

# When someone dies

.....  
A step-by-step guide  
to what to do  
.....

**Money  
matters**



***Age UK is the new force combining  
Age Concern and Help the Aged.***

***With almost 120 years of combined  
history to draw on, we are bringing  
together our talents, services  
and solutions to do more to enrich  
the lives of people in later life.***

***The Age UK family includes Age Cymru,  
Age NI and Age Scotland. There are  
also more than 170 local Age UKs.***

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This guide was first published in April 2010 and updated in December 2011. Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Age UK is the new force combining

**AGE**  
*Concern*

and

**HELPTHEAGED WE WILL**



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# Introduction

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 you need to do and where to go for more help and advice.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 25–34). Contact details for organisations near you can usually be found in the local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 25).

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

## Key

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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.

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## ***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 showing 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, but this can be done at some point before the cremation.

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.

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# Unexpected death

- i** If someone dies unexpectedly, or the family doctor has not seen the person within 14 days of death (or 28 in Northern Ireland), the death is reported to the coroner (the procurator fiscal in Scotland). 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?

- For more detailed information, see the DWP booklet *DWP1027 What to do after a death in England and Wales*. You can get a copy when you register a death, from the Jobcentre Plus offices, many funeral homes, Citizens' Advice Bureau, or the Directgov website. In Scotland, see the Scottish government's booklet *What to do after a death in Scotland*. Call 0131 244 3581 to order a copy.

# How to register a death

- i** 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 (eight days in Scotland), unless it has been referred to the coroner. You can find the address in the phone book or from a doctor, local council, post office or police station.

How you should register a death may differ depending on your circumstances and where you live in the UK. Visit [www.direct.gov.uk](http://www.direct.gov.uk) to use an interactive tool that will give you tailored information for your situation.

If you can't contact the registrar for the district where the death occurred, you can make a formal declaration in any district and this will be forwarded to the correct one. If this happens there may be some delay in certificates being issued.

The registrar will need:

- the medical certificate showing the cause of death, signed by a doctor
- the full names 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.

You should also take, if possible:

- the deceased person's medical card or NHS number
- the deceased person's birth and marriage or civil partnership certificates.

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 36/BD8 in Northern Ireland), which gives permission for the body to be buried 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 GR021 in Northern Ireland). If the deceased person was receiving any benefits, you should complete this and send it to the local social security office
- leaflets about bereavement benefits for widows, widowers and surviving civil partners, if appropriate
- a death certificate, for which there will be a charge.

The death certificate 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. Note that ordinary photocopies are not accepted by some organisations, such as banks or life insurance companies.

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***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 (eight days in Scotland), unless it has been referred to the coroner.***

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## ***Death abroad***

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

## ***Organ donation and medical research***

If the deceased person carried a donor card 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. In order for this to happen, they must have made arrangements with their nearest medical school and told their family. When the person dies, their family should contact the Human Tissue Authority for advice (see page 29).

If the death has to be reported to the coroner, you may need their consent before the organs or body can be used.

# Arranging a funeral

When you arrange a funeral, you should 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, for a woodland burial or a coffin made of particular materials, such as wicker or cardboard. However, if there are no clear wishes, the executor 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 funeral plan or life insurance policy, or a pension scheme that provides a lump sum towards funeral 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 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 crematoria and clergy) at least to be paid up-front. See also 'Help with funeral costs' (see pages 11–12).

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 have codes of practice for their members, which 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 embalming, flowers, crematorium and cemetery fees, doctors and clergy. Ask the funeral director to explain these.

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

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# 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 do not have to use a funeral director when someone dies – some people now have ‘do-it-yourself’ (DIY) funerals. DIY funerals can be a lot less expensive and more personal, intimate and environmentally friendly. This type of funeral might take place if the person specified before their death that they wanted this and made plans for it, as it can involve more advance planning.

Bear in mind that if you arrange a funeral without a director, you will have more to organise, such as transporting the body.

## 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 a funeral* to find out more.

## Help with funeral costs

You may be able to get a grant to help pay for funeral costs from the Social Fund, but there are strict rules about who can get help and how much. It’s worth checking whether you can get a payment before you make the arrangements and accept responsibility for the bill, although you won’t get a definite decision on your application until after the funeral has taken place. You may not be able to get a payment if the deceased person had a pre-paid funeral plan.

To qualify for a payment, you or your partner must receive one of these means-tested benefits:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Housing Benefit
- Council Tax Benefit
- Working Tax Credit (which includes the disability or severe disability element)
- Child Tax Credit (paid at a rate that exceeds the family element).

