regard to pension schemes, that 'expression of wishes' (EoW) is up to date and filed appropriately. Without it, the responsibility for deciding who will benefit from death benefits will lie with the scheme (trustee/scheme administrator). Explicit direction of where to pay benefits can be vital to avoid conflicts, particularly in complex family situations. If a pensioner's wishes are not clearly explained, then claims can be significantly delayed, or the option for the pension money to remain invested lost.
7. Ensure records of gifts have been collated within one document, and that it is kept up to date with the value, the date and the recipient of any subsequent gifts. It is prudent to review the historic gifts and to consider their effect on both any current inheritance tax liability and the Will.
8. Ensure clients have expressed their wishes as regards their funeral; most importantly that they have made clear whether they want to be buried or cremated, and where appropriate have made adequate provision in respect of themselves and/or family members.
9. Ensure that an adequate cash reserve will be accessible at all times to cover the costs of funeral, estate administration and any day-to-day living expenses of any surviving partner or other financial dependant, until such time as probate is completed and the estate has been distributed.

By way of a real-life example:

A recently deceased client of a firm (aged over 75) had seven grandchildren.

The client had completed an EoW that stated that he had two grandchildren, but the form had not been updated for some years, during which time the other grandchildren were born.

While the scheme could pay cash lump sums to the unnamed grandchildren, it could not be in the form of drawdown, and therefore their entitlement was subject to higher rates of marginal tax than was necessary.

For further details see:

→ ftadviser.com/opinion/2023/02/28/expression-of-wishes-even-more-important-under-consumer-duty/

Support before bereavement

10. Create a general client guide – akin to ‘What to do in the event of death’ that explains how you, the financial adviser, will help in the event of a client or family member dying. This might include:

- Information on any relevant third-party services such as benefits advice, legal advice and bereavement counselling.
- Information about the government’s Tell Us Once scheme, which lets you report a death to most government organisations in one go.
→ [gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once](https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once)
- An outline of the estate administration process, including when an application for probate is likely to be required, what is involved and what assistance you will be able to give; a useful summary can be found at:
→ [gov.uk/applying-for-probate](https://www.gov.uk/applying-for-probate)
- What will happen in respect of their bank and building society accounts, insurance policies, pensions and investments and, in particular what options are likely to be available to the executors/administrators and the beneficiaries involved.

11. Establish ‘special procedures’ where appropriate – for example in respect of clients who have no immediate family or relatives, including:

- a) Ensure you hold copies of the Will, Powers of Attorney, birth certificate, marriage and divorce certificates, benefits and state pension information, life insurance policies, bank and building society account numbers, pensions and investments on file. Ask the client whether they hold any other financial documents or assets other than the ones you know about. Record the details on your file, so that you can make the executors/administrators aware in due course.
- b) Ask and record the person’s wishes about funeral arrangements, organ donation, burial or cremation. Document them and ask the client to sign their confirmation.
- c) If the client has a specific diagnosis or particular views about resuscitation, suggest that the client may wish to complete an Advance Decision (sometimes called a Living Will), which specifies medical and healthcare treatment they wish to refuse in the future, in the event of permanent loss of consciousness.

Consider recording general principles rather than specify actual procedures, as this may limit options for comfort-maintaining care. If the client does not have attorneys in place, they should be encouraged to prepare Lasting Powers of Attorney (both for Finances and for Health & Welfare), so that there is a nominated person able to make medical decisions if they become incapacitated.

- d) Make sure the client gives copies of the Health & Welfare Lasting Power of Attorney and Advance Decision to their doctor, and that these and the Will and Financial Lasting Power of Attorney are given to significant family members or friends, especially any attorneys, deputies appointed by the court and executors.

It is important to take the Health & Welfare Lasting Power of Attorney and Advance Decision documents to the hospital if the person is admitted.



