

Factsheet 27

Planning for your funeral

February 2019

About this factsheet

This factsheet highlights things to consider if you want to plan ahead and make financial and other arrangements for your funeral. It looks at options when deciding what type of funeral you want, ways to pay for a funeral, and information about organ donation. It may be helpful for people arranging a funeral.

There is a form at the back of the factsheet to write down your funeral arrangement preferences and record helpful information for family or friends.

The information in this factsheet is applicable to England and Wales. If you are in Scotland or Northern Ireland please contact Age Scotland or Age NI for their version of this factsheet. Contact details are at the back of this factsheet.

Contact details for any organisation mentioned in this factsheet can be found in *Useful organisation* section.

Contents

1	Introduction	3
2	Arranging a funeral	3
3	Understanding funeral costs	4
4	Deciding on burial or cremation	4
4.1	Burial	4
4.2	Cremation	6
5	Reducing funeral costs	6
5.1	Arrange a funeral without a funeral director	6
5.2	Get quotes from several funeral directors	7
5.3	Consider a natural burial or direct cremation or burial	7
5.4	Residents fixed cost funerals	8
5.5	Think about discretionary costs	8
6	Ways to pay for a funeral	9
6.1	Funeral insurance	9
6.2	Funeral plan	9
6.3	Funeral expenses payment	10
6.4	Saving accounts	13
6.5	Occupational pension	13
6.6	Make allowance for funeral costs in your estate	13
7	Duty of the NHS and local authorities to pay for certain funerals	14
8	Organ and tissue donation	15
8.1	Donating organs for transplant	15
8.2	Donating your body for medical research	15
8.3	Donating tissue for medical research	16
	Useful organisations	17
	Age UK	19
	Support our work	19
	Appendix 1: Useful information for next-of-kin	21

1 Introduction

This factsheet is for anyone wanting to think ahead and make plans for their funeral. Reasons for doing this may include:

- looking at funeral costs when you write or revise your will
- wanting to know more about funeral plans
- wanting to ease the future burden on your family by discussing your wishes, type of funeral you want, likely costs and exploring ways to pay
- wanting to give your family the comfort of knowing they carried out your final wishes just as you wanted
- having no close relatives and wanting to guide those who will make the arrangements in the future
- having a life-limiting illness and it feels the right thing to do
- thinking about donating an organ or your body for medical research.

The factsheet may help if you are recently bereaved and making funeral arrangements. You may want to look at other Age UK resources including information guides IG03, *When someone dies*, IL8, *How to be an executor*, and IG32, *Bereavement*.

Note

For information on what is possible if a person dies abroad see www.gov.uk/after-a-death/death-abroad

Appendix 1 allows you to record your wishes or plans for your funeral and other helpful information for your next of kin.

2 Arranging a funeral

When thinking about your funeral, possibly many years in advance, there are various things to consider. For example:

- average cost of a funeral today and projected increases
- what are basic costs and what add-ons increase the cost?
- how much do you want to spend and how do you want to pay for it?
- do you want to involve a funeral director?
- do you want to be buried or cremated in the area you live now?
- do you want a service, and if so do you want it to be led by a celebrant?
- do you want an environmentally friendly funeral?
- is there a uniform or particular clothes you would like to wear in the coffin? Do you want your body to be viewed in the coffin?
- have you agreed to, or would you like to, donate organs or your body?

3 Understanding funeral costs

If using a funeral director, funeral costs have three main components:

Funeral directors fees – paid for services including transporting the deceased and caring for them at their premises, or in some cases transport direct to the funeral venue; negotiating with and paying the cemetery or crematorium. Fees may include a simple coffin and use of a hearse.

Disbursements – unavoidable fees paid to other people when you are buried or cremated. If using a funeral director, they usually manage these payments for you. They include burial or cremation fees; fees the celebrant charges if you have a service; fixed fees paid to two doctors who must complete medical certificates required if you want to be cremated. If a death is referred to the coroner, who requires a post mortem or inquest, the coroner issues a certificate for cremation.

Discretionary costs – these are affected by the type of service you want and how much friends and family do themselves. They include a more expensive coffin, pallbearers, horse drawn carriage, cars to take family members to the service, flowers, printing an order of service, organist, catering and placing an announcement in the paper.

Costs in 2018

Insurance companies publish reports on average costs of different types of funeral, highlighting component costs and regional variations. *Royal London National Funeral Cost Index 2018* found the average cost of a basic burial is £4,267 and a cremation is £3,247. This includes services of a funeral director and disbursements but not discretionary costs.

4 Deciding on burial or cremation

More people in the UK choose cremation rather than burial. This may be influenced by cost as cremation is often cheaper. Religious, cultural and family reasons or having a family burial plot can also play a role.

