

Factsheet 27

Planning for your funeral

February 2018

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.

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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 burden on your family at what will be a difficult time, by discussing your wishes and type of funeral you want, the 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
- you have no close relatives and want to guide and help those who will make the arrangements in the future
- you have a life-limiting illness and it feels the right thing to do
- you are thinking about organ donation.

The factsheet may help if you are recently bereaved and making funeral arrangements. You might want to look at other Age UK resources including information guides IG03, *When someone dies: a step-by-step guide to what to do*; IL8, *How to be an executor: what to expect and key responsibilities* and IG32, *Bereavement: support after a death*.

2 Arranging a funeral

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

- 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 or how much can you afford?
- how are you going to pay for it?
- do you want to involve a funeral director?
- do you want to be buried or cremated and have a clergy-led service?
- do you want an environmentally friendly coffin or burial?
- is there a uniform or particular clothes you would like to be buried in?
- have you agreed to, or would you like to, donate organs?

Note

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

3 Understanding funeral costs

When using a funeral director, funeral costs are made up of three main components:

Funeral directors fees – paid for services that include transport to and care of the deceased at their chapel of rest and negotiating with and paying the cemetery or crematorium. The fees may include a simple coffin and hearse to the service.

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 to the celebrant if you have a service; fixed fees paid to two doctors who must complete medical certificates required if you want to be cremated and the coroner is not involved. If a death is referred to the coroner, the certificate for cremation is issued without charge.

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 2017

Insurance companies publish reports on average costs of different types of funeral using a funeral director, highlighting component costs and regional variations. The *Royal London National Funeral Cost Index 2017* produced in association with the Institute of Cemetery and Crematorium Management finds the average cost of a basic burial is £4,257 and a cremation is £3,311. 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 preference may be influenced by having a family tradition for choosing one over the other or already having a family plot in a local cemetery.

4.1 Burial

The costs of a burial plot vary from region to region. In some parts of England, particularly in London, there is a shortage of burial space.

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

If you or your family have a reserved space in a churchyard, you should have a document called a '*faculty*'. There is likely to be a charge for opening up a grave, moving a headstone or adding an inscription. Speak to the local vicar for information.

Any member of the community, regardless of membership or belief, who wants to be buried in a Church of Wales churchyard, has a right to be buried there as long as there is space. It is the exception to be able to reserve a grave space in advance. Speak to the minister or go to www.churchinwales.org.uk/life/.

The alternative to a churchyard is a cemetery. Most are run by the district council or local authority but some are privately managed. They may allocate special areas to different religious faiths.

Some cemeteries only offer plots for immediate use but you can ask about acquiring a plot in advance. You may be able to buy an '*exclusive right of burial*' for a defined number of years but must decide the number of burials per plot at the outset. Only the legal owner of the '*exclusive right*' can decide who is buried in the grave. If you purchase a multiple plot, there is a charge for re-opening the grave. The charge for both purchase and re-opening is usually significantly more for burial of a non-resident.

You may be able to purchase a half grave space for burial of cremated remains. Contact the local authority or district council for information on its policy for buying a plot, associated charges and rules for memorials or headstones. You can find their details at www.gov.uk/find-local-council.

4.2 Natural burial grounds

In the UK, there are over 250 natural burial sites. They follow environmentally friendly principles and are often cheaper than a cemetery. They may be privately owned in a dedicated nature reserve or woodland, or managed by the local authority within their cemetery or at another site. You may be able to purchase a plot in advance.

For more 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.

4.3 Cremation

Local authorities run most crematoria, with private companies managing the rest. To find your nearest crematorium contact your local authority or funeral director. Before a cremation can take place, all documents relating to the cremation must be checked by a doctor, called a medical referee, appointed by the Home Office.

Each crematorium has a brochure explaining its rules, basic and optional charges. Basic fees usually include medical referee's fees, an urn for the ashes and may include use of the chapel and recorded music chosen in advance. Many offer reduced rates early in the day or late afternoon.

Fees may include temporary storage of ashes and scattering or burying of ashes in the garden of remembrance in their fees. Some scatter ashes in a graveyard or bury them according to a family's wishes. The crematorium will have details of permitted memorials, for example a book or stone of remembrance or planted bush and their costs.

If you want a minister of religion to conduct a service, your family or funeral director may arrange this. Most crematoria have a duty list of ministers but this may not include all faiths.

'Direct cremation'

Some companies offer this service which may be suitable if you do not want a public funeral, want time to think about a commemorative event to celebrate the life of a loved one, or want to reduce costs. They collect the deceased from the mortuary during normal working hours and arrange the cremation at a time convenient to the crematorium and without a service.

As this is a relatively new option, it is important to ask about each company's experience when selecting one to arrange it for you. If using a funeral director, ask if they offer this option.

It is cheaper as there is no viewing in a chapel of rest, no need for a hearse or limousine for family and mourners and no ceremony beforehand. Your family can ask to have ashes returned to them. For information, see the Money Advice Service website.