Support before bereavement

12. Create and make known the existence of key information sheets, for example:

- registering the death and obtaining the death certificate – what to do and who to contact (including the possible need for multiple copies of death certificates);
- probate, including a high-level overview of the steps in the probate process

→ gov.uk/applying-for-probate

13. Encourage clients to create packs for the executors of their Will, who will be administering their estate, or offer this as an additional service, so that all the information required is easily accessible in one place, such as:

- The latest version of the Will
- Key contacts list, including solicitor and financial adviser (you)
- Annual tax returns
- Deeds, mortgages and bills of sale
- Certified copies of legal documents (e.g. birth certificates, marriage licence, divorce papers, passports)
- Share certificates
- Home improvement documentation and receipts
- Receipts for major purchases, for warranty and insurance purposes
- Power of Attorney designation
- Medical and burial instructions
- Beneficiary directions
- Certificates of ownership
- Current insurance policies
- Medical records
- Pension plan records
- Retirement plan records

14. Encourage clients to engage with their executors

A financial adviser is in a good position to encourage clients to have important conversations, which will simplify the administration process for their executors when the time comes. When helping a client to plan for their estate, encourage them to include their executors and main beneficiaries in meetings.

This gives an opportunity to:

- Build a relationship with them in a much warmer way than approaching them after your client has died.
- Explain the planning you have put in place.
- Demonstrate expertise and the value of financial advice.

15. Encourage clients to create a ‘What I own and where I keep it’ document. Some clients will keep this information in hard copies, but there are various apps and online services that store and make details easily accessible on death, such as Life Ledger, Keylu, Biscuit Tin, and Fyio.

16. Help clients understand the legal position in respect of access to online assets. This might include financial accounts, social media accounts and other assets stored digitally, such as photographs and music files.

Legally speaking, anything that a person owns, becomes part of their estate when they die. This includes digital assets. Personal representatives should be able to access digital assets in order to access and distribute them among beneficiaries. However, this is not always straightforward in practice. If the person who has died has not left instructions on how to log in or to access digital assets, their personal representatives will have to follow the policies of each company with which the person who has died had an account. These policies will not necessarily make it possible for loved ones to access accounts, which can mean that digital assets of sentimental value such as emails, photographs and written text might be lost.

Planning in advance for these eventualities can avoid this. When a Will is written, people can choose to include instructions on how to access digital accounts after their death. Some digital accounts also permit a ‘legacy contact’ or ‘inactive account manager’ who would be authorised to manage accounts in the event of incapacity of death.

Some online account providers do not permit family members or personal representatives to log into accounts after a death, even if the account holder has left passwords and instructions. In some cases, personal representatives would have to file a court order to be able to access

an account (or be given the option to download personal information). These court orders would likely need to be filed in whatever country the company was based.

(Source: rochelegal.co.uk/news/do-your-family-have-the-right-to-access-your-online-accounts-after-death)

STEP has a digital assets inventory, which can be found at:

→ step.org/system/files?file=media/files/2022-06/final-digital-assets-inventory_interactive.pdf

