

Your guide to...

Dealing with Bereavement

and Estate Administration

Contents

| | |
|-------------------------------|----|
| What this guide is about | 3 |
| When someone dies | 4 |
| How you might feel | 5 |
| Those around you | 6 |
| What to do first | 8 |
| If there is no Will | 10 |
| Estate and Inheritance Tax | 11 |
| Life policies and pensions | 12 |
| Why Will and Probate Services | 14 |
| Moving Forward | 15 |

What this guide is about

Bereavement is highly personal and there's no formula for how to deal with it. Even if you've been bereaved before, you won't necessarily deal with each loss in the same way. However, there are recognisable reactions and emotions many of us experience when someone close to us dies. This guide gives you some idea about the range of experiences many people go through after they've lost someone. As far as possible, the information given in this guide is applicable across the UK. You may not feel ready to read this guide now and decide to come back to it at a different time. You may also want to look at it with someone close to you, or with a bereavement counsellor.

When someone dies

It is devastating when someone close to you dies. You might feel a number of emotions all at once and it can be overwhelming. But it is important to remember that there's no right or wrong way to feel. Everyone will feel differently and will manage their feelings in different ways. Grief is natural and can last a long time. Talking to those close to you can really help. You don't need to deal with it alone. Alternatively, there are a range of support groups that can help you deal with your loss. You can find many of these organisations listed at the end of this guide and referenced throughout. You might not want to do too much too soon, but there are things that need to be done in the first few days after someone dies.

- Get a medical certificate from a GP or hospital doctor in order to register the death.
- You'll need to register the death within 5 days (8 days in Scotland).
- Arrange the funeral, which can be done by a funeral director.

If the death was unexpected and a coroner is involved, this process may be delayed.

How you might feel

Grief is a natural response to losing someone close to you. While grieving, you will probably experience a range of intense emotions. Some people feel them more strongly than others. Sometimes they can be conflicting and they may not occur in any particular order. Some days you may feel as if you're coping better but on other days struggle with overwhelming emotions. There's no right or wrong way to grieve and the process will be different for everyone. But with time, and the right support, these feelings will become less intense and you can start to adjust and come to terms with your loss. Initially, many people talk of feeling a sense of numbness and disbelief, even if the death was expected.

As you get over the shock and start to grasp what has happened, you may experience other strong emotions.

Emptiness and Sadness

After losing someone close to you, feelings of emptiness and sadness may occur, this is a normal and natural response to bereavement. These feelings may be experienced in waves and not all at once, however, feelings of emptiness and sadness can help facilitate the healing process.

Anger

You may also experience anger in response to bereavement as sometimes we get angry when we can't control what's happening to us. Not all mourners will feel anger as part of grieving but if you do, it may be part of a necessary healing process. If angry feelings persist it may be advisable to discuss your situation with the appropriate accredited body.

Some helpful organisations are listed at end of this guide.

Fear

Following on from feelings of anger sometimes we can feel fearful when we're not in control. A bereavement can leave a lot of unanswered concerns ranging from financial to emotional, it's completely normal to be fearful for our lives without our loved ones. As time goes by these feelings will become easier to handle.

Guilt and Relief

Guilt and relief are not uncommon feelings to experience after a loss, especially if there has been a long drawn out illness or extended period of poor quality of life. Though there can be many conflicting feelings during this difficult time, you may feel relieved your loved one is no longer suffering. You may experience guilt for something we had done or feel we should have done but when the person dies that possibility is denied to us. These feelings are normal though you may consider talking to a counsellor to help manage the feelings.

Those around you

Knowing the right words

It can often feel difficult to talk to someone who has lost a person close to them. Many people don't know what to say or are worried they'll say the wrong thing and avoid the topic altogether. That's not to say they don't want to offer support. Sometimes it can be helpful if you're the one who brings up a bereavement in conversation as this shows the other person that it's ok to talk about it.

Offering support

Often the loss that is affecting you will also be affecting others close to you. If you feel you can, encourage them to share how they're feeling too and reassure them that they're not alone. Talking with each other, sharing stories of the person you've lost and being there to listen can be beneficial to you all.

Talking to children

Just like adults, bereavement affects all children differently. But again, like adults, it's important to talk, be open and answer any questions they may have. Try to encourage questions and answer them as honestly as you can, even if this may be difficult for you. Talking to grandchildren or children can be difficult as their experience of grief can depend on their age and what they already understand about death and dying.



What to do first

Obtain a medical certificate

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.