5 Reducing funeral costs

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

5.1 Arrange a funeral without a funeral director

You can save money if family members are willing to carry out tasks a funeral director usually undertakes. These include completing paperwork and making arrangements with the cemetery or crematorium, sourcing, purchasing and transporting the coffin and directing the service.

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 Consider a natural burial or direct cremation

See sections 4.2 and 4.3.

5.3 Get quotes from several funeral directors

Funeral directors know people may seek more than one quote before deciding which company to use. They may have a price list on their website or a brochure with details of their services, range of coffins and other ways they can help.

Many funeral directors belong to a professional organisation, which provides lists of their members. These include:

- The National Association of Funeral Directors
- The National Society of Allied and Independent Funeral Directors
- The Association of Green Funeral Directors.

Membership of a professional organisation requires firms to work to a code of practice. This may include how they should manage complaints. Ask each firm about their complaints procedure and your options should there be a problem with their service.

You can use the Funeral Choice website to find a funeral director. This has a tool to help you compare local prices, as well as general information about arranging a funeral.

What can you expect from a funeral director?

Funerals are individual events and funeral directors should discuss your requirements and their range and cost of services. They should be aware of local options and costs, current availability of bookings at the local crematorium, and whether it offers reduced rates at certain times of the day or days of the week.

They should have an understanding of the observances of all faith groups and cultures.

Many offer a '*simple*' or '*basic*' funeral. This usually consists 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 the nearest 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.

They know crematorium and cemetery fees and rules, and costs of additional services such as embalming the body. They may be able to arrange service sheets, place an obituary in the local paper and have contact details for local florists or caterers.

Funeral directors may ask for a deposit and when submitting their invoice, may offer a discount if you pay within a certain time.

5.4 Think about discretionary costs

Discretionary costs can add up and significantly affect overall costs. Many funeral directors can help with these but you may decide not to have them or ask the family arrange them.

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 – these can be made from environmentally friendly materials such as willow, bamboo, cardboard or different types of wood and vary significantly in price. There is no legal requirement to use a coffin and you can choose a shroud instead
- do you want a clergy-led service at a church or a clergy or celebrant-led service at the crematorium? This incurs a fee. Contact the British Humanist Association if you want to 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? The British Humanist Association has information if planning a non-religious 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 instead?
- do you want flowers? The style and number of floral displays affects costs. Do you want to use a florist or would you prefer garden flowers arranged through family or friends?
- refreshments afterwards – do you want to hire a venue or to hold the event at home? Would you use a caterer? Would family and friends be willing to bring items for refreshments? Do you want to offer alcohol?
- would 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
- would you want a headstone in the cemetery? The size, type of stone, engraving and number of characters affects the price. Does the price quoted include installing the headstone at the cemetery?

6 Ways to pay for a funeral

6.1 Funeral insurance

Funeral insurance offers different levels of cover, so check what each plan includes. Another option is an '*over 50s life insurance plan*'. This pays a fixed lump sum on your death that family can use to cover, or put towards, funeral costs. Check policy terms as you may be required to make monthly payments for the rest of your life, which affects how much you pay in, and 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
- 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, what disbursement fees for a cremation or burial are included? What costs are included if you want to be buried? Check current costs of excluded items to give an idea of what they may be in the future
- is money paid into the scheme held in trust invested as directed by the board of trustees or in a whole life insurance fund? This offers some protection if anything goes wrong with the provider, as assets to pay for the funeral are separated from those of the scheme provider
- is the plan provider registered with the Funeral Planning Authority? Such providers must operate to the Authority's requirements
- is there helpline support for relatives when they need to realise the plan?

Note

If you or your partner are aged 60 or over and not claiming Income Support, income-based Jobseeker's Allowance, or income-based Employment and Support Allowance, the value of funeral plan payments is not taken into account as savings for Pension Credit, Housing Benefit or Council Tax Support.

6.3 Pay from your bank or building society accounts

Bank and building societies usually freeze individual accounts when told of a death. It is sometimes possible for family to access these funds to pay for a funeral by providing a copy of the death certificate and invoice for funeral costs with their name on it. This bypasses the need to involve the executor of the estate. Ask your bank or building society about their procedure in such circumstances.

6.4 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; they are entitled to recover funeral expenses from your estate. If your family arranges and pays for your funeral, they can seek to recover the 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.

6.5 Help from the Social Fund

If there is not enough money in a deceased person's estate (money, property and possessions) to pay funeral costs and the person arranging the funeral cannot meet the cost, they may be able to get a Social Fund funeral payment, 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 funeral payment can be paid for a funeral taking place in the European Economic Area or Switzerland. In this case, the amount paid is restricted to what they would pay in the area where the deceased lived in the UK.

For information on procedures to follow when death occurs abroad, see www.gov.uk/after-a-death/death-abroad.

Note

Strict rules govern who can receive a funeral payment from the Social Fund and how much. Before making arrangements with a funeral director, call the Bereavement Service or check with 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 you are not related to the deceased. The following sections explain factors affecting eligibility for a payment.

Who can apply?