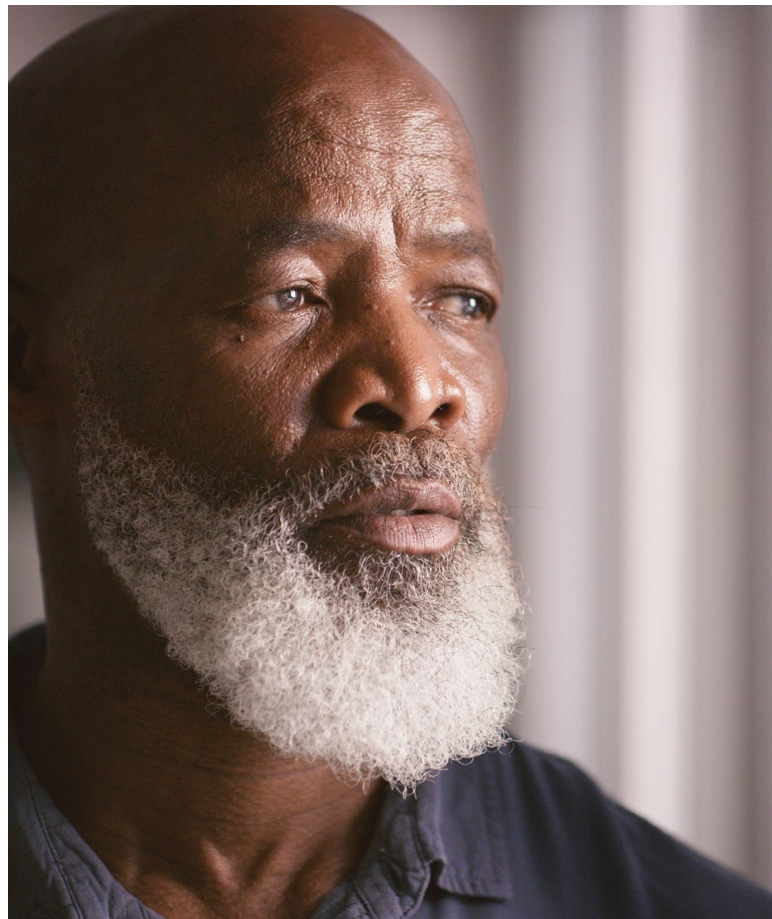
17. Death rehearsals

It might sound a bit morbid, but asking couples or individuals and their next of kin to demonstrate how they can access things in the event of one person dying, can help identify issues that might later prove extremely stressful, if not prepared for in advance.

One financial adviser recently discussed the value of such meetings, saying, “I get them in a room, and I say, ‘Be quiet Anthony, you’re dead’ – and he isn’t allowed to speak. This way you get to find out all sorts of things – that Wills haven’t been signed or his dependants don’t know where the Wills are or what Anthony’s passwords are.”

In addition, this particular adviser gives clients an indication of when they might die, with reference to the Office for National Statistics mortality estimates, adjusted to reflect higher socio-economic factors.

(Source: ftadviser.com/pensions/2022/09/22/we-hold-death-rehearsals-with-our-clients)



Support at and after bereavement

In the summer of 2022, Prof Kate Reed and Dr Anna Balazs, of the University of Sheffield, completed a pilot research project titled *Death administration post COVID: changing attitudes, policy, and practice in collaboration with the National Bereavement Service (NBS)**.

Multiple participants described their post-bereavement state as being on ‘autopilot’. Yet there was a general sense of being overwhelmed by the volume and complexity of death administration required.

“Straight after a death, a loss, even the strongest individual, and I regard myself as fairly robust, your mind is in a whirl, and the attention to detail is absolutely vital, particularly with financial things, closing bank accounts, all the tax, the revenue, all of that was a load of administration that does require a clear mind.”

In this respect there are a number of actions you might consider taking.

1. When a client dies, the first thing an adviser will no doubt do is to send their condolences to family members/other loved ones.
2. Thereafter, the role of the financial adviser is primarily to help with practical matters. A good adviser can be a source of enormous reassurance to a client’s family when the client dies, and having a **defined process that kicks in at this point** helps to deliver that.

This might include the issue of a **ready-made pack of information** and guidance, which can be sent out as soon as a firm is made aware of a death. Where clients are predominantly located in the same area as the firm, this might also include a list of local organisations, in addition to national organisations listed in the section within this guide, **Signposting to third parties**, on pages 16–21.

In addition, the following actions might be considered:

3. Ask for a copy of the Will before probate is granted, so you can see evidence of who the executors are. In some cases, executors don’t know they have been named as executors until after the client has died and the Will is read.