It must also be reasonable for you to pay for the funeral. This will apply if you are the partner (including same-sex partners) of the deceased person. If the deceased person had no partner, a close relative or a close friend can be considered for a funeral payment but the rules are quite complicated. The DWP can refuse an application from a close relative or friend if it considers that there is another close relative who could have arranged and paid for the funeral. You must claim within three months of the funeral.

Contact the DWP Bereavement Service (see page 28) or a local advice agency to find out whether you're eligible for a funeral payment.

# What will a funeral payment cover?

A funeral payment from the Social Fund will cover the costs of a simple, respectful funeral, including:

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

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.

From the end of 2011, you may be able to get a Budgeting Loan from the Social Fund to help with the cost of a funeral. These are interest-free loans of between £100 and £1,500 that you must repay out of your benefits. You may be able to get one if you don't qualify for a funeral payment, or if it doesn't cover the full costs of the funeral.

## what next?

To claim a funeral payment, you need form SF200, which you can get from your local Jobcentre Plus office or download from the DWP website. You can also call the DWP Bereavement Service (see page 28) to make a claim.



In Northern Ireland, contact your nearest Social Security office (it will be in the phone book). See our free factsheet *The Social Fund* to find out more about funeral payments and Budgeting Loans.

# Who to tell about the death

When someone dies, you need to tell the tax office as soon as possible. You can download a guide from the HM Revenue and Customs website that explains what to do, called *A guide to understanding tax when someone dies* (see page 29).

A driver's licence should be returned to the DVLA and a passport to the UK Passport Agency. 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 31). In Scotland, an LPA is called a Welfare Power of Attorney and an EPA is called a Continuing Power of Attorney. The registrar can advise you how to go about informing government departments and agencies about a death.

In certain local authority areas, the DWP's Tell Us Once service (see page 28) allows you to make just one telephone call to report a death to several government departments. This includes the DVLA, the Passport Service, the Pension Service and HMRC. Visit [www.direct.gov.uk](http://www.direct.gov.uk) for more information about how the Tell Us Once service works and where it is available.

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 put a stop to post being sent to people who have died (see page 26).

### what next?

Age UK produces *LifeBook*, a handy book where you can keep useful information in one place, such as where you keep your will and which company insures your car. For your free copy, please call 0845 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. This may be held by a bank, solicitor, will safe facility, the Principal Probate Registry or a trusted friend or relative.

A will explains what should happen to the deceased person's estate – their money, property and possessions. 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 and children will automatically inherit all of their personal possessions, and the spouse or civil partner inherits the first £250,000 of their estate. Any balance over that amount will be shared equally between him/her and any children. There is a list of people who will be entitled in turn – see our free factsheet *Dealing with an estate* to

**i** find out more. In Scotland, different rules apply for intestacy and these are complicated – you can contact the local Sheriff Court office for more information (see page 33).

**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 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 33).

Sometimes there is no need to apply for a grant of representation because, for example, the value of the estate is very small (usually less than £5,000). 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.

The Principal Probate Registry gives information and advice to anyone dealing with an estate in England and Wales, whether they left a will or died intestate (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 more information. For more detailed advice about probate or will disputes, contact the Law Society in your nation (see page 30). Age UK Legal Services offers help and advice on a range of subjects, through the law firm Irwin Mitchell, including how to deal with an estate. Call 0845 685 1076 for more information.

***‘Age UK helped me claim the benefits I was entitled to, so I could afford to run the house and pay all the bills until the probate on the will was sorted out.’***

**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 Benefit too. When the probate has been given and I can have Henry’s savings and investment bonds I’ll have to stop claiming these benefits (except for the Council Tax reduction). But for now, I’m very relieved and can concentrate on getting other things sorted out.’



# 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 threshold is £325,000, which will be valid until 2015. Over that threshold, the tax payable is 40 per cent. However, most estates do not have to pay IHT because they are valued at less than the threshold. There is no IHT to pay on estates left to a spouse or civil partner, or to a charity.

If the person gave a 'gift' worth more than £3,000 before they died – for example, if they gave their house to their children – less than seven years before their death, the person who received the gift will be liable to pay IHT. The amount of IHT payable depends on the length of time between the gift being made and the death of the person giving the gift.

If there is IHT to be paid, it has to be done before probate is granted. 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.

## what next?

For more information about Inheritance Tax, see our free *Tax guide* and our free factsheet *Dealing with an estate*. If you think you might be liable for IHT, contact the Probate and Inheritance Tax Helpline (see page 33).

# 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 of £102.15 a week 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.
- If you're a widower or surviving civil partner and you reached State Pension age after 5 April 2010, the rules about inheriting State Pension are the same as for widows. 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.

Call Age UK Advice or see our free factsheet *State Pension* for more information. Returning the certificate of registration of death or contacting the DWP Bereavement Service will trigger 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 was not entitled to a Category A State Pension when they died

**or**

- you were under State Pension age when your spouse or civil partner died.

