

When someone dies

A step-by-step guide to what to do



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 150 local partners.

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What this guide is about

When someone dies there are many things to do, often at a time of great personal distress when we feel least able to manage.

This guide gives brief, practical information about what to do first, how to register the death, and how to arrange a funeral. It also covers who to tell about the death and advice about financial help that may be available after a bereavement.

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

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

What to do first

If someone dies at home and their death was expected, for example due to a terminal illness, you should call the family doctor and nearest relative. The doctor will issue a medical certificate, which states the cause of death. You'll also be given a formal notice stating they have signed the medical certificate and telling you how to register the death. Once the doctor has issued the medical certificate, and when you are ready to do so, you can call a funeral director of your choice who will move the body to a funeral home.

If someone dies at home unexpectedly, you should call 111 immediately and ask for advice. An unexpected death may need to be reported to a coroner (procurator fiscal in Scotland). A coroner is a doctor or lawyer responsible for investigating unexpected deaths. The coroner may call for a post-mortem or inquest to find out the cause of death. If a death is reported to a coroner, the funeral may need to be delayed.

If the person dies in hospital, the hospital will support you with the steps you need to take and will issue the medical certificate and formal notice. The body is usually moved to the hospital mortuary until the funeral director or relatives arrange a chapel of rest, or for the body to be taken home.

what next?

For more information, see Gov.uk. In Scotland, ask the registrar or contact Age Scotland (see page 26) for a copy of the Scottish government's booklet *What to do after a death in Scotland*. In Northern Ireland, visit www.nidirect.gov.uk.

How to register a death

You must register the death with the registrar of births, marriages and deaths. You need to do this within five days of the death unless it has been referred to the coroner.

To register a death you can go to any register office. Many offices require you to make an appointment, so it's best to phone in advance to check. If you go to an office in the area where the person died, you'll be given the documents you need that day. If you go to an office in a different area, they forward the documents to the office in the area where the death occurred.

- i** In Scotland, you can go to any registration district and it must be done within eight days of the death. In Northern Ireland, you need to go to any district registration office within five days of the death.

The registrar will need:

- the medical certificate showing the cause of death, signed by a doctor
- the full name of the person who's died (and any other names they once had, such as a maiden name)
- the date and place of death
- the usual address of the person who's died
- their date and place of birth (if this was outside of the UK, you only need to state the country)
- their most recent occupation
- to know whether or not the person who's died was receiving a pension or other benefits
- the name, occupation and date of birth of their spouse or civil partner

If you have the following documents, you could also take them with you:

- their medical card or NHS number
- their passport
- their driving licence
- their birth and marriage or civil partnership certificates
- proof of their address, such as a utility bill

The registrar will give you:

- i** • a certificate for burial or cremation (known as a Green Form in England and Wales, form 14 in Scotland, and form GR021 in Northern Ireland), which gives permission for burial or for an application for cremation to be made.
- i** • a certificate of registration of death (form BD8 in England and Wales, form 3344SI in Scotland and form 36/BD8 in Northern Ireland). If the person who died was receiving any benefits or State Pension, you can use this form to ensure that those payments are adjusted. This won't be necessary if you use the Government's Tell Us Once service for England, Scotland and Wales (see page 8). In Northern Ireland, you can contact the Bereavement Service to report the death of someone who was receiving social security benefits (see page 27).
- leaflets about bereavement benefits for widows, widowers and surviving civil partners, if appropriate.
- a death certificate, for which there will be a charge. This is a certified copy of what is written in the death register and will be needed for the will and any claims to pensions or savings. It may be best to pay for several certified copies at this time, as additional copies requested at a later date will be more expensive. Photocopies are not accepted by some organisations, such as banks or life insurance companies.

Death abroad

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

Organ donation and medical research

If the person who died carried a donor card or was listed on the NHS Organ Donor Register, or told you or someone else that they wanted their organs to be donated after their death, then you should tell the hospital staff, GP or coroner's office. The sooner you tell them, the more likely the person's wishes will be able to be carried out, as organs need to be removed quickly.

- ① If the person lived in Wales and was over 18, their consent to donate their organs is assumed unless they opted out. Contact Age Cymru for further information (see page 26).