You must be receiving a means-tested benefit and considered responsible for making the 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 (including a disability or severe disability element)
- Child Tax Credit (paid at a rate exceeding the family element)
- Housing Benefit, or a partner of someone receiving this benefit.

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

Who is considered responsible?

The partner of the person who has died is considered responsible for arranging the funeral. This includes same-sex partners.

If there is no surviving partner, a funeral payment is not awarded if there is another immediate family member (for example parent, 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 help from the Social Fund. This is refused as his sister is working and 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 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 Social Fund funeral payments.

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

- the deceased's assets 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
- contributions for the funeral from a charity or relative (of either the person making the arrangements or the deceased) or
- any funeral grant paid because the deceased was a war pensioner.

Note

If a grant of probate is made and there is money or other assets in the person's estate, this may be used to pay the money back to the Social Fund. 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, exclusive rights to burial in that plot and the burial
- cremation fees, including the cost of the doctor's certificate
- any document necessary for access to the assets of the deceased
- transport for portions of the journey that are more than 50 miles in the following circumstances:
 - whether or not the deceased died at home, transport of the body to the funeral director's premises or a place of rest
 - transport of the coffin and bearers by hearse and another vehicle from the 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.

The 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. The payment does not cover newspaper announcements or memorials.

Making a claim

A claim can be made from the date of death, up to three months after the date of the funeral, even if the bill has been paid.

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 Social Fund Officer writes to the person who is, at the same time as making the payment.

If you are refused a funeral payment

If an application is refused, you can 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 generally mean you must 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 and runs the Fair Funerals Campaign www.quakersocialaction.org.uk/.

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 a local authority has a duty to organise and pay for a funeral.

7.1 Duty of the NHS

If someone dies in hospital and relatives cannot be traced or no relatives or friends are willing or able to arrange and pay for the funeral, the NHS will do so. The NHS may make 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 and may decide its date, time and location. They can arrange a celebrant-led service. It is up to friends and relatives whether they attend.

7.2 Duty of a local authority

A local authority has a duty to arrange the burial or cremation of anyone who has died in their area, outside hospital, 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. A local 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 can 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.

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, when asked, your relatives raise no objections.

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, 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).

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 period before your death, you lack capacity to understand that consent to organ donation and transplantation 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 normally only accept donations from within their area due to associated transport costs. 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. This may be due to a pre-existing medical condition or the need for tissue to be collected shortly after death. Brain banks can explain any limitations when you contact them.

Brains for Dementia Research is funded by Alzheimer's Society and Alzheimer's Research UK to recruit and clinically assess potential donors of brain tissue. There is information about this project on their website.

Tissue from other parts of the body is also useful in medical research. If you suffer from a particular condition, staff may ask if you would like to donate tissue after your death or you could approach your doctor about this. You must give written consent for this to happen.

Most 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 in the funerals they carry out.

Bereavement Service helpline

www.gov.uk/bereavement-payment

This government department can take claims for and send out a claim form for a Social Fund funeral payment and advise on benefits surviving relatives are eligible for.

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 into dementia.

British Humanist Association

www.humanism.org.uk

Telephone 020 7324 3060

The British Humanist Association is the national charity that works on behalf of non-religious people who seek to live ethical lives on the basis of reason and humanity. A search facility on their website helps you identify a funeral celebrant to lead a funeral or memorial service.

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 set up to help individuals plan a funeral and understand component costs.

Human Tissue Authority

www.hta.gov.uk

Telephone 020 7269 1900

The Human Tissue Authority licenses organisations that store and use human tissue for research and medical education. Their website provides information on body and tissue donation.

Institute of Cemetery and Crematorium Management

www.iccm-uk.com

The Institute provides policy and best practice guidance to Burial and Cremation authorities and represents its members at government level. There is a directory of crematoria in the British Isles on its website.

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.

Money Advice Service

www.moneyadviceservice.org.uk

Telephone 0800 138 7777

The Money Advice Service was set up by the government to provide free and impartial money advice. Their website provides advice on arranging and paying for a funeral.

National Association of Funeral Directors

www.nafd.org.uk

Telephone 0121 711 1343

The National Association of Funeral Directors is the independent trade association for the funeral profession. They operate 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, who must operate to its code of practice. It operates an independent dispute resolution scheme, if you cannot resolve a complaint with a member.

Natural Death Centre

www.naturaldeath.org.uk

Telephone helpline 01962 712 690

The Natural Death Centre seeks to increase awareness of funeral choices outside the mainstream. It runs the Association of Natural Burial Grounds and produces 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 or Age Cymru 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

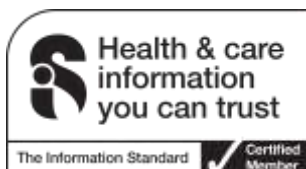
www.agescotland.org.uk

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Next update February 2019

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

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 or a trusted friend 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 I would like to make arrangements (for example: registering my 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, passwords or account numbers. 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 Tel: 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 listed on page 6)

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.

Our publications are available in large print and audio formats



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

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