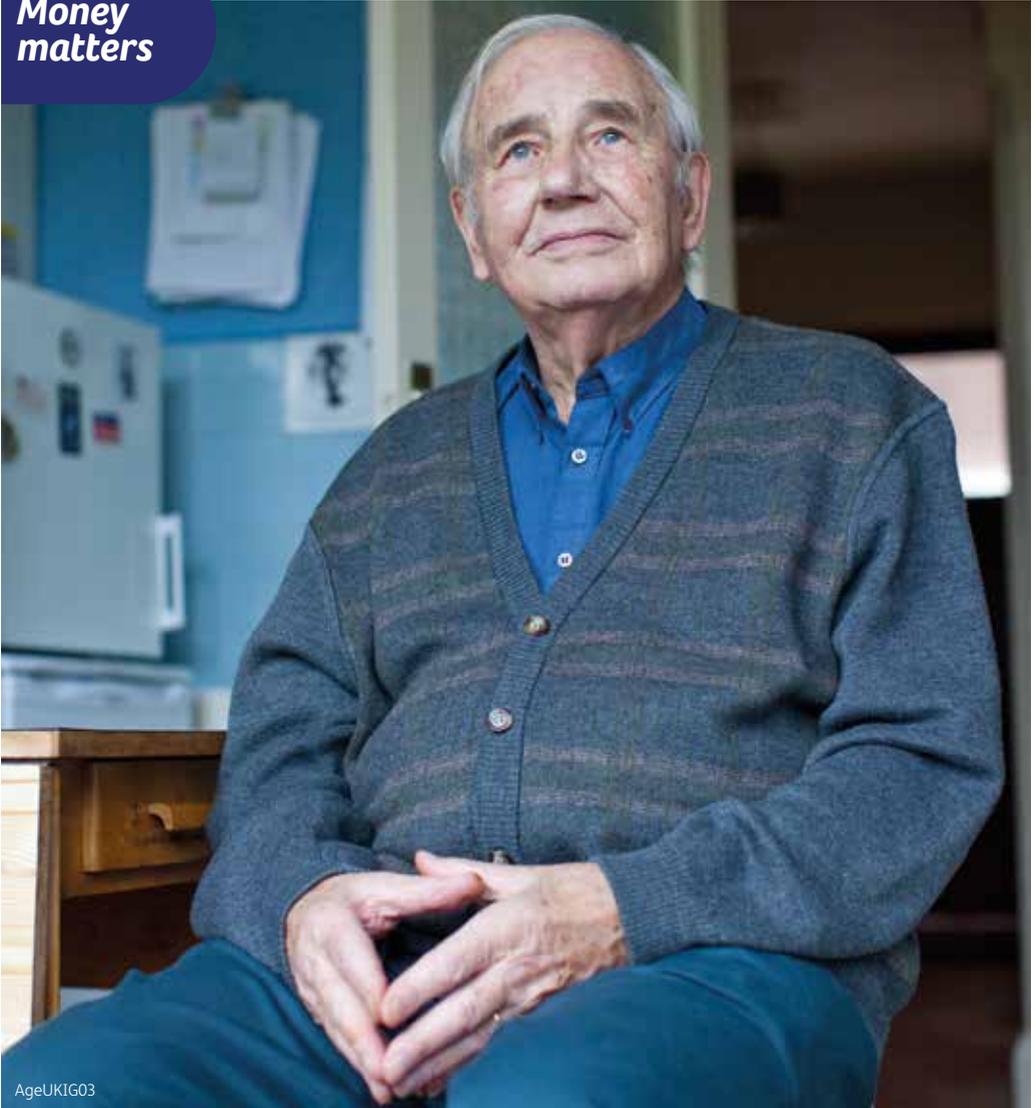


When someone dies

A step-by-step guide to what to do

Money matters



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.

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This guide has been produced with the support of Prudential.

What this guide is about

When someone dies there are many things to do, often at a time of great personal distress when we feel least able to manage.

This guide gives brief, practical information about what to do first, how to register the death, and how to arrange a funeral. It also covers who to tell about the death and advice about financial help that may be available after a bereavement.