The person may have made a special request to have their body donated for medical research. For this to happen they must have made arrangements in writing with their nearest medical school and told their family and GP. When the person dies, their family should contact the medical school for advice. The Human Tissue Authority provides contact details for medical schools (see page 29).

- ① If the death has to be reported to the coroner (procurator fiscal in Scotland), you may need their consent for the person's wishes to be carried out.



When someone dies there are many things to do, often at a time of great personal distress when **we feel least able to manage.**

Who to tell about the death

When someone dies, there are a number of government departments you must inform. You could use the Tell Us Once service to contact several departments in one go.

Tell Us Once

- i** The service is offered by most local authorities, but isn't available in Northern Ireland. You can arrange for an appointment to take place when you register the death, during which the relevant departments and services will be notified. If you prefer, you can access the service online or via the phone. You'll need a unique reference number from the registrar to do this.

The departments that can be contacted in one go include:

- local services such as libraries, electoral services, housing benefit and council tax services
- HM Passport Office
- the Driver and Vehicle Licensing Agency (DVLA)
- the Department for Work and Pensions
- HMRC for tax purposes

If your local authority doesn't offer this service, you'll need to contact these departments yourself. You'll need to return a driver's licence to the DVLA and any passport to HM Passport Office (see pages 28 and 29).

Power of attorney

If the person had a registered lasting power of attorney or enduring power of attorney and you were the attorney, send the original document and a death certificate to the Office of the Public Guardian (see page 31). In Northern Ireland, send it to the Office of Care and Protection (see page 30). In Scotland, if the person had a power of attorney, notify the Office of the Public Guardian for Scotland in writing, enclosing a copy of the death certificate (see page 31).

Other organisations to contact

You may need to contact other organisations, including:

- personal or occupational pension scheme providers
- insurance company
- bank and building society
- employer or trade union
- mortgage provider, housing association or council housing office
- social services, or the social work department in Scotland, if the person was getting any community care services or equipment
- utility companies
- GP, dentist, optician and anyone else providing medical care

If the person left a will and named an executor (see page 16), they are likely to take on these tasks. The role of the executor is to deal with the money, property and possessions of the person who died, known as their estate.

You may wish to register the name and address of the person who died with the Bereavement Register, which removes their details from mailing lists and stops most advertising mail (see page 27).

Arranging a funeral

The person who died may have left funeral instructions in their will or a letter about their wishes. They may have made a specific request – for example, a woodland burial or a coffin made of particular materials, such as wicker or cardboard. However, if there are no clear wishes, the executor of the will or nearest relative will usually decide if the body will be cremated or buried and what type of funeral will take place. If the person had certain religious or cultural beliefs, remember to reflect these in the service.

Before cremation can take place, a number of forms should be completed. These include a certificate from a doctor which is also signed by another doctor, and an application form completed by a relative. These are available from the funeral director.

Paying for a funeral

If you arrange the funeral, you are responsible for paying the bill so check first where the money will come from. The person who died may have paid into a life insurance policy or a pension scheme that provides a lump sum towards funeral costs, or into a funeral plan that has already prepaid the costs.

If they left money, property or other assets, these can be used to pay for the funeral, as funeral costs take precedence over any debts. Sometimes banks and building societies will release money from the person's account to pay funeral costs if they see a certified copy of the death certificate,



but they do not have to do this until probate (known as confirmation in Scotland) is granted. Probate is the legal process of distributing the estate of the person who has died (see page 16). If there's a delay, you may need to pay the funeral costs out of your own pocket in the meantime.

Using a funeral director

Ask funeral directors for quotations to help you decide which company to use. You should ask for an itemised quote that includes:

- the funeral director's services
- a coffin (there will be a range of prices and styles you can choose from)
- transfer of the body from the place of death
- care of the body before the funeral
- a hearse to the nearest crematorium or cemetery
- all necessary arrangements and paperwork

Funeral directors may ask for fees paid to third parties such as the crematorium, clergy and doctors – known as funeral disbursement costs – to be paid up-front. Ask the funeral director to explain these charges.

If you don't want a public funeral, you could ask the funeral director about 'direct cremation'. This is where the body is collected from a mortuary and taken to the crematorium. It's less expensive, as there's no need for a hearse, no ceremony at the crematorium and the cremation takes place at a time convenient to the crematorium. You can then hold a commemorative ceremony at a time and place that suits you.