Register the death

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 Registry Office in the area where your loved one died. You can find your local office using www.gov.uk/register-offices. If the death has been reported to a coroner, you won't be able to register the death until the coroner gives their permission.

Obtain death certificate

The registrar at the Registry 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 obtain 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.

Inform the Government

Government Tell us Once Service allows you to make multiple government departments aware of the death without having to inform each one individually. You will need a date of birth, National insurance number, driving licence number, vehicle registration number and passport number of the deceased. More information is available on the government web site here: www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Arrange the 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. Whatever you decide, there are some costs you will need to cover. The average cost for a funeral is £4,078*, and there are also disbursement costs – fees for burial, cremation, doctors and ministers – that could add another £2,000 to the overall cost depending on the type of service you choose.

Stop state pensions & benefits

Do this as soon as you can after you have obtained a death certificate. The Department for Work and Pensions and local benefits offices will be able to help. Any overpayments will be required to be repaid.

* Sun Life Cost of dying report 2017

What to do first continued

Notify all relevant organisations

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.

- Financial organisations like banks, building societies, mortgage and loan providers, shares or other investment companies, credit card companies.
- Utility companies - gas, water and electricity.
- Home and car insurance companies.
- Mobile phone, broadband, landline phone and subscription TV companies.
- Social groups including clubs, support groups and networking sites.
- Solicitors and accountants.
- The Post Office so mail can be redirected, along with any mail or telephone preference services.
- Council services, including Council tax and Social Services.
- Landlord or council housing department if renting.
- Government departments such as HM Revenue and Customs, the National Insurance contributions office, the Child Benefit office and the Tax Credit office.
- GPs and Dentists.

Find out if there is a Will

There are several ways in which you can try to find someone's Will. Though it may seem obvious the first place to look is where the deceased lived, it's important for the executor to find the Will it's strongly advised to obtain agreement from the property owner to avoid allegations of trespassing. Alternatively you can ask your local District Probate Registry if a Grant of Probate has been issued, you can ask the solicitor of the deceased or by talking to the bank.

Apply for a grant of probate or confirmation

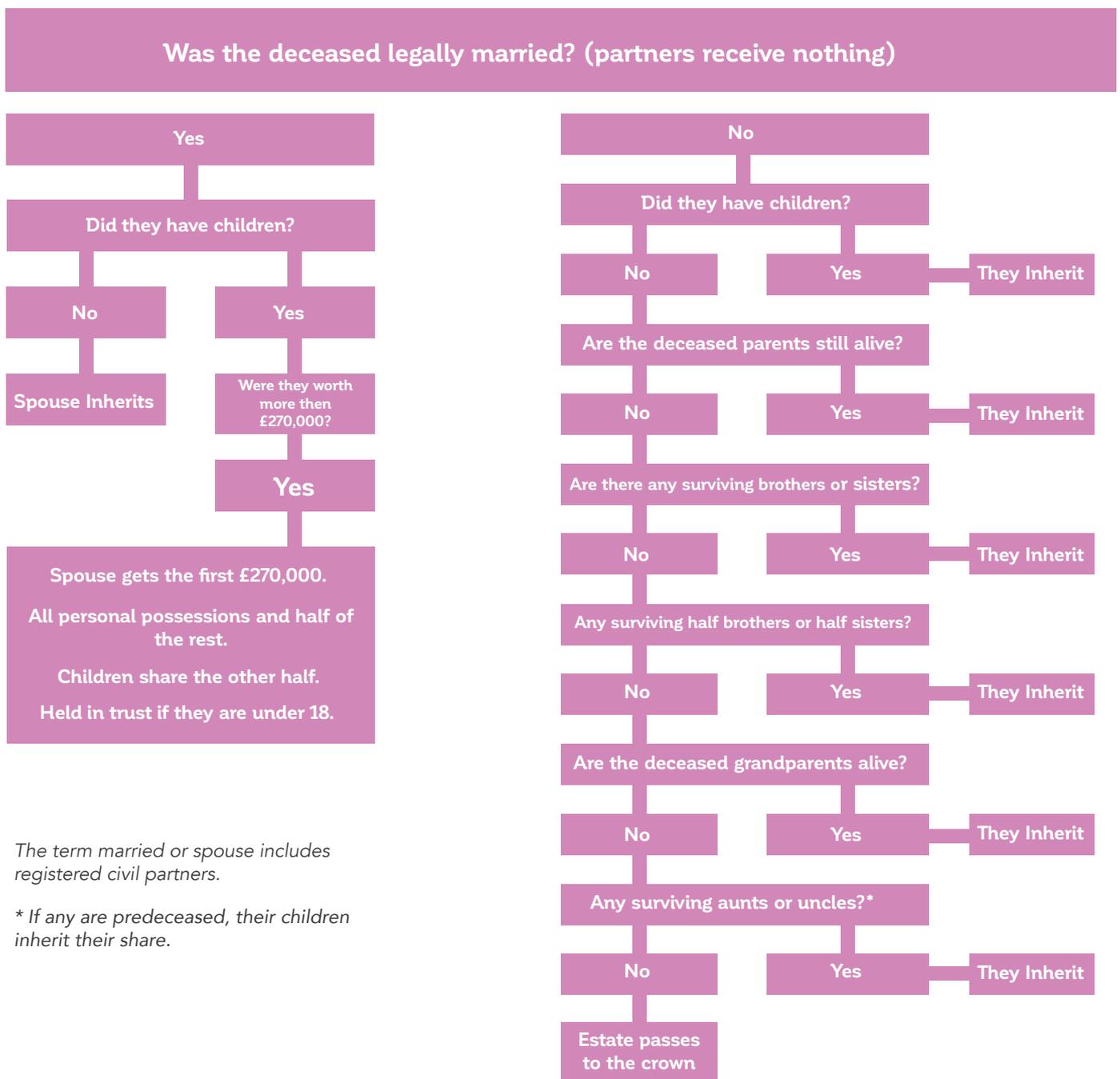
Whether your loved one left a will or not you may need to apply for a Grant of Probate, Letters of Administration or Confirmation. This allows the executor to distribute the person's money, possessions and property. The executor can apply for a grant of probate or letters of administration through the 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.