As far as possible, the information given in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

What to do first

If someone dies at home, you should call the family doctor and nearest relative immediately. If the death was expected, the doctor will give you a medical certificate stating the cause of death. You'll also be given a formal notice stating that they have signed the medical certificate and telling you how to get the death registered. If the person is to be cremated, you will need two certificates signed by different doctors.

If the person dies in hospital, the body will usually be kept in the hospital mortuary until the funeral directors or relatives arrange a chapel of rest, or for the body to be taken home. A medical certificate and formal notice will be issued by the hospital.

The hospital or GP involved will usually help you with the steps you need to take next.

Unexpected death

- i** If someone dies unexpectedly the death is reported to a coroner (procurator fiscal in Scotland). This also applies if the person hadn't been seen by the doctor who signed the death certificate in the 14 days before their death (28 days in Northern Ireland). The coroner is a doctor or lawyer responsible for investigating unexpected deaths. They may call for a post-mortem or inquest. If a death is reported to the coroner, the funeral may need to be delayed.

what next?

- i** For more information, see Gov.uk. In Scotland, ask the registrar or contact Age Scotland (see page 26) for a copy of the Scottish government's booklet *What to do after a death in Scotland*. In Northern Ireland, visit www.nidirect.gov.uk

How to register a death

You must register the death with the registrar of births, marriages and deaths for the district where the death occurred. You need to do this within five days of the death unless it has been referred to the coroner.

To register a death you can go to any register office. If you go to an office in a different area to where the person died, they will forward the documents to the office in the area where the death occurred, so you may have to wait a few days. You can find your local register office on Gov.uk.

- i** In Scotland you can go to any registration district and it must be done within eight days of the death. In Northern Ireland you should go to any district registration office within five days of the death. You can find district registration office details at www.nidirect.gov.uk/district-registrars-in-northern-ireland

The registrar will need:

- the medical certificate showing the cause of death, signed by a doctor
- the full name of the deceased person (and any other names they once had, such as a maiden name)
- the date and place of death
- the usual address of the deceased
- their date and place of birth
- their most recent occupation
- whether or not the deceased person was receiving a pension or other benefits
- the name, occupation and date of birth of their spouse or civil partner.

If you have the following documents, you could also take them with you:

- the deceased person's medical card or NHS number
- their passport
- their driving licence
- their birth and marriage or civil partnership certificates
- proof of address for the deceased person – such as a utility bill.

The registrar will give you:

- a certificate for burial or cremation (known as the Green Form in England and Wales, form 14 in Scotland, and form GR021 in Northern Ireland), which gives permission for burial or for an application for cremation to be made
- a certificate of registration of death (form BD8 in England and Wales, form 334/SI in Scotland, and form 36/BD8 in Northern Ireland). If the deceased person was receiving any benefits or State Pension, you can use this form to ensure that those payments are adjusted. This won't be necessary if you use the Government's Tell Us Once service for England, Scotland and Wales (see page 29). In Northern Ireland, you can contact The Bereavement Service to report the death of someone who was receiving social security benefits (see page 27)
- leaflets about bereavement benefits for widows, widowers and surviving civil partners, if appropriate
- a death certificate, for which there will be a charge. This is a certified copy of what is written in the death register and will be needed for the will and any claims to pensions, savings, etc. It may be best to pay for several copies, as copies required at a later date will be more expensive. Photocopies are not accepted by some organisations, such as banks or life insurance companies.

Death abroad

If someone dies abroad, you should register the death according to the local regulations of the country. Also register it with the British Consul in the country the person died in to get a consulate death certificate, so that a record can be kept in the UK.

what next?

Search for 'Coping with death abroad' on the Gov.uk website for two leaflets that explain the practical support British consular staff can offer you and what you need to do.

When someone dies there are many things to do, often at a time of great personal distress when we feel least able to manage.

Organ donation and medical research

If the deceased person carried a donor card or was listed on the NHS Organ Donor Register, or told you or someone else that they wanted their organs to be donated after their death, you should tell the hospital staff, GP or coroner's officer. The sooner you tell them, the more likely the deceased person's wishes will be able to be carried out, as organs need to be removed quickly.