4.1 Burial

Burial plot costs vary from region to region.

In **England**, you have the right to be buried in the churchyard of the Church of England parish in which you die, regardless of church attendance, if space is available and it is not closed to new burials. Each diocese has Churchyard Regulations explaining graveyard rules, including for headstones, memorials and burial of ashes.

As well as a charge to dig a new grave, there is a fee to open a grave, move a headstone or add an inscription. Speak to the vicar about local rules and fees. If you or a family member has a reserved space in a churchyard, you should have a document called a '*faculty*'.

In **Wales**, anyone resident or who dies in the parish, regardless of membership or belief, has a right to be buried in the parish churchyard as long as there is space. It is the exception to be able to reserve a grave space in advance. Speak to the minister for information about rules and charges or go to www.churchinwales.org.uk/life/.

The alternative to a churchyard is a cemetery. Some are privately managed but most are run by the district council or local authority. There may be various types of grave, including lawn and traditional graves, and half spaces for burial of ashes. There may be non-denominational areas and areas allocated to different religious faiths, with access outside normal hours to meet religious practices. Religious faiths, including Judaism, Roman Catholicism and Islam may have their own cemeteries.

Some areas allow you to buy a plot in advance but in others only for immediate use. You buy an '*exclusive right of burial*' for a defined number of years and must decide at the outset how many burials per plot. If you purchase a multiple plot, there is a charge to re-open the grave. If the holder of the exclusive right is deceased, the local authority can explain rules for transferring it to someone else for the remaining years. Only the legal owner can decide who is buried in the grave.

The charge for purchase and re-opening a grave is usually significantly more for burial of a non-resident. Your district council has information on buying a plot, associated charges and rules for headstones. Go to www.gov.uk/find-local-council.

Reuse of graves

In some parts of England, particularly London, there is a shortage of churchyard and cemetery space. Graves have been reused in London with Church permission.

Natural burial grounds

In the UK, there are over 250 natural burial sites. They follow environmentally friendly principles, described in their terms and conditions, and are often cheaper than a cemetery. They may be managed by the local council within their cemetery or at another site or privately owned in a dedicated nature reserve or woodland. You may be able to purchase a plot in advance. Most do not allow a traditional headstone, but often allow another marker.

For information, contact your local authority or the Natural Death Centre (NDC). The NDC helped create the network of woodland burial sites and runs the Association of Natural Burial Grounds, with its own code of practice that members must follow.

Burial at sea

You need a licence for England and offshore areas of Wales. See: www.gov.uk/guidance/how-to-get-a-licence-for-a-burial-at-sea-in-england

4.2 Cremation

Local authorities run most crematoria, with private companies managing the rest. Contact your local council bereavement services for details of those near you. There may be more than one within reasonable travelling distance. For information see www.gov.uk/find-bereavement-services-from-council

Each crematorium has rules, including on coffins suitable for cremation, scattering or burying of ashes and permitted memorials, for example a stone of remembrance or planted bush. It may offer plots for burial of cremated remains. They have basic and optional charges and may offer reduced rates early in the day or late afternoon. Basic fees usually include medical referee's fees (a medical referee's permission is required before a cremation can take place), an urn for ashes and use of the chapel and recorded music chosen in advance. Most have a duty list of ministers but it may not include all faiths.

'Direct cremation' and 'direct burial'

Some funeral directors or individual companies offer these services for a fixed price. Direct burial is less common. It is an option if you do not want an event on the day and family would like time to think about and arrange a commemorative event.

The funeral director arranges collection of the deceased and cremation at a time convenient to the crematorium. There may be an extra charge to collect the deceased if death occurs outside hospital or involves the coroner. Some companies offer family the opportunity to be present at the committal but charge for this.

This approach also offers a way to reduce costs, as there is no need for a hearse, or limousine for family and mourners, and no ceremony. Your family can have ashes returned to them, although this may incur a fee.

5 Reducing funeral costs

There are ways you can reduce costs and arrange an affordable, respectful and meaningful occasion.

5.1 Arrange a funeral without a funeral director

You can save money if your family is willing to take responsibility for some tasks usually undertaken by a funeral director. These include caring for the body, completing paperwork, making arrangements with the cemetery or crematorium and sourcing, purchasing and transporting the coffin. A funeral director may be willing to carry out some of these tasks for you.

The Natural Death Centre and Money Advice Service have information if you are considering this option, want to source the coffin, or are considering how much help you want a funeral director to offer.

5.2 Get quotes from several funeral directors

Funeral directors know people can seek more than one quote. See if they have a price list on their website or a brochure with details of their services, range of coffins and other ways they can help. Getting a quote does not mean you have to use that funeral director.

