



COPING WITH LOSS

WHAT TO DO WHEN YOU EXPERIENCE
THE DEATH OF SOMEONE CLOSE

SAGA

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WHEN SOMEONE CLOSE TO YOU DIES...

...HERE ARE SOME OF
THE STEPS YOU MAY
NEED TO TAKE

The death of someone close can be one of the hardest situations you face in life. We understand that having to make complicated decisions and unfamiliar actions can place added pressure on you during what is already a sad time.

Take your time reading this guide and deal with one step at a time. It is here for you to dip into whenever you choose and you don't have to do everything at once. Seek help from people close to you with anything you can manage right now and talk through arrangements, so your wishes are heard.

This guide offers practical information on matters such as implementing a Will, arranging a funeral and completing paperwork. If you need support emotionally, there are a lot of charities and organisations that can help. You can find details of these and how to contact them at the back of this guide. We hope this series of practical steps will make you feel more in control.

STEP ONE

TELLING PEOPLE

Before doing anything else, it is important that you make sure you have the right support around you. Think about who best might be able to help you, both emotionally and with practical arrangements, and how. If you are finding it hard to think clearly right now, there are several organisations that can help. You can find more information at the end of this booklet.

It is a good idea to write down who needs to be contacted in order of priority – family members and close friends will need to know as soon as possible, as many of them will want to attend the funeral. As for who else to contact, family, friends and old address books can be a great source of information.

Once you have support in place, think about who you might like to invite to the funeral or memorial service. This could be friends and family, neighbours, organisations they were involved with and business or work colleagues. Some people find it helpful to put an advert in the local paper or a post on social media.

On [page 14](#) there is a checklist of who else needs to be informed where appropriate.

DIGITAL LEGACY

After contacting family members and friends, you may want to consider preserving the digital legacy of the person who has died, that is, what happens to their online presence. This includes everything from email accounts and social media profiles to online shopping accounts and any other website on which their personal details are stored.

If you wish to keep some accounts open, it's important to check with the provider to see how each account can be made as secure as possible, to prevent fraud and protect against unwelcome reminders and marketing information. Unless a list of accounts and instructions has been left with the Will, it is likely you will have to contact each website directly to find out how to manage or close each account.



PHRASES EXPLAINED

Dealing with bereavement involves many words and phrases, some of which may be unfamiliar to you. Here are some of the most common ones, many of which appear in this guide:

The Administrator

The person appointed to administer an Estate where no valid Will is in place, or where the Executor is unable to carry out their duties.

Beneficiary

Any person entitled to benefit from the Will or settlement of the Estate.

Bereavement Support Payment

Bereavement Support Payment has replaced Bereavement Allowance (previously Widow's Pension), Bereavement Payment and Widowed Parent's Allowance. You may be able to get this if your spouse or civil partner died in the last 21 months.

You must claim within three months of the death to get the full amount.

www.gov.uk/bereavement-support-payment

Creditor

Someone to whom a debt is owed.

Death certificate

This details the name, age and occupation of the deceased, along with the time, place and reason for their death. It also records the name, address and relationship to the deceased of the person who reported the death.

Debtor

Someone who owes money.

Estate

The assets and liabilities of the deceased, including property, possessions, business and financial holdings.

Executor of the Will

The person who is named in the Will to ensure its requirements are carried out. Sometimes referred to as the Personal Representative.

Grant of Probate

The document issued by the Probate registry that proves who the Executor is and gives them the formal authority to deal with the deceased's Estate.

Grant of Representation

A document that allows the Administration of an Estate by an appointed person, covering Grant of Probate and Letters of Administration.

Grant of Confirmation

The Scottish version of the Grant of Representation.

Inheritance Tax (IHT)

The tax owed by the deceased's Estate if its value is more than £325,000 (or £650,000 if the last surviving spouse/civil partner). **Correct as of March 2022.**

Intestacy

The situation that arises when someone dies without leaving a valid Will.