4. Suggest a meeting with the executors/administrators or solicitors involved. Reassure them you’re there to support them and let them know how you can help. They won’t always think to involve the financial adviser, so this can be a really important call to make. However, be aware that some executors/administrators may not want to engage with financial issues in the first weeks after a death. If so, suggest you will contact them again after an agreed period, if they haven’t been back in touch before then.

5. Help with navigating the financial support and benefits system to access the ‘right’ entitlements. For example, Bereavement Support Payment, a benefit that anecdotal evidence suggests lots of people are unaware of. You can find out more about this benefit at:

→ gov.uk/bereavement-support-payment/eligibility

6. Offer to request date of death valuations from investment providers. This is a great way to take some of the load off executors, if they have given explicit consent.

Most will require sight of an original death certificate or a Grant of Probate (Certificate of Confirmation in Scotland) before they will release any information. Most, if not all, will have a ‘What to do on the death of an investor’ type of document, which will provide appropriate guidance and some or all relevant forms that might need to be completed.

At the same time, it can be helpful to contact individual organisations, to find out what their probate threshold is. Financial institutions and organisations can determine their own probate thresholds, and probate may not be required to access funds if the amount being accessed is below the probate threshold.

7. Talk to savings, pension, life assurance and investment providers about their processes and support. Each one will have its own process for when a client dies. It’s good to familiarise yourself with these, as well as any practical support the provider can give you during the process.
8. Subject to authority, instruct and/or arrange investment managers to cease trading.

* Source: thenbs.org/partnerships/death-admin-research-report

Support at and after bereavement

9. Work out potential tax due and whether there is a plan for any immediate expenditures.
10. Highlight any tax benefits of the estate planning your client had in place. This includes BPR-qualifying investments, to make sure all available inheritance tax relief is claimed. There may also be tax benefits for the beneficiaries who inherit the investment.
11. Offer to meet beneficiaries. To help them understand their new financial situation, their options, and potentially provide them with any advice they may need as clients of your own. For example:
 - Accessing investments: providing liquidity, setting up withdrawals or making a sale.
 - ISA rules for spouses: beneficiaries may be able to benefit from the latest ISA rules for deceased estates, which they might be unfamiliar with.
 - Multiple beneficiaries: if there is more than one beneficiary, you can play a key role in helping each party work towards their objectives.
 - Trusts: it may be in the best interests of the beneficiaries to settle any assets held by the deceased into a trust. Trusts can be complex, and it's likely that beneficiaries will need your guidance to do this correctly.
 - BPR-qualifying shares: If the beneficiary inherits any BPR-qualifying shares, there could be significant tax benefits to retaining the shares, rather than selling them. You can add a lot of value to the beneficiaries when it comes to their options, in particular if you were the professional who originally advised on this investment.
12. Help to reduce stress by producing cash flow projections, showing what the household budget will look like, sources of new income, and putting together a plan when the time is right.
13. Help employed clients understand their entitlement to a 'reasonable' amount of unpaid time off to allow them to deal with unforeseen matters and emergencies, including taking leave from work to arrange or attend a funeral.

By law (primarily the Employment Rights Act 1996) most employees have the right to take time off work to deal with an emergency situation, which includes the death of a dependant.

A dependant can be a spouse or civil partner, child, parent, or anyone who lives in the same household (unless they are an employee, tenant or lodger), as well as a person who relies on you to make care arrangements for them. It can also be someone who usually depends on you for care or for help during an emergency, such as an elderly neighbour.

14. While there is no set legal amount of time off work you are entitled to after someone has died, it is common for employers to give three to five days, but all organisations have different policies and/or exercise their discretion differently. If a person is struggling with the concept of returning to work, the GP may be able to sign them off sick for a longer period.
15. If the person who has died has made a Lasting or Enduring Power of Attorney, this automatically ends when they die. Advise the attorney to send the original Lasting or Enduring Power of Attorney document, and any certified copies, back to the Office of the Public Guardian, along with a copy of the death certificate.
16. Over time, avoid booking meetings on any important date that you the adviser know about – for example:
 - The birthday of the person who has died
 - The anniversary of the death
 - A wedding anniversary
 - Any other significant date

A final thought

What happens in the event of **your** death or disability, as your clients' trusted financial adviser? Do you have a written succession or contingency plan that your clients are aware of? Have you taken the time to draft a succession plan that outlines what actions they need to take in the event of a transfer of their business internally or to another practice, so this takes place smoothly and efficiently?