Many belong to a professional organisation that can provide a list of their members. These include:

- The National Association of Funeral Directors (NAFD)
- The National Society of Allied and Independent Funeral Directors (SAIF)
- The Association of Green Funeral Directors.

The funeral industry is currently unregulated, so there are no standard code of practice or complaints procedure. Ask each one about their complaints procedure and options should there be a problem. NAFD members are required to work to a code of practice. If you are unhappy with the funeral director's response, NAFD and SAIF offer an independent arbitration scheme.

What can you expect from a funeral director?

Funerals are individual events. Funeral directors should discuss your requirements, their fee structure and have an understanding of the observances of local faith groups and cultures. They should be aware of local options, cemetery and crematorium rules and fees and whether there are reduced rates at certain times of the day, or days of the week.

Many have signed up to Quaker Social Action's *Fair Funerals Pledge*. They commit to be open about their most affordable options, including third party costs, when they first speak with you, on their price list and website. Many offer a 'simple' or 'basic' funeral, usually consisting of:

- transfer of the deceased from place of death within normal working hours
- care of the deceased before the funeral and provision of a hearse to a nearby crematorium or cemetery
- negotiating dates and times with the church, cemetery or crematorium and attending to necessary paperwork
- providing a basic coffin suitable for a cremation or burial
- provision of necessary staff – if offered, ask what this means in practice.

Always ask when payment is required before committing yourself. Ask if they want part or full payment beforehand, offer discount if you pay in full within a certain time, or allow payment in instalments after the funeral.

5.3 Consider a natural burial or direct cremation or burial

See section 4 for more details.

5.4 Residents fixed cost funerals

Ask your local authority if they have a fixed cost, value for money funeral service for residents in conjunction with a local funeral director. This option may not be available but it can be worth checking.

5.5 Think about discretionary costs

Discretionary costs can add up and affect overall costs. Funeral directors can help with these but your family may be able to organise many themselves.

Things to consider include:

- do you want an obituary in the local paper or to inform ex-colleagues?
- do you want order of service sheets? If so, could a family member or friend produce them?
- type of coffin or casket for a burial – there are environmentally friendly materials such as willow, bamboo, cardboard or different types of wood and these vary significantly in price. There is no legal requirement to use a coffin for burial - you can choose a shroud instead.
- as caskets may be larger than coffins and need extra grave space, check costs with a cemetery or funeral director. There are coffin-related requirements for cremation.
- do you want a clergy-led or celebrant-led service at a church or crematorium? This incurs a fee. The British Humanist Association or Institute of Civil Funerals can help you find a non-religious celebrant.
- if you have a service, do you want an organist or will you use the venue's sound system to play your own choice of music?
- do you want friends or relatives to read poems or reflect on your life instead of, or as well as, a celebrant-led service?
- use of limousines – do you want any or to limit them to close family?
- use of pallbearers – do you want to ask family or friends, as many funeral directors allow this?
- do you want flowers? The style and number of floral displays affects costs. Do you want to use a florist or have family arrange the flowers?
- refreshments afterwards – do you want to hire a venue or to have something at home? Would you use a caterer or would family and friends be willing to bring food? Do you want to offer alcohol?
- do you want a memorial in the garden of remembrance or to have your ashes scattered in a favourite spot? You need permission to scatter ashes on someone else's land.
- do you want a headstone in the cemetery or crematorium grounds? The size, type of stone, engraving and number of characters affect the price. Does the price quoted for the headstone include installation?

6 Ways to pay for a funeral

6.1 Funeral insurance

Funeral insurance or other insurance offers different levels of cover, so check what each plan includes. Another option is an '*over 50s life insurance plan*'. It pays a fixed lump sum on your death that can go towards funeral costs. Check policy terms, as you may have to pay into it for the rest of your life. This would affect how much you must pay in. Clarify terms should you want to cancel the plan in future.

6.2 Funeral plan

A pre-paid funeral plan allows you to decide the type of funeral you want and pay for it in advance at today's prices. When you die, the scheme should pay all agreed funeral expenses described in your chosen plan, however much they have increased since you took out the plan.

It is important to compare several schemes and check terms and conditions carefully before you agree to them and sign a contract. When comparing schemes, important points to consider include:

- price and payment terms for different plans on offer or to cancel the plan
- does the price increase if you pay over several months or years rather than in one lump-sum?
- is there a choice of funeral director or are you tied to a national chain?
- are there limitations to the days or time you can have the funeral?
- what happens if you move to a different part of the country?
- which items are included and excluded? For example, are all disbursement fees included? What burial costs are included? Check current costs of excluded items for an idea of likely costs in the future
- is money paid in, held in a whole life insurance fund or trust invested as directed by the trustees? This offers some protection, as assets to pay for the funeral are held separately from those of the scheme provider.
- is the plan provider registered with the Funeral Planning Authority (FPA)? Registration with them is voluntary; registered providers must operate to FPA requirements. The Government is looking at the current framework of self-regulation of the pre-paid funeral plan sector.
- is there helpline support for relatives when they need to realise the plan?