Letters of Administration

The document issued by the Probate registry that proves, in the absence of a Will or named Executor, who the Administrator is and gives them the formal authority to deal with the deceased's Estate.

Probate

The term used to describe the process of applying for Grant of Representation (both with or without a Will), normally when assets over £5,000 or property form part of the Estate.

Will

A legal declaration of a person's wishes regarding the disposal of their Estate following their death.

STEP TWO

WHAT DO I NEED TO DO?

When someone close to you has died, it can be a confusing and painful time and the chances are that, as well as coping with the emotional stress, you might also be unsure what to do. The next practical step you need to take after the bereavement is to register the death.

Registering a death

When you register the death, speak to the registrar about the government's Tell Us Once service, which lets you report a death to most of its organisations in one go. Search 'Tell Us Once' online.

If the death followed a serious illness... a doctor should be able to certify it and provide two forms. The first is a Medical Certificate indicating the cause of death and the second is a Formal Notice confirming that the doctor has signed the Certificate, which outlines the process for registering the death.

If the death was unexpected... you'll need support from a doctor and the closest relative/s of the deceased. In these circumstances, the following people can register a death:

- A close relative
- A non-relative who was present at the death
- Someone who lives in the same property as the deceased
- The person responsible for the funeral arrangements.

Sometimes, a person's death needs to be reported to the coroner, who will investigate the cause. In this case, the Medical Certificate will be sent directly to them, and then to the registrar. If there is an inquest, it's not unusual for it to take many months to investigate.

What to take to the registrar?

You'll need the Medical Certificate (if the coroner is not sending this directly), and where possible, the deceased's birth certificate, NHS card, driving licence, council tax bill, passport, marriage or civil partnership certificate, national insurance number and proof of address. You should also bring your own ID.

If the death is not referred to a coroner, make an appointment with the Registrar of Births and Deaths within five days (eight in Scotland). If you're in England and Wales, and the death has not been referred to the coroner, the registrar will give you:

- A Certificate for Burial or Cremation, known as the 'Green Form', which you give to the funeral director.
- A Certificate of Registration of Death (form BD8), which you may need to show to the benefits office.
- A Death Certificate.

Ask the registrar for extra copies, as these will be needed to claim for pensions, life insurance policies and premium bonds. Please note that there's a charge for each copy.

The registrar should also provide leaflets about state benefits you may be entitled to, as well as any potential Income Tax implications. If these aren't offered, make sure you ask for a copy. If you're in Scotland, the funeral director needs a Certificate of Registration of Death. If you're in Northern Ireland, you register the death through the local District or Borough Council.

STEP THREE

CLAIMING FINANCIAL HELP

It may be that your finances were tied up with the person who died, or you depended on them for financial support – including benefits like Income Support, Housing Benefit and Jobseeker's Allowance. If so, you may be able to claim financial assistance. But act quickly as time limits may apply. Contact your local Jobcentre Plus as soon as possible to check if you can receive:

- Bereavement Support Payment
- Funeral Expenses Payment to help with funeral costs.

You should also check your current benefits, tax credit and pension situation. You may be eligible for a reduction in Council Tax if the bereavement means you now live on your own.

STEP FOUR

THE WILL

Hopefully your friend or relative made a Will, so that his or her beneficiaries are aware of how the Estate should be distributed.

If you cannot track down the Will, it may be with the legal provider who helped to draw it up. The Will might state the type of funeral required, which is an issue that needs to be addressed before the funeral takes place.

If there isn't a Will, different legal rules apply in the form of intestacy. See Step Six on [page 10](#).



STEP FIVE

ARRANGING THE FUNERAL

If your friend or relative did not leave specific funeral plans, you may want to think about what is appropriate for them. This might be a traditional funeral service arranged by the leader at your place of worship. You can also choose a family-led ceremony, which you can direct yourself or a humanist funeral, which is led by a civil celebrant. Celebrants can arrange both religious and non-religious ceremonies.