The person may have made a special request to have their body donated for medical research. For this to happen they must have made arrangements in writing with their nearest medical school and told their family and GP. When the person dies their family should contact the medical school for advice. The Human Tissue Authority provides contact details for medical schools (see page 30).

-  If the death has to be reported to the coroner (procurator fiscal in Scotland), you may need their consent for the person's wishes to be carried out.
-  In Wales, a new law affecting organ donation will come into effect from 1 December 2015. Under this law, if you are over 18 then your consent to donate your organs will be assumed, unless you register to opt out. This change will affect Wales only. Contact Age Cymru Advice for further information (see page 26).

Arranging a funeral

When you arrange a funeral, you might want to think about what type of funeral the person would have wanted and what should happen to their body. The deceased person may have left funeral instructions in their will or a letter about their wishes. They may have made a special request – for example, a woodland burial or a coffin made of particular materials, such as wicker or cardboard. However, if there are no clear wishes, the executor (see page 16) or nearest relative will usually decide if the body will be cremated or buried and what type of funeral will take place. If the person had certain religious or cultural beliefs, remember to take these into account.

The deceased may have paid into a life insurance policy, or a pension scheme that provides a lump sum towards funeral costs, or into a funeral plan that has already prepaid the costs. If you arrange the funeral, you are responsible for paying the bill, so check first where the money will come from. If the deceased person left any money, property or other assets, these can be used to pay for the funeral, as funeral costs take precedence over any debts. Sometimes banks and building societies will release money from the person's account to pay funeral costs, but they do not have to do this until probate (known as confirmation in Scotland) is granted. If there is a delay, you may need to pay the funeral costs out of your own pocket in the meantime.



Most funeral directors will ask for the funeral disbursement costs (fees paid to third parties such as the crematorium and clergy) to be paid up-front. See also 'Help with funeral costs' (see page 10).

Ask funeral directors for quotations to help you decide which company to use. The National Association of Funeral Directors and the National Society of Allied and Independent Funeral Directors (see page 31) have codes of practice for their members and must offer a quote for the cost of a respectful basic funeral if asked. This includes:

- the funeral director's services
- a coffin
- transfer of the deceased person from the place of death
- care of the deceased before the funeral
- a hearse to the nearest crematorium or cemetery
- all necessary arrangements and paperwork.

There may be extra charges for crematorium and cemetery fees, doctors and clergy, embalming and flowers. Ask the funeral director to explain these.

When you arrange a funeral you should think about what type of funeral the person would have wanted.



Arranging a funeral without a funeral director

Most people go to a funeral director who can make all the arrangements for you, whether you have a religious or non-religious service. However, you don't have to use a funeral director when someone dies – some people now have 'do-it-yourself' (DIY) funerals. These can be less expensive and more personal, intimate and environmentally friendly. This type of funeral can involve more advance planning so often occurs when someone specifies before their death that this is what they want and makes plans for it.

Bear in mind that if you arrange a funeral without a director, you will have more to organise.

what next?

If you want to arrange a funeral in your local cemetery or crematorium, contact your local council for advice. If you would like to know more about DIY funerals, contact the Natural Death Centre (see page 31). See our free factsheet *Planning for a funeral* to find out more. In Scotland, see Age Scotland's factsheet *Arranging a funeral*.



Help with funeral costs

If you're responsible for arranging the funeral and on a low income, you may be eligible for a Funeral Payment to cover various aspects of the costs. These payments are made through the Social Fund, a government fund to help people with one-off payments and emergency expenses.

There are strict rules about who can get help and how much. As you won't get a definite decision on your application for a payment until after the funeral, it's best to check if you are eligible before you make the funeral arrangements.

To qualify for a payment, you or your partner must receive certain means-tested benefits, including Pension Credit. You should also be the person who would usually be expected to pay for the funeral, for example if you are the partner (including same-sex partners) of the deceased. If the deceased had no partner, a close relative or a close friend can be considered for a Funeral Payment but the rules are quite complicated. The Department for Work and Pensions (DWP) can refuse an application from a close relative or friend if it considers that another close relative could arrange and pay for the funeral.

You must claim within three months of the funeral, and you may not be able to get a payment if the deceased person had a pre-paid funeral plan.