Note

If you or your partner are aged over state retirement age, the value of funeral plan payments is not taken into account as savings for Pension Credit, Housing Benefit or Council Tax Support (in Wales known as Council Tax Reduction Scheme). Its value is also disregarded for Universal Credit claims.

6.3 Funeral expenses payment

If there is not enough money in a deceased person's estate (money, property and possessions) to pay funeral costs, family members may be able to get a funeral expenses payment from the Department for Work and Pensions (DWP), if they meet certain conditions.

To qualify, the deceased must have been ordinarily resident in the UK when they died and the funeral usually needs to take place in the UK. In certain circumstances, a payment can be paid for a funeral taking place in the European Economic Area or Switzerland.

Note

Strict rules govern who can receive a funeral expenses payment and how much. Before making arrangements with a funeral director, always call the Bereavement Service or speak to the local Jobcentre Plus to find out what help you might get.

This is important, as you may be considered to have entered into a binding contract with the funeral director and become responsible for the cost, even if unrelated to the deceased.

Who can apply?

You or a partner who lives with you must receive a qualifying benefit and be considered responsible for making the funeral arrangements.

What benefits count?

Qualifying benefits include:

- Pension Credit
- Income Support
- Universal Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Working Tax Credit (if it includes a disability or severe disability element)
- Child Tax Credit
- Housing Benefit
- Support for Mortgage Interest loan.

You are eligible if you receive a backdated award of one of these benefits covering the date you claim a funeral payment. If your funeral payment claim is refused while waiting for a decision on a claim, you can re-claim a funeral payment within six months of being awarded the benefit.

Who is considered responsible?

The partner of the person who dies is considered responsible for arranging the funeral. Partner includes same-sex partners.

If there is no surviving partner, and someone else claims a funeral payment, it is not awarded if there is another immediate family member (for example son or daughter) who does not receive a qualifying benefit.

Example

A widow dies leaving a son and daughter. The son receives a qualifying benefit and makes a claim for a funeral payment. It is refused as his sister works and is not receiving a qualifying benefit.

There are exceptions. For example, a payment may be made if the immediate family member is estranged from the deceased, is in a care home funded in part or wholly by their local authority or their qualifying benefit stopped due to a lengthy period in hospital.

Where there is no surviving partner and no immediate family member, it may be considered reasonable for a close relative or close friend to take responsibility for the funeral. The nature and extent of their contact with the deceased is considered.

Savings and assets

There are no savings/capital limits for a funeral expense payment.

The amount of an award may be reduced to take into account:

- the deceased's assets. If there are assets only available via probate, the DWP state they have discretion whether to award a funeral payment, which they may then later ask to be paid back
- those which are or will be available without a grant of probate or letters of administration (assets which existed at the time of death can count, even if used for other purposes)
- payments made from insurance policies, occupational pension scheme, pre-paid funeral plan or similar source on the death of the deceased or
- any funeral grant paid because the deceased was a war pensioner.

Note

If a grant of probate is made, money or other assets in the person's estate may be used to pay the money back. The estate is money, property and other things owned by the deceased.

What does a funeral payment cover?

The payment covers:

- buying a burial plot and right to burial in that plot whether or not that right is exclusive or the cost of reopening a grave and burial costs
- cremation fees, including the cost of the doctor's certificate or other costs relating to death certification
- any document necessary for access to the assets of the deceased
- transport for portions of the journey more than 50 miles, in the following circumstances:
 - whether or not the deceased died at home, transport of the body to funeral director's premises or a place of rest
 - transport of coffin and bearers by hearse and another vehicle from funeral director's premises or place of rest to the funeral
 - reasonable expenses of one return journey within the UK for the responsible person to arrange or attend the funeral.

Costs allowed for burial, cremation and transport do not include any extra requirements arising from the religious faith of the deceased.

In addition, up to £700 extra funeral expenses can be claimed (£120 maximum, if the cost of some of these arrangements have been met from a pre-paid funeral plan or similar arrangements) to cover items such as a coffin, headstone, funeral director's fees, religious costs, flowers or other transport arrangements.

Making a claim

A claim can be made from the date of death, up to six months after the date of the funeral, even if the bill has been paid. The DWP only considers a claim once a funeral director has been instructed and the date of the funeral is known.

