

THIS IS AN IMPORTANT DOCUMENT WHICH SHOULD BE KEPT IN A SECURE PLACE OR WITH A SOLICITOR.

DO REMEMBER TO TELL YOUR EXECUTOR(S) AND FAMILY MEMBERS WHERE IT IS KEPT.

**THE
FAMILY
BUILDING
SOCIETY**

If you're reading this I hope you find it helps.

I've named you as executor(s) in my Will and have tried to be organised with my personal finances and records to make this as easy as possible for you.

You'll need to register my death – the doctor certifying the death will give you a certificate that then needs to go to the Registrar. Ask the Registrar for half a dozen copies of the death certificate (there will be a charge) – that will make things easier later (it's also cheaper to get the additional copies there and then rather than pay more when you realise that you need another copy!).

After you've registered my death you'll be given a unique reference number by the Registrar. You can use this to access the Government's 'Tell Us Once' service that will enable you to inform all of the various State organisations such as HMRC, Passport Office, DVLA and the local council in one go. For information on this service, you can ask your Registrar or visit:

<https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once>

The Money Advice Service also have a useful website:

<https://www.moneyadviceservice.org.uk/en/articles/what-to-do-when-someone-dies-a-checklist>

My important documents including my Will, birth certificate, driving licence, passport, and marriage certificate are kept with/in:

My National Insurance number is:

In my Will I have stated how I would like my property to be distributed and have named you as executor(s).

However, you can appoint someone to deal with things on your behalf.

The Family Building Society have a specialist provider, Wellers Law Group, who offer an estate administration service. They can help with the paperwork, asset distribution and Grant of Probate, if necessary. To find out more about this service, call the Family Building Society on 03330 244595 and they'll put you in touch.

Or you could also get help from:

NAME	COMPANY	OFFICE TEL	MOBILE TEL

PRACTICAL THINGS. FIRST, MONEY.

I have the following life insurance policies:

DEATH IN SERVICE COVER FROM MY EMPLOYER

£

JOINT LIFE INSURANCE POLICY

AMOUNT [£]	INSURER	POLICY NUMBER	EXPIRY DATE	TEL

SOLE LIFE INSURANCE POLICY

AMOUNT [£]	INSURER	POLICY NUMBER	EXPIRY DATE	TEL

JOINT LIFE INSURANCE FOR THE MORTGAGE

AMOUNT [£]	INSURER	POLICY NUMBER	EXPIRY DATE	TEL

SOLE LIFE INCOME REPLACEMENT POLICY

AMOUNT [£]	INSURER	POLICY NUMBER	EXPIRY DATE	TEL

This is a sickness cover plan but it has a small amount of life cover.

SOLE LIFE CRITICAL ILLNESS POLICY

AMOUNT [£]	INSURER	POLICY NUMBER	EXPIRY DATE	TEL

This is a critical illness cover plan paying a lump sum on occurrence of certain critical illnesses. Depending on what I died of and how long it took, there may be a claim to make.

For the lump sum from work you need to contact:

NAME	POSITION	COMPANY	TEL

The policy documents for the other life insurance policies are located:

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If I have any bank or building society current accounts with you in our joint name, they will simply revert to your name on my death – you just need to register my death with the firms concerned.

If I have accounts in my sole name, you'll need to notify the banks and/or building societies of my death and send a copy of my death certificate. If there is a provider managing my estate for you, they'll do this – you'll just need to provide them with these details.

Here's a list of my/our accounts:

JOINT MAIN CURRENT ACCOUNT

INSTITUTION	REFERENCE NUMBER

JOINT HOUSEHOLD BILLS ACCOUNT

INSTITUTION	REFERENCE NUMBER

JOINT SAVINGS ACCOUNT

INSTITUTION	REFERENCE NUMBER

SOLE IMMEDIATE ACCESS CASH ISA

INSTITUTION	REFERENCE NUMBER

SOLE INSTANT ACCESS SAVINGS ACCOUNT

INSTITUTION	REFERENCE NUMBER

SOLE ONLINE INSTANT ACCESS ACCOUNT

INSTITUTION	REFERENCE NUMBER

SOLE PREMIUM BOND ACCOUNT

INSTITUTION	REFERENCE NUMBER

HELPFUL INFO, E.G., "ON MY LAPTOP IS A SPREADSHEET WITH CURRENT SAVINGS ACCOUNT BALANCES AND WHAT FUTURE PURPOSES THESE ARE EARMARKED FOR."

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Our Private Banking Manager is:

BANK	NAME	TEL

The 24/7 Private Banking Team is:

BANK	TEL

SHARES

I have shares at the following institutions:

INSTITUTION	NAME	TEL

CREDIT CARDS

I have credit cards at the following institutions:

INSTITUTION	NAME	TEL

My online access for the following accounts and all the credit cards will be deactivated when you register my death:

There are copies of recent bills/statements from all of the utilities companies we deal with in:

TAX

You may need to do a tax return for me for the period from 6 April to the date of my death. Any overpaid tax from this is an asset of my estate, any underpaid tax is a debt on my estate.

If I was employed, my employer will be able to refer you to a range of people who can fill in all the details for you.

EMPLOYER NAME	CONTACT DETAILS

DIGITAL ACCOUNTS

The following accounts are associated with credit cards and renew automatically.

NAME	SERVICE	CARD	URL

Once the cards are deactivated the service will fall away in time. If you want to keep any, such as our personalised email address, you will need to change the account details. If you do I suggest you change the password.

SOCIAL MEDIA ACCOUNTS

You might want to leave these alone for a few months just in case something comes up that I've not covered here. Then just delete the social media accounts from the computer.

FACEBOOK	
LINKEDIN	
TWITTER	
INSTAGRAM	
OTHER:	

You have all the password details to be able to close these down. These are kept in the online password vault OR separately in /with:

The best way to deal with these accounts is to get the younger members of the family to check on close down arrangements – they do change. They can always be researched by Googling: “How to close a account”.

LOOK OUT FOR SCAMMERS!

It is likely that my death will become widely known. Scammers may try to call you and ask you to give away personal details. Just remember that none of the companies we deal with will ever call you or email you asking for details that would allow them to access our accounts. Just put the phone down.

OTHER INFORMATION

You may also need to know the following additional information:

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This leaflet can be provided in alternative formats on request.



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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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