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 26) or Turn2us (see page 34) could also help.

**what  
next?**

For more information, see DWP leaflets DWP1005 *Bereavement benefits* and NP46 *A guide to state pensions*. Contact the DWP Bereavement Service for an eligibility check to see what benefits you are entitled to, or to make claims for bereavement benefit (see page 28). You can also contact the Pension Service (see page 32).

## War pensions

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

## Means-tested benefits

Many people have money worries after bereavement, so it's important to check whether you are entitled to any welfare benefits. Some of the benefits you may be able to get are listed below. We have not included all of them – just the most relevant ones for older people:

- 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 age 60
- Housing Benefit – helps to pay rent
- Council Tax Benefit – gives you money off Council Tax
- Attendance Allowance or Disability Living Allowance – if you need help because of an illness or disability
- Social Fund grants or loans
- help with health costs.

### what next?

Visit Age UK's website to download the 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, or call Age UK Advice to be sent a copy (see page 25). Check your entitlement using our online benefits checker at [www.ageuk.org.uk/calculators](http://www.ageuk.org.uk/calculators)

# Bereavement support

Many organisations offer support to people who have suffered a bereavement, including counselling, information and advice, or practical support. Sharing your feelings with others can help, but do not 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:

- Cruse Bereavement Care
- Samaritans
- London Friend LGBT Bereavement Helpline (for people across the UK)
- War Widows' Association of Great Britain.

(See the 'Useful organisations' section on pages 25–34.)

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

Age UK is the new force combining Age Concern and Help the Aged. 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](http://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 169 65 65

[www.agecymru.org.uk](http://www.agecymru.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575

[www.ageni.org](http://www.ageni.org)

In Scotland, contact

**Age Scotland:** 0845 125 9732

[www.agescotland.org.uk](http://www.agescotland.org.uk)

## **Bereavement Register**

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

Freepost SEA8240

Sevenoaks

Kent TN13 1YR

Tel: 01732 467 940

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

Email: [help@thebereavementregister.org.uk](mailto:help@thebereavementregister.org.uk)

[www.the-bereavement-register.org.uk](http://www.the-bereavement-register.org.uk)

## **Charity Search**

Provides 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](http://www.charitysearch.org.uk)

## **Citizens Advice**

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

Tel: 020 7833 2181

(for details of your local Citizens Advice Bureau)

In Wales there is a national phone advice service on 0844 477 2020. It is available in some parts of England on 0844 411 1444.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

[www.cas.org.uk](http://www.cas.org.uk) in Scotland

[www.adviceguide.org.uk](http://www.adviceguide.org.uk) for online information

## **Cruse Bereavement Care**

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

103 High Street  
Crawley  
West Sussex RH10 1DD

Tel: 0844 477 9400  
Email: [helpline@cruse.org.uk](mailto:helpline@cruse.org.uk)  
[www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)

In Wales, contact:

## **Cruse Bereavement Care Cymru**

Ty Energlyn  
Cwrt Llanfabon  
Caerphilly CF83 2TP  
Tel: 029 2088 6913  
Email: [wales.cymru@cruse.org.uk](mailto:wales.cymru@cruse.org.uk)

In Northern Ireland, contact:

## **Cruse Bereavement Care in Northern Ireland**

Graham House  
Knockbracken Healthcare Park  
Saintfield Road  
Belfast BT8 8BH  
Tel: 028 9079 2419  
[www.cruse.org.uk/northernireland](http://www.cruse.org.uk/northernireland)

In Scotland, contact:

## **Cruse Bereavement Care Scotland**

Riverview House  
Friarton Road  
Perth PH2 8DF  
Tel: 0845 600 2227  
[www.crusescotland.org.uk](http://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 Social Fund funeral payments.

Tel: 0845 606 0265

(Welsh) 0845 606 0275

Textphone: 0845 606 0285

(Welsh) 0845 606 0295

## **Directgov**

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

[www.direct.gov.uk](http://www.direct.gov.uk)

For details of the Tell Us Once service, type 'Telling government someone has died' into the search box.

## **General Register Office (GRO)**

Registers and supplies official information on births, marriages and deaths registered in England and Wales. There are equivalent offices for Scotland and Northern Ireland.

PO Box 2

Southport

Merseyside PR8 2JD

Tel: 0845 603 7788

[www.gro.gov.uk/gro/content/certificates](http://www.gro.gov.uk/gro/content/certificates)

In Northern Ireland, contact:

**General Register Office**

Oxford House  
49–55 Chichester Street  
Belfast BT1 4HL  
Tel: 028 9025 2000  
[www.groni.gov.uk](http://www.groni.gov.uk)

In Scotland, contact:

**General Register Office for Scotland**

New Register House  
3 West Register Street  
Edinburgh EH1 3YT  
Tel: 0131 334 0380  
[www.gro-scotland.gov.uk](http://www.gro-scotland.gov.uk)

**HM Revenue and Customs (HMRC)**

For information about taxes, including Inheritance Tax.