The claim should be made on form SF200 available from a Jobcentre Plus office, by calling the Bereavement Service helpline or downloading it and supporting notes from the Gov.uk website. If the person claiming is not looking after the estate, the DWP write to the person who is, at the same time as making the payment. A decision is made on a case by case basis, on receiving the completed claim form.

If you are refused a funeral payment

If an application is refused, ask the DWP to reconsider their decision, called a '*mandatory reconsideration*'. If the decision is not changed, you can appeal to HM Courts and Tribunals Service. A letter refusing a funeral payment should contain details of the revision and appeal process. When appealing, it may be advisable to seek help from an independent advice service.

It is important to challenge a decision or get advice as quickly as possible as time limits mean you should take action within one month. For more information, see factsheet 74, *Challenging welfare benefit decisions*.

Note

Contact Quaker Social Action if worried about paying for a funeral. It offers help and practical support through its Down to Earth programme www.quakersocialaction.org.uk/.

6.4 Saving accounts

You could save into a bank, building society or post office savings account or one managed by a Credit Union. See Money Advice Service for information about Credit Unions.

Bank and building societies usually freeze individual accounts when told of the holder's death but can allow family to access funds to pay for a funeral, if they provide a copy of the death certificate and funeral invoice with their name on it. This avoids the need to involve the executor or wait for probate. Ask your bank or building society about their procedures.

6.5 Occupational pension

Some occupational pension schemes provide a lump sum to a spouse on the death of a scheme member. If the individual was working at the time of their death, there may be a 'death in service' benefit.

6.6 Make allowance for funeral costs in your estate

If you have made a will and appointed executors, they have the primary responsibility for arranging the funeral and are entitled to recover funeral expenses from your estate. If your family arranges and pays for your funeral, they can seek to recover costs from your estate. If there are other debts, funeral costs are usually paid first, although secured debts such as a mortgage must be paid before funeral costs.

7 Duty of the NHS and local authorities to pay for certain funerals

In certain circumstances, for example if a deceased person has no family or friends to make arrangements and has not made advance plans, the NHS or local authority must organise and pay for a *public health funeral*. Most local authorities have a public health funeral policy.

Duty of the NHS

If someone dies in an NHS hospital and relatives cannot be traced or no relatives or friends are willing or able to arrange and pay for the funeral, the NHS usually does, though some refer to the local authority instead.

They may subsequently submit a claim on the person's estate to pay for the funeral. Hospitals often have arrangements with a local funeral director for a basic funeral. Hospital staff make arrangements, taking account of known wishes of the deceased, and decide its date, time and location. They can arrange a celebrant-led service. It is up to friends and relatives whether they attend.

Duty of a local authority

A local authority has a duty to arrange burial or cremation of anyone who has died in their area, when 'no suitable arrangements for the disposal of the body have been or are being made'. This is usually taken to mean as '*where it appears there is no other person willing or able to make necessary arrangements*'.

The local authority makes enquiries to see if a relative could pay for the funeral and claims expenses from the deceased's legal representative if they leave an estate. The authority has no powers to reimburse funeral costs where a third party has already arranged the funeral.

The way individual authorities arrange matters varies. They often have an agreement with a local funeral director for a basic funeral. They may decide the date, time and location and arrange a celebrant officiated service. They inform known family and friends of the date and time and it is up to them whether they attend.

Public health funerals are often cremations held early in the day with a short service, though the local authority should offer burial if it was clear the deceased would not have wanted a cremation, for example, for religious reasons.

8 Organ and tissue donation

8.1 Donating organs for transplant

You can donate organs including kidneys, liver, heart and lungs.

In **England**, removal of organs for transplant is permitted:

- if you previously indicated in writing your willingness to be a donor, for example by signing an organ donor card, or
- if your relatives raise no objections when asked.

Organ donor cards are available from hospitals, GP surgeries and pharmacies. You may want to join the NHS organ donor register, in case you are not carrying your donor card when taken to hospital. For information, including the approach of major religions in UK to organ donation, go to www.organdonation.nhs.uk or call 0300 123 23 23.

Once organs are removed, the hospital returns your body to relatives for burial or cremation. It does not contribute towards funeral costs.

In **Wales** there is a '*soft opt-out system*' for consent to organ and tissue transplant. If you know you want to be a donor, you can:

- choose to do nothing and have your consent assumed (known as '*deemed*') or
- register a decision to be a donor (opt in).

If you know you do not want to be a donor, then you can:

- register a decision not to be a donor (opt out).