If there is no money for a funeral, the council will arrange a public welfare funeral, although they may seek the costs back from the estate. Contact your local council for further information or in Northern Ireland contact the local Health and Social Care board.



what next?

Contact the DWP Bereavement Service (see page 28) to find out if you're eligible. In Northern Ireland contact The Bereavement Service (see page 27). Universal Credit, a new means-tested benefit for people of working age, is being gradually introduced. If you're receiving Universal Credit, contact Age UK Advice to find out whether you're entitled to a Funeral Payment (see page 26).



What will a Funeral Payment cover?

A Funeral Payment from the Social Fund will cover the costs of a simple, respectful funeral in the UK, including:

- buying a new burial plot and burial fees, or cremation costs
- reasonable costs for one return journey within the UK for the responsible person to arrange or attend the funeral
- money towards transport costs if the body has to be transported 50 miles or more
- up to £700 towards other items such as the coffin, religious costs and flowers.

A Funeral Payment will have to be paid back from the deceased person's estate (if there is one). A house or personal things left to a widow, widower or surviving civil partner are not counted as part of the estate.

To claim a Funeral Payment, you need form SF200, which you can get from your local Jobcentre Plus or the Gov.uk website. You can also call the DWP Bereavement Service

 (see page 28) to make a claim. In Northern Ireland, contact The Bereavement Service (see page 27).

If you don't qualify for a Funeral Payment, or it doesn't cover the full funeral costs, you may be able to get a Budgeting Loan from the Social Fund. These are interest-free loans of between £100 and £1,500 that you repay out of your benefits. To claim you need form SF500, available from your local Jobcentre Plus or Gov.uk. If you receive Universal Credit, you can't apply for a Budgeting Loan, but a Budgeting Advance instead. Contact your local Jobcentre Plus for more information.

**what
next?**

See our free factsheet *The Social Fund, Advances of Benefit and Local Welfare Provision* to find out more.

As you won't get a definite decision on your application for a Funeral Payment until after the funeral, it's best to check if you are eligible before you make the funeral arrangements.

Who to tell about the death

When someone dies, you need to tell the tax office as soon as possible. You could use the Tell Us Once service to contact several government departments in one go.

i The service is offered by most local authorities, but isn't available in Northern Ireland. If it's offered by your local authority they will arrange an appointment with you when you register the death, during which the relevant departments and services will be contacted. If you prefer, you can also access the service online or via the phone.

The departments which can be contacted in one go include:

- local services such as libraries, electoral services, housing benefit and council tax services
- HM Passport Office
- the Driver and Vehicle Licensing Agency (DVLA)
- the Department for Work and Pensions
- HMRC for tax purposes

Find out more about Tell Us Once on Gov.uk (see page 29).

If your local authority doesn't offer this service, you will need to contact these departments yourself. You will need to return a driver's license to the DVLA (see page 28), and a passport to HM Passport Office (see page 29).

i If the person had a Lasting Power of Attorney (LPA) or Enduring Power of Attorney (EPA) and you were the attorney, send the original document and a death certificate to the Office of the Public Guardian (see page 32). In Northern Ireland, send it to the Office of Care and Protection (see page 31). In Scotland, if the person had any type of power of attorney, notify the Office of the Public Guardian for Scotland in writing with a copy of the death certificate (see page 32).

You may need to contact other organisations as well, including:

- personal or occupational pension scheme providers
- insurance company
- bank and building society
- employer or trade union
- mortgage provider, housing association or council housing office
-  • social services, or social work department in Scotland, if the person was getting any community care services or equipment
- utility companies
- GP, dentist, optician and anyone else providing medical care.

If the person left a will and named an executor, the executor is likely to take on these tasks.

You may wish to register the name and address of the deceased person with the Bereavement Register. The Bereavement Register tries to stop post being sent to people who have died (see page 27).

what next?

Age UK produces *LifeBook*, a handy book where you can keep useful information, such as where you keep your will and which company insures your car, in one place. It can be used either to record the practical details of your life or as a checklist when sorting out someone else's affairs. For a free paper copy or electronic version, please call 0345 685 1061.