Inheritance Tax Helpline:

Tel: 0845 30 20 900

National Insurance contributions office:

Tel: 0845 302 1479

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

**Human Tissue Authority**

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

Tel: 020 7211 3400

[www.hta.gov.uk](http://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 7242 1222

[www.lawsociety.org.uk](http://www.lawsociety.org.uk)

### **Law Society of Northern Ireland**

Tel: 028 9023 1614

[www.lawsoc-ni.org](http://www.lawsoc-ni.org)

### **Law Society of Scotland**

Tel: 0131 226 7411

[www.lawscot.org.uk](http://www.lawscot.org.uk)

### **London Friend LGBT Bereavement Helpline**

Offers a listening ear to lesbians and gay men who have been bereaved or are preparing for bereavement, as well as to family and friends, colleagues and carers. The helpline is only available on Tuesdays 7.30–9.30pm.

Tel: 020 7837 3337

[www.londonfriend.org.uk/bereavementhelpline](http://www.londonfriend.org.uk/bereavementhelpline)

### **National Association of Funeral Directors**

Offers support and information about funerals in the UK.

618 Warwick Road

Solihull

West Midlands B91 1AA

Tel: 0845 230 1343

[www.nafd.org.uk](http://www.nafd.org.uk)

## **National Society of Allied and Independent Funeral Directors**

Offers support and information about funerals in the UK.

3 Bullfields  
Sawbridgeworth  
Hertfordshire CM21 9DB

Tel: 0845 230 6777  
Email: [info@saif.org.uk](mailto:info@saif.org.uk)  
[www.saif.org.uk](http://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.

In The Hill House  
Watley Lane  
Twyford  
Winchester SO21 1QX

Tel: 01962 712 690  
[www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

## **Office of the Public Guardian**

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

PO Box 15118  
Birmingham B16 6GX

Tel: 0300 456 0300  
[www.direct.gov.uk](http://www.direct.gov.uk)  
(type 'Office of the Public Guardian' into the searchbox)

## **Pension Service**

For details of state pensions, including forecasts and how to claim your pension.

Tel: 0845 60 60 265

Tel: 0845 601 8821 (Northern Ireland)

State Pension Forecasting Team: 0845 3000 168

[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)

## **Principal Probate Registry**

Information and advice on dealing with an estate and contact details for local probate registries.

Tel: 0845 302 0900 (Probate and IHT helpline)

[www.justice.gov.uk](http://www.justice.gov.uk)

(type 'Probate service' into the search box)

In Northern Ireland, contact:

### **Probate Office**

Royal Courts of Justice

PO Box 410

Chichester Street

Belfast BT1 3JF

Tel: 028 9072 4678

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

### **District Probate Registry**

The Courthouse

Bishop Street

Londonderry BT48 6PY

Tel: 028 7126 1832

## **Probate and Inheritance Tax Helpline**

Tel: 0845 30 20 900

## **Samaritans**

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

Tel: 0845 7 90 90 90

[www.samaritans.org](http://www.samaritans.org)

## **Service Personnel and Veterans Agency (SPVA)**

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

Norcross

Thornton Cleveleys

Lancashire FY5 3WP

Tel: 0800 169 2277

[www.veterans-uk.info](http://www.veterans-uk.info)

## **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 in Scotland.

Tel: 0131 225 2525

[www.scotcourts.gov.uk/sheriff/index.asp](http://www.scotcourts.gov.uk/sheriff/index.asp)

### **Turn2us**

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

Tel: 0808 802 2000

[www.turn2us.org.uk](http://www.turn2us.org.uk)

### **War Widows' Association of Great Britain**

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

199 Borough High Street

London SE1 1AA

Tel: 0845 2412 189

Email: [info@warwidowsassociation.org.uk](mailto:info@warwidowsassociation.org.uk)

[www.warwidowsassociation.org.uk](http://www.warwidowsassociation.org.uk)

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- *Equity release*
- *Help with legal advice*
- *How to be an executor*
- *Lesbian, gay or bisexual*
- *Looking after someone else's affairs*
- *Managing your money*
- *Money matters*
- *More money in your pocket: a guide to claiming benefits for people over pension age*
- *Powers of attorney*
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**0800 169 65 65**

**[www.ageuk.org.uk/moneymatters](http://www.ageuk.org.uk/moneymatters)**

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# What should I do now?

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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](http://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*
- *Wills and estate planning*

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**.



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