Further information about the duties of an executor are available on our web page here: <https://www.theprobateservice.org/duties-of-an-executor/>

If there is no Will

If the person died didn't leave a valid Will then the estate will be distributed according to intestacy rules, don't assume that everything goes to a surviving partner and be aware that you are still likely to need a grant of letters of administration. For advice on who can administer the estate please call us.

Overview of laws of Intestacy



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 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.
- 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 professional administrator to take care of the estate but they will charge a fee for this service.

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.

Since April 2017 a new allowance - The residential nil rate band - has been introduced for certain circumstances. You may need to seek professional advice for help in claiming this valuable new allowance. For more information please don't hesitate to contact us.

Life policies and pensions

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 ones 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.

Will and Probate Services

**Helping you and your
family move forwards.**



Why Will and Probate Services?

Will and Probate Services is a specialist paralegal law firm that deals exclusively with later life and end of life issues. This means that you can be confident that you are in the hands of professionals who know exactly what they are doing. We offer:

- Free home visits.
- Competitive fixed fee pricing.
- Friendly and sympathetic, specialist advice.
- A service tailored to your needs - from a complete administration to help filling in some forms we only charge for what you need us to do for you.
- A dedicated team member who will liaise with you every step of the way.
- Trust advice and assent.
- Ongoing help with trust management.

We have an excellent reputation for what we do, we would be delighted to discuss your needs with you in a free no obligation initial consultation.

For further information

Call our experts on: 01778 752 861

or visit our website: www.theprobateservice.org



Will and Probate
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Wills | Trusts | Estate Planning

Moving forwards

There is no doubting that this will be a particularly difficult time, though it's important to remember no matter how you're feeling that things will get better. If you feel that you need extra support there are several options available, please see below for a selection of the many organisations out there to help you.

Samaritans

Provides confidential non-judgemental emotional support 24 hours a day, for people who are experiencing feelings of distress and/or despair. Available by telephone, email or letter.
116 123
jo@samaritans.org

Bereavement Advice Centre

Offers a free helpline for people who are bereaved and for professionals. It also has information on its website about practical matters and coping with grief.
0800 634 9494
bereavementadvice.org

Child Bereavement UK

Supports families when a baby or child of any age dies or is dying, or when a child is facing bereavement.
0800 02 888 40
childbereavementuk.org

Cruse Bereavement Care

Provides emotional support and information across England, Wales and Northern Ireland through local services offering face-to-face support and a national helpline.
Tel: 0808 808 1677
www.cruse.org.uk
In Scotland, contact Cruse Bereavement Care Scotland
Tel: 0845 600 2227
www.crusescotland.org.uk

The Compassionate Friends

National self-help organisation. Parents who have been bereaved offer friendship and support to other bereaved parents, grandparents and their families.
Tel: 0345 123 2304
Tel: 0288 77 88 016 (Northern Ireland helpline)
Email: helpline@tcf.org.uk
www.tcf.org.uk

...for the
big things

www.will-probate.co.uk

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