Signposting to third parties

Before death

Checklist

NHS

What to consider when making an Advance Statement/Living Will

→ nhs.uk/conditions/end-of-life-care/advance-statement/

Death with Dignity*

A checklist for end-of-life planning

→ deathwithdignity.org/resources/life-file/

* NB: This is a pro-euthanasia organisation and may not be suitable for all clients.

Hospice finder

You can find out where your nearest hospice is here:

→ hospiceuk.org/hospice-care-finder

Legal matters

Information about Power of Attorney

England and Wales

→ gov.uk/power-of-attorney

Scotland

→ mygov.scot/power-of-attorney

Northern Ireland

→ nidirect.gov.uk/articles/managing-your-affairs-and-enduring-power-attorney

Republic of Ireland

→ citizensinformation.ie/en/death/before_a_death/power_of_attorney.html

Financial Vulnerability Taskforce — Lasting Powers of Attorney: Guidance for Clients

→ fvtaskforce.com/resource-library

Information on Writing a Will

England and Wales

→ gov.uk/make-will/writing-your-will

Scotland

→ lawscot.org.uk/for-the-public/what-a-solicitor-can-do-for-you/making-a-will/

Northern Ireland

→ nidirect.gov.uk/articles/making-will

Republic of Ireland

→ citizensinformation.ie/en/death/before_a_death/making_a_will.html

Legacy matters

If you're looking to use your last wishes to create some positive changes when you're gone, here's some further information on how you can donate your organs, tissues and body, leave money to a charity in your Will, or set up a charitable trust.

Organ Donation

In England, Scotland and Wales your organs may be automatically donated after you die, unless you opt out and fall within the appropriate criteria. In Northern Ireland you must opt in if you'd like to donate your organs.

→ organdonation.nhs.uk

In the Republic of Ireland, you need to register yourself as an organ donor.

→ hse.ie/eng/about/who/acute-hospitals-division/organ-donation-transplant-ireland/faqs/

Donating Your Body

Whether a body can be accepted will depend upon the circumstances of the death.

For information about donating your body to medical research in the UK.

→ hta.gov.uk/guidance-public/body-organ-and-tissue-donation

NB: This must be done during your lifetime. The decision cannot be made for you after death, and it is important that all the relevant papers have been completed and are found immediately on death.

In Ireland, you can register to donate your body for scientific research at a number of further education institutes, such as:

The Royal College of Surgeons in Ireland

→ rcsi.com/dublin/about/faculty-of-medicine-and-health-sciences/academic-departments/anatomy-and-regenerative-medicine/anatomical-gift-programme

Trinity College Dublin

→ tcd.ie/medicine/anatomy/donation/

Leaving Money to a Charity

Remember A Charity — information on how to make a financial gift to a charity in your Will

→ rememberacharity.org.uk/learn-about-leaving-a-gift-in-your-will/

Much Loved — a charity site which facilitates donations given in memory of the person who has died

→ muchloved.com

Setting up a Charitable Trust

Guidance on setting up a charity in the UK

→ gov.uk/set-up-a-charity

Digital Legacy

Here are some organisations, information and guidance that explain how to manage your digital legacy.

Digital Legacy Association — an organisation that supports the general public and end-of-life, palliative and social care professionals with information about how to plan for death and grief, and remember the deceased, in the digital sphere

→ digitallegacyassociation.org

This association has a template for a social media will, which helps you detail what you want to happen to your social media accounts after you die and who you'd like to appoint as your digital executor.