You might find it helpful to start with a budget. It may be that the person who has died has life insurance or a funeral plan that will cover the cost. If that's not in place, you could think about covering it with their Estate, or funds they may have available in their bank or building society. You may also find that friends and family would like to contribute either financially or with practical arrangements. They might like to submit dedications to the memory of the deceased too, including photographs and recollections that could become part of the service or celebration of life.

A funeral director can deal with much of the paperwork, but remember that funerals can be costly, so you should get details of all the costs involved and what services are included. For help finding a funeral director, see [page 17](#).





Burial

If the person who has died is to be buried, the funeral director will need a Certificate for Burial (Certificate of Registration of Death in Scotland), unless there has been an Order for Burial form provided by the coroner. You should discuss the most suitable committal arrangements with a relevant religious leader or your civil celebrant.

Cremation

If the person who has died is to be cremated, several forms must be completed once the location and date have been decided. These include:

- An application form signed by the next of kin
- Two cremation certificates signed by different doctors
- A certificate signed by the medical referee of the crematorium
- A Certificate for Cremation, issued by the registrar.

To access the ashes, there are two further forms involved that can be provided by the crematorium:

- Certificate of Disposal of Cremated Remains. This allows for the ashes to be buried in a churchyard or cemetery.
- Certificate of Cremation for Burial or Scattering. This confirms that the cremation has taken place and the Certificate is given to the next of kin and/or the Executor.

You can also opt for an unattended or direct cremation without a funeral.

STEP SIX

IMPLEMENTING THE WILL

The people who deal with the Estate are usually referred to as Personal Representatives. They might be friends or family, a trustee from the deceased's bank or their solicitor. Personal Representatives who deal with a Will are called Executors. If the deceased did not leave a Will, those dealing with their Estate are called Administrators.

If there is a Will, the Executors should get a Grant of Probate from the Court. The Administrators should apply for a Grant of Letters of Administration (England and Wales) or Confirmation of the Estate (Scotland).

The following tasks need to be actioned:

- Check for monies owed to the deceased from pensions and life insurance policies. These funds can be used to pay Inheritance Tax (IHT), if required. See Step Seven on [page 12](#).
- Arrange valuations for all assets such as property, investments and valuable personal items. Joint or foreign assets and gifts made in the seven years before death must also be declared. Assets above £325,000 are subject to IHT at 40% (correct as of March 2022), unless relief or spouse/civil partner exemptions apply. There are separate rules for the family home. For more details on IHT, see Step Seven on [page 12](#).
- Deal with all the relevant tax returns.
- Make payments to all creditors. These will be set against the total assets calculated for IHT purposes and can include overdrafts, mortgages, loans, outstanding credit card

balances, utility bills and council tax. If there is any possibility of the Estate being insolvent, you should obtain specialist advice.

- Pay any specific bequests.

What is 'intestacy'?

If the deceased doesn't leave a valid Will, they will be deemed to have died intestate and different legal rules apply. Only married couples, civil partnerships or close relatives may inherit. For more information visit:

www.gov.uk/inherits-someone-dies-without-will

Probate

Probate is the legal process of dealing with someone's property, money and possessions (their estate) after they have died.

1 in 2 people will require probate. When applying for probate, you can apply directly to the Probate Registry or through a legal specialist. It's worth noting that executors are personally liable for the administration of the assets, completion of formalities and paying debts. It can be a long and complex process, so you should consider using a legal professional.

Saga Legal has partnered with Co-op Legal Services who provide comprehensive probate support, guiding clients through each step of the probate process and offering clear and practical advice. They can handle all the necessary paperwork, including obtaining the Grant of Probate or Letters of Administration, valuing the estate, settling debts with creditors, dealing with Inheritance Tax, and distributing assets to beneficiaries.



By taking on responsibility for all the legal, tax and administrative work, Co-op Legal Services alleviates the burden on the executor or next of kin at an already difficult time.