Dealing with the estate of the deceased

- i** Probate (known as confirmation in Scotland) is the legal process of distributing the estate of a deceased person. First you will need to find out whether the person made a valid will. A will explains what should happen to the deceased person's estate – their money, property and possessions. It may be held by a bank, solicitor, will safe facility, the Principal Probate Registry, a trusted friend or relative.

If there is no will, the person is said to have died intestate and there are different rules – for example, their spouse or civil partner will automatically inherit all their personal possessions and at least the first £250,000 of their estate. The rules around how anything over £250,000 is divided up are complex, and you should take advice if you're dealing with the estate. See our free factsheet *Dealing with an estate* to find out more.

- i** In Scotland, different rules apply for intestacy. Contact the local Sheriff Court office (see page 33) or Age Scotland (see page 26) for more information and a copy of the Scottish Government booklet *What to do after a death in Scotland*. In Northern Ireland, contact Age NI (see page 26).

- i** If there is a will, the deceased will usually have appointed executors (in Scotland, these are called executors nominate) to deal with the estate. If no executors were appointed, or there is no will, the court will appoint an administrator (or executor dative in Scotland). Executors and administrators are known as personal representatives.

If you are named as an executor in the will, or you think you are entitled to deal with the estate (if the person died intestate), you will need to apply to the local Probate

- i** Registry (the Probate Office in Northern Ireland or the local Sheriff Court in Scotland) for a grant of representation (or confirmation in Scotland). You can do this in person or through a solicitor. Call the Probate and Inheritance Tax Helpline for more information (see page 32).

Sometimes there is no need to apply for a grant of representation, for example, if the value of the estate is very small (usually less than £5,000 in England and Wales or less than £10,000 in Northern Ireland). Confirmation may not be required for estates valued at less than £36,000 in Scotland. In this case you need to write to the bank, building society, or the organisation that is holding the money. They may insist on seeing documentation such as a death certificate and evidence of your relationship. In Scotland, you need the authority of the Sheriff Court (see page 33) to do this.



The Probate and Inheritance Tax helpline gives general information and advice on matters relating to probate and can also help you get the forms you need to complete (see page 32). You can also consult a solicitor, but they will charge for any advice given or work done on behalf of the executor.

what next?

See our free information guide *How to be an executor*. For legal advice you can find a solicitor through the Law Society in your nation (see page 30). Age UK Enterprises Limited* also offers legal services, which are provided by the law firm Irwin Mitchell. Call Irwin Mitchell on 0845 685 1076 for more information. Subjects covered include wills, probate and powers of attorney. This is not available in Northern Ireland.



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‘I saw a very nice young woman there who explained that I could get 25 per cent off the Council Tax straight away, as I now live alone.’



Gladys and Henry had been married for 52 years when Henry died. Their solicitor was sorting out the will but had said it would take some time for probate to be granted.

‘I was so shocked and upset when Henry died that it didn’t even occur to me to think about how I would manage for money. Henry always looked after that sort of thing. Then I realised I would only have my pension to run the house and pay all the bills with until the will had been sorted out. My neighbour suggested going to my local Age UK in case there was any help available.’

‘I saw a very nice young woman there who explained that I could get 25 per cent off the Council Tax straight away, as I now live alone, and she helped me to claim Pension Credit and Council Tax Support too.’

‘When the probate has been given and I can have Henry’s savings and investment bonds I may get less money in benefits, but for now, I’m very relieved and can concentrate on getting other things sorted out.’



Tax changes

You may find your tax allowances change after your spouse or civil partner dies, or you may need to pay a different amount of income tax.

- If you were getting Married Couple's Allowance, you'll receive it for the rest of the tax year but not the year after.
- If your spouse or civil partner was receiving Blind Person's Allowance and they didn't have enough income to use it all up in the year they died, you can ask HMRC to transfer what's left to you for that tax year.
- If you get extra income after your spouse or civil partner has died, such as bereavement benefits, a pension or annuity, you may need to complete a Bereavement benefit coding form to make sure you pay the right amount of income tax. HMRC may send you the form or you can download it from the HMRC website (see page 30). If you become liable for income tax for the first time and you have some savings, you will have to pay tax on the interest.