Marie Curie — decide what happens to your social media and digital assets when you die

→ mariecurie.org.uk/blog/end-of-life-planning-in-todays-connected-world/48696

Marie Curie — a helpful article on the implications of leaving video wills and final messages for family and friends, by counselling psychologist Elaine Kasket, the author of *All the Ghosts in the Machine: The Digital Afterlife of Your Personal Data*

→ mariecurie.org.uk/talkabout/articles/should-we-leave-goodbye-messages/273552

Samaritans

The Samaritans is a unique charity dedicated to reducing feelings of isolation and disconnection that can lead to suicide. Over half of the calls it receives are from people who are not actively suicidal, but who are deeply distressed. It is available 24/7 all year round.

→ samaritans.org

Talking about death/saying goodbye

Hospice UK offers practical guidance, information and resources on how to say goodbye, the importance of good listening skills, and what the dying may experience as death approaches

→ hospiceuk.org/information-and-support/death-and-dying-what-expect/about-death-and-dying

'Let's talk about it' — the Dying Matters podcasts from Hospice UK

→ audioboom.com/channels/4941503-the-dying-matters-podcast

Marie Curie has a guide for saying farewell to a loved one without words

→ mariecurie.org.uk/talkabout/articles/ways-to-say-goodbye/200035

After death

When someone dies – what to do/step by step

- [gov.uk/when-someone-dies](https://www.gov.uk/when-someone-dies)
- ageuk.org.uk/information-advice/money-legal/legal-issues/what-to-do-when-someone-dies/
- moneyhelper.org.uk/en/family-and-care/death-and-bereavement/what-to-do-when-someone-dies
- moneysavingexpert.com/family/what-to-do-when-someone-dies/

Bereavement support

The following organisations provide free support after a death of a loved one.

The National Bereavement Service (NBS)

→ thenbs.org

NBS provides detailed practical information and advice (including step-by-step guides) and immediate emotional support with signposting to longer-term emotional support if required.

Cruse Bereavement Support — England, Wales and Northern Ireland

→ cruse.org.uk

Cruse Scotland Bereavement Support

→ crusescotland.org.uk

Hope Again — the youth website of Cruse Bereavement Support, is a safe place where young people can learn from other young people how to cope with grief, and feel less alone

→ hopeagain.org.uk

The Compassionate Friends — provides family bereavement support, including to grandparents and siblings of the person who has died

→ tcf.org.uk

WAY (Widowed and Young) — a peer-to-peer support network for anyone who's lost a partner before their 51st birthday – married or not, with or without children, inclusive of sexual orientation, gender, race and religion

→ widowedandyoung.org.uk

Way Up — an active, online self-help group aimed at providing mutual support to those who have been widowed primarily, but not exclusively, in their 50s and 60s

→ way-up.co.uk

AtaLoss — a signposting service whose database contains a huge range of organisations providing a variety of bereavement support in a range of circumstances; it includes both national and geographically based organisations

→ ataloss.org

Benefits

Help with Funeral Costs

If a person receives income-related benefits, they may be eligible for a Funeral Expenses Payment (or Funeral Support Payment in Scotland); be aware that there is often a delay before receiving funds, and the amount received will not cover the full costs of a funeral.

→ [gov.uk/funeral-payments](https://www.gov.uk/funeral-payments)

→ mygov.scot/funeral-support-payment

Support for Child Funeral Costs

The Children's Funeral Fund for England can help to pay for some of the costs of a funeral for a child under 18, or a baby stillborn after the 24th week of pregnancy

→ [gov.uk/child-funeral-costs](https://www.gov.uk/child-funeral-costs)

Bereavement Support Payment

You may be eligible for a Bereavement Support Payment for husbands, wives and civil partners. It also includes cohabiting partners who have a child/children with the deceased person. The National Insurance payments made by the person who died form part of the eligibility criteria.