Co-op Legal Services has extensive experience in the legal process of estate administration. Their specialist expertise ensures that the probate process is conducted efficiently and accurately, saving time and reducing potential errors.

For support, contact Saga Legal on **0330 018 1364**.

Making changes to a Will

You can make changes to a Will with a Deed of Variation or by letter providing you meet the required conditions. You can find a checklist at: www.gov.uk/alter-a-will-after-a-death. If all the beneficiaries agree and are aged over 18, the Will can be varied within two years of the death of the deceased.

You can change a Will to:

- make the Will clearer
- reduce Inheritance or Capital Gains Tax
- move the deceased's assets into a Trust
- add someone who was left out of the Will.

STEP SEVEN

WORKING OUT INHERITANCE TAX

Inheritance tax may need to be paid on the deceased's Estate. Unless the beneficiary is the surviving spouse or civil partner – where there is no IHT payable on any Estate amount – the value of any Estate worth more than £325,000 is chargeable at 40% (or £650,000 if the deceased is the last surviving spouse/civil partner).

The Estate can pay at a reduced rate of 36% on some assets if 10% or more of the 'net value' is left to charity in the Will. The family home is exempt from IHT if it has been left to a spouse or civil partner. If the deceased has given their home away to their children, adopted children or grandchildren, the Residence Nil-Rate Band (RNRB) means some of the value of the main

residence is deducted from the Estate. RNRB is £175,000 until at least 2026, so the total exemption is £500,000. Currently, on Estates worth more than £2 million there is less of a deduction and Estates worth more than £2.35 million do not qualify for RNRB.

For more information visit: www.gov.uk/inheritance-tax

Currently, IHT on liquid assets (e.g. investments and savings) must be paid within six months of the date of the deceased's death and before Probate can be obtained. With non-liquid assets (e.g. properties, vehicles and paintings) it is possible to pay the IHT in annual instalments over ten years. The first annual instalment is due six months after the date of death, although once the asset is sold, all the IHT becomes payable.

You may be able to reduce the amount of IHT to be paid by talking to an independent financial adviser. To help calculate the value of the Estate, please see the tables on the following pages.



Working out Inheritance Tax

How to work out the value of the Estate

To find out whether the Estate is liable for Inheritance Tax, you need to work out its value. Calculate the assets, then take away the liabilities. If the total is more than £325,000, the excess may be liable to 40% tax (**correct as of March 2022**).

Assets

Property (current market value)	Value (£)
Main home	
Holiday homes in the UK or abroad	
Properties being let	
Rents from property	
Business premises	
Land	
Valuables	
Antiques and paintings	
Jewellery	
Car(s)	
House contents	
Personal belongings	
Other	
Financial	
Current accounts	
Savings accounts	
Pensions	
Life assurance	
Investments	
NS&I (Premium Bonds etc)	

Unit and investment trusts	
ISAs	
Stocks and shares	
Cash	
Business holdings	
Gifts made within the last seven years	
Total assets	+ £

Liabilities

Outstanding balances	Value (£)
Mortgages	
Loans	
Credit and store cards	
Overdraft(s)	
Hire purchase	
Unpaid bills	
Funeral costs	
Probate costs	
Other	
Total liabilities	- £
Total value of estate	£
(Assets minus liabilities)	

CHECKLIST OF WHO TO INFORM

Personal

- Property owner** – if the deceased was a tenant
- Utilities companies** – to pay bills or transfer account names
- The deceased's hospital, dentist or health centre**
- The deceased's driving licence needs to be returned to the DVLA**, Swansea SA99 1AB (and there needs to be a record of any change in vehicle ownership)
- Social Work Department** – if carers, aids and meals were being provided
- The Royal Mail** – to redirect mail
- The Bereavement Register** – to stop delivery of unwanted mail (see [page 17](#))
- Passport Office** – to cancel any passport
- Television and internet service providers**
- Any other relevant organisations** – to cancel memberships, bus passes or season tickets and claim any refunds
- Libraries** – for book returns and to cancel any membership