Inheritance Tax

Inheritance Tax (IHT) may have to be paid on the estate of the deceased person if it is over a certain amount. The current tax-free allowance is £325,000. After that, the tax payable is 40 per cent.

There is no IHT to pay on estates left to a spouse or civil partner. If one partner dies and has not used all of their £325,000 tax-free allowance, then this can be passed on to the surviving partner, giving them a higher threshold of up to £650,000 before IHT will apply.

Some gifts may be subject to IHT, even if they are made when you are still alive. What gifts are liable for IHT will depend on the value, the purpose, and when it was given. It's best to look into the rules on IHT to make sure that any gifts you make won't be subject to IHT.

If there is IHT to be paid, it has to be done before probate is granted, in most cases. You usually have to pay IHT within six months of the death. On assets such as a house, you can pay IHT in instalments over ten years but interest will be charged.

what next?



For more information about Inheritance Tax, see our free factsheet *Dealing with an estate*. In Scotland, see the Age Scotland factsheet *How to be an executor*. For further advice, contact the Probate and Inheritance Tax Helpline (see page 32).

Financial help for bereaved people

If your spouse or civil partner dies, you may be entitled to benefits based on his or her National Insurance (NI) contributions. The type of benefit will depend on your age.

State Pension

There are different rules for widows, widowers and surviving civil partners.

- If you're a widow who is over State Pension age and not receiving a full basic State Pension when your husband dies, you may be able to use his NI contributions to increase your basic State Pension. If your husband was entitled to any additional pension or Graduated Retirement Benefit, you may be entitled to some of it.
- If you're a widow who is under State Pension age when your husband dies, you may be entitled to a State Pension based on his contributions once you reach State Pension age, but not if you remarry or form a civil partnership.
- If you're a widower or surviving civil partner and you reached State Pension age after 5 April 2010, the rules are the same as for widows outlined above. If you reached State Pension age before that date, different rules may apply depending on your wife or civil partner's date of birth and date of death, and your date of birth.

The new State Pension is being introduced in April 2016 and this may affect how the above rules apply to you.

Call Age UK Advice or see our free guide *State Pension* for more information. Contact the DWP Bereavement Service (see page 28) for more information and a review of your State Pension entitlement.

Bereavement payment

You may be entitled to a lump sum bereavement payment of £2,000, but only if your spouse or civil partner paid National Insurance contributions and:

- they were not entitled to a Category A State Pension when they died
- you were under State Pension age when they died
- you were not divorced before they died
- you are not living with someone else as husband, wife, or civil partner.

If you have dependent children, you may also be entitled to Widowed Parent's Allowance.

Bereavement Allowance

If you're over 45 but under State Pension age and don't have any dependent children, you may be entitled to Bereavement Allowance. This is paid for up to a year.

Benevolent funds and charities

Help is sometimes available from benevolent funds linked to a spouse's, civil partner's or your own past employment. Most libraries keep a copy of *A guide to grants for individuals in need*. A local advice agency, Charity Search (see page 27) or Turn2us (see page 33) could also help.

War pensions

If your late spouse or civil partner served in the armed forces you may be entitled to help. Contact Veterans UK for more information (see page 33).

what next?

For more information, see the leaflet *PM2 State Pensions: your guide*, available on Gov.uk. Contact the DWP Bereavement Service for an eligibility check, or to make claims for bereavement benefits (see page 28).

Means-tested benefits

Many people have money worries after bereavement, so it's important to check whether you are entitled to any welfare benefits such as the ones listed below.

- Pension Credit – there are two parts to Pension Credit: Guarantee Credit and Savings Credit. Guarantee Credit tops up low income to a set level. The minimum age to qualify is gradually rising from 62 to 66. You can check whether you qualify using the online Pension Credit Calculator on the Gov.uk website. Savings credit is only available for those who reach state pension age before 6 April 2016.
- Housing Benefit – helps to pay rent.
- Council Tax Support – gives you money off Council Tax.
 - **i** This is sometimes called Council Tax Reduction. In Northern Ireland, you may be eligible for Rate Rebate.
- Attendance Allowance or Disability Living Allowance or Personal Independence Payment – if you need help because of an illness or disability.
- Social Fund grants or loans or help from local welfare schemes, the Scottish Welfare Fund or the Discretionary Assistance Fund in Wales.
 - **i**
- NHS low income scheme – help with health costs.
- Universal Credit – a single means-tested benefit which is gradually being rolled out nationally.

what next?