In Wales, the '*soft opt out*' applies if you are over 18, have lived in Wales for 12 months or more and die in Wales. Consent would not be '*deemed*' if for a significant time before your death, you lack capacity to understand consent could be '*deemed*'.

If the deceased has not opted in or out, relatives are involved in the process. If they say the deceased person would not have wanted their organs removed, a donation does not go ahead. For information, see FAQ's at <http://organdonationwales.org> or call 0300 123 23 23.

8.2 Donating your body for medical research

To donate your body for medical education or research, you must give written, witnessed consent. Consent cannot be given by anyone after your death. You can get a consent form from your nearest medical school. Details of medical schools, the postcodes they cover and an information pack are available on the Human Tissue Authority website. The pack contains information about body, brain and tissue donation.

Contact the Bequeathal Secretary at your local medical school for details of their arrangements and if you have questions. Medical schools can decline a body so you may wish to ask about circumstances where this may be the case and have a funeral contingency plan in place.

Medical schools normally only accept donations from within their area. They may accept donations from outside the area if you offer to help with transport costs. It is advisable to keep your signed form with your will and tell your GP and close relatives of your decision.

Medical schools usually arrange for cremation of a donated body unless specifically requested to return it to the family for a private service.

8.3 Donating tissue for medical research

Brain and spinal cord tissue donation can help doctors better understand conditions such as Parkinson's disease, Multiple Sclerosis and Alzheimer's disease. It is important for researchers to have tissue from people with these diseases and those with no evidence of them, so they can make comparisons.

You can consent to your tissue being donated or consent may be given after your death by someone nominated to act on your behalf or who was in a '*qualifying relationship*' with you at the time of your death such as your spouse or civil partner or parent.

Brain banks may not be able to accept the offer of a donation due to a pre-existing medical condition or the need for tissue to be collected shortly after death. They can explain limitations when you contact them.

Brains for Dementia Research and *Join dementia research* are projects that aim to recruit potential donors of brain tissue to support research into the disease. See their websites for information. They are supported by Alzheimer's Society and Alzheimer's Research UK.

Tissue from other body parts is also useful in medical research. If you have a particular condition, staff may ask if you would like to donate tissue after your death, or you could approach your doctor. You must give written consent for this to happen. Disease charities that need tissue donations have information for potential donors on their websites.

Useful organisations

Association of Green Funeral Directors

www.greenfd.org.uk

Telephone 0330 2211018

The Association of Green Funeral Directors aims to help the public find funeral directors who are willing to provide greener options.

Bereavement Service helpline

www.gov.uk/bereavement-payment

Telephone 0800 7310469 (select option 2)

Takes claims for Bereavement Support Payments and Funeral Expenses Payments.

Brains for Dementia Research

[www.brainsfordementiaresearch.org.uk/about-us /](http://www.brainsfordementiaresearch.org.uk/about-us/)

Brains for Dementia Research is funded jointly by the Alzheimer's Society and Alzheimer's Research UK to support essential research.

British Humanist Association

<https://humanism.org.uk/>

Telephone 020 7324 3060

The British Humanist Association is the national charity. You can search their website for a funeral celebrant.

Department for Work and Pensions

www.gov.uk/funeral-payments/how-to-claim

Telephone 0800 731 0469

Welsh language 0800 731 0453

Deal with Funeral Expenses Payment claims.

Funeral Choice

www.yourfuneralchoice.com

Telephone 01983 754 387

The Funeral Choice website provides information on arranging a funeral and has a tool to help you compare funeral costs in your area.

Funeral Planning Authority

www.funeralplanningauthority.co.uk

Telephone 0845 601 9619

The Funeral Planning Authority (FPA) is an organisation set up by the industry to regulate providers in the UK pre-paid funeral plan industry.

Funeral Costs Help

<http://funeralcostshelp.co.uk>

Website that helps people plan a funeral and understand costs.

Human Tissue Authority

www.hta.gov.uk

Telephone 020 7269 1900

They license organisations that store and use human tissue for research and medical education. Their website provides information on body and tissue donation.

Jobcentre Plus

www.gov.uk/contact-jobcentre-plus/how-to-contact

Telephone for new claims 0800 055 6688

To find your local office, look in the phone book or ask your local library.

Join dementia research

www.joindementiaresearch.nihr.ac.uk

This initiative allows members of the public to register interest in taking part in dementia research. Contact Alzheimer's Society helpline on 0300 222 11 22 or Alzheimer's Research UK on 0300 111 5 111 who can answer questions about this initiative.

Money Advice Service

www.moneyadviceservice.org.uk

Telephone 0800 138 7777

A service set up by the government to provide free, impartial advice.

National Association of Funeral Directors

www.nafd.org.uk

Telephone 0121 711 1343

An independent trade association operating a Funeral Arbitration Scheme if you cannot resolve a complaint with one of its members.