→ [gov.uk/bereavement-support-payment](https://www.gov.uk/bereavement-support-payment)

Executor

The duties of an executor: what to do when someone dies

→ [thegazette.co.uk/wills-and-probate/what-to-do-when-someone-dies-executor-duties](https://www.thegazette.co.uk/wills-and-probate/what-to-do-when-someone-dies-executor-duties)

Faith-based support

Muslim Bereavement Support Service

→ mbss.org.uk

Jewish Bereavement Counselling Support

→ jbcs.org.uk

Talk about dying (Christian)

→ talkingaboutdying.org

Funerals

Information about Funeral Planning

Citizens Advice — guidance on arranging a funeral in the UK

→ citizensadvice.org.uk/family/death-and-wills/arranging-a-funeral/

Citizens Information — a guide to arranging a funeral in Ireland

→ citizensinformation.ie/en/death/after_a_death/funerals.html

Funeral Choice — a website offering price comparisons for funeral directors across the UK, with more than 3,000 listed

→ yourfuneralchoice.com

Funeral Guide — a website offering information about arranging a funeral

→ funeralguide.co.uk/help-resources/arranging-a-funeral

Access to Funeral Directors

Funeral directors – professional associations. Select a funeral director who's a member of a professional association, as they have codes of practice and a robust complaints procedure.

The UK

The National Association of Funeral Directors (NAFD)

→ nafd.org.uk

The National Society of Allied and Independent Funeral Directors (SAIF)

→ saif.org.uk/

Republic of Ireland

The Irish Association of Funeral Directors

→ iafd.ie

Information about, and access to, Non-Religious Funerals

The Natural Death Centre — information on eco-friendly funerals and DIY funerals

→ naturaldeath.org.uk

Humanist Association of Ireland — information about humanist funerals, and a contact page for celebrants in your area

→ humanism.ie/ceremonies/funerals

Humanist Society Scotland — provides information about humanist funeral services and a list of registered celebrants

→ humanism.scot/ceremonies/humanist-funerals

Humanists UK — advice on humanist funerals and memorial ceremonies

→ humanists.uk/ceremonies/non-religious-funerals

The Institute of Civil Funerals — an institute that offers a database of funeral celebrants available to lead ceremonies focused on the instructions of the family, which may or may not include religious or spiritual elements

→ iocf.org.uk

Inheritance tax

Trying to wrap your head around the different thresholds and exemptions? Here's the government guidance on inheritance tax in the UK and Ireland, as well as some explanatory reading.

Government Outlines

The UK

→ gov.uk/inheritance-tax

Republic of Ireland

→ revenue.ie/en/gains-gifts-and-inheritance/gift-and-inheritance-tax-cat/index.aspx

Further Information

Money Helper

→ moneyhelper.org.uk/en/family-and-care/death-and-bereavement/a-guide-to-inheritance-tax

Age UK

→ ageuk.org.uk/information-advice/money-legal/income-tax/inheritance-tax/

Legal matters

Access to Legal Services

Adroit Legal Services Ltd — Acting as an intermediary, it refers bereaved people to a trusted Legal Panel of experts

→ adroitlaw.co.uk/legal-services

Solicitors for the Elderly — A membership organisation that can direct you to a solicitor's practice with experience in helping families in times of crisis, and which is trained to work with clients in vulnerable circumstances

→ sfe.legal

Probate

Dealing with the estate of someone who's died

→ gov.uk/probate-estate

→ citizensadvice.org.uk/family/death-and-wills/dealing-with-the-financial-affairs-of-someone-who-has-died/

Information about Applying for Probate

England and Wales

→ gov.uk/applying-for-probate

Scotland, where it's referred to as 'confirmation'

→ mygov.scot/confirmation

Northern Ireland

→ nidirect.gov.uk/articles/probate

Republic of Ireland

→ citizensinformation.ie/en/death/the_deceaseds_estate/dealing_with_the_deceaseds_estate/

Miscellaneous

Tell Us Once

A service that lets you report a death to multiple government departments and local council services

→ gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

The Death Notification Service

A free service that allows you to notify a number of member organisations of a person's death, at the same time; this service is a site operated by Equiniti Limited.