See our free information guide *More money in your pocket: a guide to claiming benefits for people over pension age* or our free factsheets about these benefits. In Wales, see

- **i** Age Cymru's version of *More money in your pocket*. Check your entitlement using our online benefits checker at www.ageuk.org.uk/calculator or contact your local Age UK for a free benefit check.

Bereavement support

Many organisations offer support to people who have suffered a bereavement; it can include counselling, information and advice, or practical support. Sharing your feelings with others can help, but don't feel under any pressure to talk if you don't want to.

If you, or someone you know, might benefit from support, one of the following organisations may be able to help:

- Compassionate Friends (for help if you've lost a child or grandchild)
- Cruse Bereavement Care
- Samaritans
- War Widows' Association of Great Britain
- Winston's Wish (for support if you are caring for a bereaved child or young person).

(See the 'Useful organisations' section on pages 28–33.)

There are also many local community and voluntary groups that offer general bereavement support and tailored support for people from different ethnicities and faiths. You could search for these online, at your local doctor's surgery, and at your nearest library.

Some funeral plans include bereavement support for the friends and family of the deceased. If the deceased had a funeral plan, check to see whether this is included.

**what
next?**

For more detailed information about dealing with the emotional aspects of a death, see our free information guide *Bereavement*.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact **Age Scotland** by calling Silver Line Scotland: 0800 470 8090 (This is a partnership between The Silver Line and Age Scotland)
www.agescotland.org.uk

Bereavement Register

Register the name and address of a deceased person to help stop unsolicited mail.

Tel: 020 7089 6403

Tel: 0800 082 1230 (24-hour automated registration service)

www.thebereavementregister.org.uk

Bereavement Service

In Northern Ireland, The Bereavement Service will record the date of death and notify each office that paid benefits to the person who died.

Tel: 0800 085 2463

Charity Search

A free service helping older people in financial need receive support from a variety of charitable sources.

Tel: 0117 982 4060

www.charitysearch.org.uk

Citizens Advice

National network of advice centres offering free, confidential and independent advice, face to face or by telephone.

In Wales there is a national advice service on 0344 477 2020. It is available in some parts of England on 0344 411 1444. In Scotland there is a national advice service on 0808 800 9060.

To find details of your nearest Citizens Advice in:

England or Wales: www.citizensadvice.org.uk

Northern Ireland: www.citizensadvice.co.uk

Scotland: www.cas.org.uk

Visit www.adviceguide.org.uk for online information.

Compassionate Friends

National self-help organisation. Parents who have been bereaved themselves offer support and care to other bereaved parents, grandparents, and their families.

Tel: 0345 123 2304

Tel: 028 8778 8016 (Northern Ireland helpline)

www.tcf.org.uk

Cruse Bereavement Care

Counselling and advice service for bereaved people that offers information and practical support.

Tel: 0844 477 9400

www.cruse.org.uk

In Scotland, contact **Cruse Bereavement Care Scotland**

Tel: 0845 600 2227

www.crusescotland.org.uk

Department for Work and Pensions Bereavement Service

Carries out eligibility checks on surviving relatives to see what benefits they are entitled to. Also takes claims for bereavement benefits and Funeral Payments.

Tel: 0345 606 0265

(Welsh): 0345 606 0275

Textphone: 0345 606 0285

(Welsh textphone): 0345 606 0295

Driver and Vehicle Licensing Agency (DVLA)

Government organisation responsible for issuing driving licences. Contact them to return the driving licence of the person who died.

Tel: 0300 790 6801 (for driving licence enquiries)

www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency

General Register Office (GRO)

Registers and supplies official information on births, marriages and deaths registered in England and Wales.