National Society of Allied and Independent Funeral Directors

www.saif.org.uk

Telephone 0345 230 6777 or 01279 726 777

This is a trade association for independent funeral directors and offers independent arbitration if you cannot resolve a complaint with a member.

Natural Death Centre

www.naturaldeath.org.uk

Telephone helpline 01962 712 690

They seek to increase awareness of funeral choices outside the mainstream and produce the Natural Death Handbook.

Age UK

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

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0800 022 3444

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

Support our work

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting www.ageuk.org.uk/donate or by calling 0800 169 87 87.

Our publications are available in large print and audio formats



Next update February 2020

The evidence sources used to create this factsheet are available on request. Contact resources@ageuk.org.uk

This factsheet has been prepared by Age UK and contains general advice only, which we hope will be of use to you. Nothing in this factsheet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, websites, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Every effort has been made to ensure that the information contained in this factsheet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1–6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to improving later life.

Appendix 1: Useful information for next-of-kin

This form is not a will.

It does not deal with what should happen to your property or savings. Even if you own very little, we advise you to make a will, otherwise your possessions will be distributed according to legal regulations rather than your own wishes. For information about making a will, see factsheet 7, *Making a will*.

This form provides information that could be useful for a member of your family, a trusted friend or executor upon your death. It could contain sections that do not apply to you or you do not want to complete.

After completing it, give it to the relevant person who should store it in a safe and secure place as it will contain confidential details that could help people access your property. You may need to update the information from time to time, to make sure it is still relevant.

Age UK cannot accept responsibility for any errors or omissions, or for any loss or damage which occurs to anyone completing this form, should it be lost, mislaid, stolen or in any way fall into the wrong hands.

PERSONAL INFORMATION

My name _____

My address _____

Postcode _____ Tel no _____

Occupation _____

Date of birth _____ Place of birth _____

Name of spouse/late spouse/civil partner/partner (delete whichever does not apply)

WHERE TO FIND MY WILL (If you haven't made a will, contact a solicitor for help. See factsheet 7, *Making a will*).

The location of my will is _____

The date of my latest will is _____

Note: The will may contain important information about funeral arrangements.

MEDICAL INFORMATION

My NHS number is _____

The location of my medical card (if have one) is _____

GP's name _____

Practice address _____

Postcode _____ Tel no _____

BEFORE THE FUNERAL

Contact information for the person you would like to make arrangements (for example: registering the death and contacting the funeral director) if I have no spouse or partner

Name _____

Address _____

Postcode _____ Tel no. _____

PEOPLE TO CONTACT FOLLOWING MY DEATH

1. Relatives and friends

Name _____

Address _____

Postcode _____ Tel no. _____

Name _____

Address _____

Postcode _____ Tel no. _____

Name _____

Address _____

Postcode _____ Tel no. _____

Name _____

Address _____

Postcode _____ Tel no. _____

2. My Solicitor

Firm name _____

Address _____

Postcode _____ Tel no. _____

3. Registrar of Births, Marriage and Deaths – Local Register Office

Address _____

Postcode _____ Tel no. _____

Note: A death may be registered at any local register office, but this may delay matters as the papers will need to be sent to the area in which the death occurred. Ask for more than one copy of the Death Certificate. It is cheaper to request copies at the time and having multiple copies speeds up the claiming of assets. Ask about Tell Us Once service to inform DWP and government departments.

4. Employer (if still working)

Person to contact _____

Name and address of organisation _____

Postcode _____ Tel no. _____

5. Financial contacts (For security reasons, do not write down PIN numbers or account numbers. Please state if internet only accounts.)

Bank

Name & Address _____

Postcode _____ Tel no. _____

Details of accounts:

1. Account Type _____

Name in which account is held _____

Items in safe custody _____

2. Account Type _____

Name in which account is held _____

Items in safe custody _____

Building Society

Name & Address _____

Postcode _____ Tel no. _____

Details of accounts:

1. Account Type _____

Name in which account is held _____

2. Account Type _____

Name in which account is held _____

3. Account Type _____

Name in which account is held _____

Other Financial Institutions where accounts held (e.g. Mortgage, ISA, Pensions, Premium Bonds, Credit Cards, Store Cards, Shares. Add extra pages if needed).