→ deathnotificationsservice.co.uk

The Bereavement Register

A service that helps stop unwanted marketing post being sent, preventing painful daily reminders

→ thebereavementregister.org.uk

Deceased Preference Service

A service that helps stop direct mail and helps prevent identity theft

→ deceasedpreferenceservice.co.uk

Settld

Similar to the Death Notification Service but includes a wider range of organisations including utility providers and social media

→ settld.care

Life Ledger

Another death notification service

→ lifeledger.com

Biscuit Tin

Storage of important documents, memories and photos online

→ biscuittin.co.uk

Keylu

Storage of important documents, memories and photos online

→ keylu.com

Fyio

An app that stores important documents that can be shared between a couple in your phones

→ fyio.app

Traumatic loss

Resources providing specific information, guidance and support for those who have lost a loved one through death from a traumatic situation, suicide, drug or alcohol use or accident.

Post-Traumatic Stress Disorder in Bereavement

→ assisttraumacare.org.uk/our-service/traumatic-bereavement/

Bereaved through Alcohol and Drugs

→ adfam.org.uk/files/docs/Adfam_Journeys-living-with-drug-or-alcohol-bereavement.pdf

Survivors of Bereavement by Suicide

→ <https://uksobs.org/>

→ [nhs.uk/Livewell/Suicide/Documents/Help is at Hand.pdf](https://nhs.uk/Livewell/Suicide/Documents/Help%20is%20at%20Hand.pdf)

Support After Murder and Manslaughter

→ samm.org.uk

Post-Death Investigation and Inquest Processes

→ inquest.org.uk/our-services

→ inquest.org.uk/useful-resources

NB: Inquest is only directly involved with supporting families where a death has occurred in state detention (including mental health sectioning) or there are human rights issues, but the above provide detailed information about the inquest process.

Coroners' Courts Support Service (England and Wales)

Advice on the role of the coroner and especially for families where there is to be an inquest

→ coronerscourtsupportservice.org.uk

For People Bereaved or Seriously Injured in Road Crashes

→ www.roadpeace.org

→ brake.org.uk

Action against Medical Accidents

A charity supporting people who believe their relative has died as a consequence of medical error or negligence

→ avma.org.uk

Additional resources

Rainbow Hunting

Rainbow Hunting provides workshops, courses, one-on-one sessions and information based on experience, to help others sort their practical and emotional legacies with expert support and within a friendly community.

→ rainbowhunting.co.uk

How to Die Well – A practical guide to death, dying and loss

A 200-page guide from Royal London that is full of insightful essays, inclusive cultural conversations, and all-important resources for anyone dealing with death. You can get a free copy here:

→ royallondon.com/about-us/how-we-are-run/mutuality/how-to-die-well/

Signposting Pack

A comprehensive directory from Cruse offering advice, support and information covering all aspects of bereavement. You can get a free copy here:

→ cruse.org.uk/organisations/signposting/

What to Do When Someone Dies – Bereavement Checklist

A practical checklist to help guide you through difficult times from the National Bereavement Service:

→ thenbs.org/quick-guides/what-to-do-when-someone-dies

Probate – what is it all about?

A guide to UK probate from the National Bereavement Service:

→ thenbs.org/wp-content/uploads/2022/12/NBS-Probate-Leaflet-FULL-UK.pdf

Confirmation In Scotland – what is it all about?

A guide to probate in Scotland (known as Confirmation) from the National Bereavement Society:

→ thenbs.org/wp-content/uploads/2022/11/Scotland-Confirmation-PDF.pdf