Tel: 0300 123 1837

Email: certificate.services@gro.gsi.gov.uk

www.gro.gov.uk/gro/content/

In Northern Ireland, contact **General Register Office**

Tel: 0300 200 7890

www.nidirect.gov.uk/gro

In Scotland, contact **National Records of Scotland**

Tel: 0131 535 1314

www.nrscotland.gov.uk

Gov.uk

Government website that contains information about bereavement benefits and the Tell Us Once service.

www.gov.uk

www.gov.uk/tell-us-once

HM Passport Office

Government organisation responsible for issuing all UK passports. Contact them to return the passport of the person who died.

Tel: 0300 222 0000

www.gov.uk/government/organisations/hm-passport-office

HM Revenue and Customs (HMRC)

For information about taxes.

Tel: 0300 200 3300

Textphone: 0300 200 3319

National Insurance contributions office:

Tel: 0300 200 3500

www.gov.uk/government/organisations/hm-revenue-customs

Human Tissue Authority

Provides information about body donation for medical research and details of medical schools.

Tel: 020 7269 1900

www.hta.gov.uk

Law Society of England and Wales

Helps people find a solicitor, advises on what to expect when they visit one and produces guides to common legal problems.

Tel: 020 7320 5650

www.lawsociety.org.uk

Law Society of Northern Ireland

Tel: 028 9023 1614

www.lawsoc-ni.org

Law Society of Scotland

Tel: 0131 226 7411

www.lawscot.org.uk

National Association of Funeral Directors

Offers support and information about funerals in the UK.

Tel: 0121 711 1343

www.nafd.org.uk

National Society of Allied and Independent Funeral Directors

Offers support and information about funerals in the UK.

Tel: 0845 230 6777 or 01279 736 777

www.saif.org.uk

Natural Death Centre

Provides information on all types of funeral choices, but especially family-organised, environmentally friendly funerals and natural burial grounds.

Tel: 01962 712 690

www.naturaldeath.org.uk

Office of Care and Protection

Registers Enduring Powers of Attorney (EPAs) in Northern Ireland.

Tel: 028 9072 5953

www.courtsni.gov.uk

Office of the Public Guardian

Registers Lasting Powers of Attorney and helps attorneys carry out their duties.

Tel: 0300 456 0300

www.gov.uk/government/organisations/office-of-the-public-guardian

In Scotland, contact **Office of the Public Guardian**

Tel: 01324 678 300

www.publicguardian-scotland.gov.uk

Probate and Inheritance Tax helpline

Information and advice on probate and inheritance tax.

Tel: 0300 123 1072 (Probate and IHT helpline)

In Northern Ireland, contact **Probate Office**

Tel: 028 9072 4678 (Belfast)

If the deceased person lived in County Fermanagh, Londonderry or Tyrone, applications can either be made in Belfast, or at:

District Probate Registry, Londonderry

Tel: 028 7126 1832

Registers of Scotland

Maintains registers for legal documents in Scotland.

Tel: 0800 169 9391

Textphone: 0845 607 0168

www.ros.gov.uk

Samaritans

Confidential non-judgemental support for people in distress, 24 hours a day.

Tel: 0845 7 90 90 90

www.samaritans.org

Sheriff Courts (Scotland)

Sheriff Courts give advice on dealing with an estate in Scotland. You can use the following contact details to find your nearest Sheriff Court office.

Tel: 0131 444 3300
www.scotcourts.gov.uk

Turn2us

Helps people access the money available to them – through welfare benefits, grants and other help.

www.turn2us.org.uk

Veterans UK

Aimed at improving personnel pensions, welfare and support services to members of the Armed Forces and veterans.

Tel: 0808 191 4218
www.veterans-uk.info

War Widows' Association of Great Britain

Gives advice, help and support to all war widows and their dependants.

Tel: 0845 2412 189
www.warwidows.org.uk

Winston's Wish

Offers support, information and guidance to people caring for a bereaved child or young person.

Tel: 08452 03 04 05
www.winstonswish.org.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, Tavis House, 1-6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
Address: _____ _____		
Postcode: _____		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	Signature X				
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



The Age UK Group may use the information you have supplied to tell you about our other charitable services or to ask you to support our work. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland & Age NI). If you would prefer not to hear from us do let us know by phoning 0800 107 8977 or by writing to us at our registered address. The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA.

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**

**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/moneymatters

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Bereavement*
- *How to be an executor*
- *More money in your pocket*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