1. Type of account _____

Name and address of company _____

Postcode _____ Tel no. _____

2. Type of account _____

Name and address of company _____

Postcode _____ Tel no. _____

3. Type of account _____

Name and address of company _____

Postcode _____ Tel no. _____

Accountant and / or Financial Adviser

Person to contact _____

Name and address of company _____

Postcode _____ Tel no. _____

Tax Adviser

Person to contact _____

Name and address of company _____

Postcode _____ Tel no. _____

Insurance companies/broker (state if policy arranged online)

Type of insurance policy _____

Name/address/website of company _____

Postcode _____ Tel no. _____

Type of insurance policy _____

Name/address/website of company _____

Postcode _____ Tel no. _____

Charities

I make regular donations by standing order (SO) or direct debit (DD) to the following charities

FUNERAL ARRANGEMENTS

Leaving your body for medical research or for transplants, etc.

Information is available from the Human Tissue Authority

Website: www.hta.gov.uk or telephone 020 7269 1900.

I have made arrangements to donate my body to medical science Yes / No

If yes, a copy of my consent form is lodged at (name and address of medical school)

To sign up to the Organ Donor Register call 0300 123 23 23 or visit www.organdonation.nhs.uk

I wish to donate the following organs _____

My donor card can be found in _____

I have a pre-paid funeral plan. On my death please contact:

Company name _____

Address _____

I do not have a pre-paid funeral plan and on my death would like the following funeral director to be used:

Company name _____

Address _____

Postcode _____ Tel no. _____

Type of funeral ceremony to be performed:

My religion / philosophy is _____

Person to conduct the service: Name _____

Address _____

Postcode _____ Tel no. _____

Directions about the ceremony (for example music, readings, etc.).

The ceremony is to be private (close relatives and friends only) Yes / No

I wish to be cremated / have direct cremation / buried in cemetery / natural burial ground
(delete as appropriate)

Directions about my ashes (if cremated) _____

I hold a Faculty reserving grave space in the churchyard of _____

Church in the diocese of _____

I hold a Deed of Grant of Exclusive Rights of Burial issued by:

Council _____ In respect of grave no _____

Section _____ Burial ground/cemetery _____

I wish to be buried in the above grave Yes / No (delete as appropriate)

You can find associated paperwork _____

On my death the above grave grant should pass to

Name _____

I would like the following memorials (inscription, etc) _____

Are flowers to be sent Yes / No (delete as appropriate)

Instead of flowers, please send any donations to the following charity/charities:

INSTRUCTIONS FOR AFTER THE FUNERAL

For information about dealing with someone's estate, see factsheet 14, *Dealing with an estate*.

The executor of my estate should carry out the following instructions:

A) If appropriate, notify the solicitor listed on page 3 to wind up my estate. Instructions B to F below will not normally apply if a solicitor has been instructed to wind up the estate.

Note: The executor may wish to wind up the estate without the assistance of a solicitor.

B) Ask for forms for Grant of Probate/Letters of Administration. These are available from Probate and Inheritance Tax helpline: 0300 123 1072 or from www.gov.uk/wills-probate-inheritance.

C) Make the relevant claims resulting from any insurance policies held (**Note:** details of insurance policies and insurance companies are listed above on this form).

D) Inform the Tax Office

Address _____

Postcode _____ Reference number _____

E) Inform the Benefits Office (for example, Pension Service, Jobcentre Plus).

Address _____

Postcode _____ Reference number _____

F) Check if dependants are entitled to any benefits.

G) If working, ask my employer if pays death-in-service benefit or widows/widowers pension.

H) If necessary, notify the following companies (for example gas, electricity, water, telephone suppliers):

Name & Tel no _____

Name & Tel no _____

Name & Tel no _____

Council tax/rent departments

Address & Tel no _____

I) Other services to contact (for example newsagent, milkman, dentist, optician).

J) Other instructions (**Remember this is not a will – do not leave instructions on this form about what you wish to be done with your money and possessions**).

See factsheet 7, *Making a will*.

WHERE TO FIND THINGS

House keys (including spare sets) _____

Birth certificate _____

Marriage / Civil Partnership certificate _____

Passport / Identity cards _____

Insurance policies (house, holiday, medical etc) _____

Stocks / Shares certificates _____

Deeds of house _____

Lease of property _____

Rent book _____

Bank/Building society / PO savings books _____

Bank / Credit cards _____

Premium Bond certificates _____

Pension documents _____

Income tax papers _____

Car keys _____

Car insurance certificate / MOT _____

Motor breakdown cover _____

Buildings and contents insurance policies _____

Internet provider details (for example, password, email addresses, company support desk)

Mobile phone details (for example, supplier, contract, number)

TV licence details

Cable / Satellite TV provider

WHERE TO FIND DOCUMENTS ON MY LIABILITIES

Loans

Mortgage / Equity release

Hire purchase agreements

Credit agreements

Other liabilities

Note: When administering an estate some liabilities may take preference over others. If in doubt, seek legal advice.