Business and financial

- Legal provider** – to deal with the Will and arrange Grant of Probate
- Employer or former employer** – if the deceased had an occupational pension scheme
- HM Revenue & Customs** – regarding any outstanding taxes or rebates
- Department for Work and Pensions** – regarding state pension or benefits
- Banks and/or building societies** – accounts to be frozen or Direct Debits adjusted/cancelled
- Pension/annuity company** – annuities to cease or be rearranged
- Credit and store card companies**
- Mortgage company** – use mortgage protection or endowment policy as appropriate
- Insurance companies** – regarding any current policies
- Investment companies** – valuation of investments and potential re-registration of assets
- Hire purchase and loan companies**
- Local government offices** – that provide services such as the Electoral Register, housing benefit, disabled parking permits

HERE TO HELP

As part of Saga Legal's partnership with Co-op Legal Services, we're here to help. The specialist bereavement support team at Co-op Legal Services can provide valuable advice and guidance on some of the practical next steps following the death of a loved one. Their support is free, and they can:

- Provide guidance on legal requirements that you may need to consider
- Provide guidance regarding any insurance policies that were in the name of the deceased
- Provide guidance about certain government reliefs or allowances that you may be entitled to
- Provide guidance on whether probate is required and if it is, arrange support from Co-op Legal Services for you

For support, please call **0330 018 1364**

Lines are open:

Monday to Thursday - 9am - 6:30pm

Friday - 9am - 5:30pm

Saturday - 10am - 2pm

Excluding bank holidays

Co-op Legal Services is authorised and regulated by the Solicitors Regulation Authority under registration number 567391.

FURTHER SUPPORT

Following a bereavement, many people make sense of their grief with the support of friends, peers, families, faith or community groups and other acquaintances. For some, grief can be more complicated. You may need additional support if you experience any of the following:

- Prolonged or strong feelings of irritability, anger, worry, fear, or sadness
- Avoiding friends and social activities
- Less interested in your appearance or personal care
- Struggling to carry out normal daily activities or handle daily problems
- Changes and worries about work performance
- Thinking about suicide or self-harm
- In need of practical help, e.g., financial, housing or care.

If you need support with any of the above, please turn to:

Cruse Bereavement Care

PO Box 800
Richmond, Surrey, TW9 1RG

0808 808 1677

www.cruse.org.uk/get-support/

National Bereavement Service

0800 0246 121

<https://thenbs.org>

The Samaritans

116 123 (free call)

www.samaritans.org





To find out about other support in your area, you could also speak to:

A Relatives Support Officer at your local hospital

The minister at your local place of worship

Your library, council or Citizens Advice Bureau

www.citizensadvice.org.uk

Your local Age UK www.ageuk.org.uk/

Advice from the government

www.gov.uk/browse/births-deaths-marriages/death

Stopping direct mail to the deceased

The Bereavement Register

FREEPOST RTEU-JSHJ-LCTZ

1 Newhams Row, London SE1 3UZ

020 7089 6403

Email: help@thebereavementregister.org.uk

www.thebereavementregister.org.uk/

Funeral directors

National Association of Funeral Directors

0121 711 1343

Email: info@nafd.org.uk

www.nafd.org.uk

Civil ceremonies

Humanists UK

020 7324 3060

ceremonies@humanists.uk

www.humanists.uk

IMPORTANT CONTACTS

Use this space to record the details of various people and organisations you may need to contact.

Organisation	Name	Telephone number
Legal provider		
Doctor		
Funeral director		
Spiritual/religious adviser		
Bank adviser		
Financial adviser		
Insurance company 1		
Insurance company 2		
Investment company 1		
Investment company 2		
Stockbroker		
Pension/annuity provider		
Valuer		
Building society		