Arranging a funeral without a funeral director

Most people go to a funeral director who makes all the arrangements, whether the service is religious or non-religious. However, you don't have to use a funeral director when someone dies – some people now have 'do-it-yourself' funerals. These can be less expensive, more environmentally friendly as well as more personal and intimate. This type of funeral often takes place when someone makes their wishes clear before their death and plans for it themselves, as it can involve more advance planning.

what next?



If you want to arrange a funeral in your local cemetery or crematorium, contact your local council for advice. If you would like to know more about DIY funerals, contact the Natural Death Centre (see page 30). See our free factsheet *Planning for your funeral* to find out more. In Scotland, see Age Scotland's factsheet *Arranging a funeral*.

Help with funeral costs

If you're responsible for arranging the funeral and you're on a low income, you may be eligible for a Funeral Payment to cover various aspects of the costs. These payments are made through the Social Fund, a government fund to help people with one-off payments and emergency expenses. If you receive money from the person's estate, you'll usually have to repay the Funeral Payment from this. A house or personal things left to a surviving spouse or civil partner are not counted as part of the estate.

There are strict rules about who can get help and how much you will receive. You won't get a definite decision on your application for a payment until after the funeral has taken place, so it's best to check if you are eligible for the payment before you make the funeral arrangements.

To be able to claim the payment you must be the partner of the person who's died, or a close relative or close friend, and you or your partner must receive certain means-tested benefits, such as Pension Credit. The Department for Work and Pensions (DWP) can refuse an application from a close relative or friend if it considers that another close relative could arrange and pay for the funeral.

You must claim within three months of the funeral, and you may not be able to get a payment if the person had a pre-paid funeral plan.

If there is no money for a funeral, or if no one is willing to pay for or arrange the funeral, the council will arrange a public health funeral, although they may seek the costs back from the estate. Contact your local council for further information or in Northern Ireland contact your local Health and Social Care board.



what next?



Contact the DWP Bereavement Service (see page 28) to find out if you're eligible. In Northern Ireland contact the Bereavement Service (see page 27).

What will a Funeral Payment cover?

A Funeral Payment from the Social Fund will cover the costs of a simple, respectful funeral in the UK, including:

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

To claim a Funeral Payment, you need form SF200, which you can get from your local Jobcentre Plus or Gov.uk (see page 29). You can also call the DWP Bereavement Service to make a claim (see page 28). In Northern Ireland, contact the Bereavement Service (see page 27).



If you don't qualify for a Funeral Payment, or it doesn't cover the full funeral costs, you may be able to get a Budgeting Loan from the Social Fund. These are interest-free loans of between £100 and £1,500 that you repay out of your benefits. To claim you need form SF500, available from your local Jobcentre Plus or Gov.uk. If you receive Universal Credit, you can't apply for a Budgeting Loan, but a Budgeting Advance instead. Contact your local Jobcentre Plus for more information.



In Northern Ireland, Budgeting Loans have been replaced by the Discretionary Support Service. Contact Age NI for more information (see page 26).

**what
next?**

See our free factsheet *Social Fund, Advances of Benefit and Local Welfare Provision* to find out more.



You won't get a definite decision on your application for a payment **until after the funeral** has taken place, so it's best to **check if you are eligible for the payment** before you make the funeral arrangements.

Dealing with the estate

- i** Probate (known as confirmation in Scotland) is the legal process of distributing the money, property and possessions, known as the estate, of a person who's died.

First you will need to find out whether the person made a valid will. A will explains what should happen to the person's estate. A bank, solicitor, will safe facility, the Probate Service or a trusted friend or relative may hold it.

- i** **If there is a will**, the person who died will usually have appointed executors (in Scotland, these are called executors nominate) to deal with the estate. If no executors were appointed, or there is no will, the court will appoint an administrator (or executor dative in Scotland).

If there is no will, the person is said to have died 'intestate' and there are different rules – for example, their spouse or civil partner will automatically inherit all their personal possessions and at least the first £250,000 of their estate. The rules around how anything over £250,000 is divided up are complex, and you should take advice if you're dealing with the estate. See our free factsheet *Dealing with an estate* to find out more.

- i** In Scotland, different rules apply for intestacy. Contact the local Sheriff Court office (see page 32) or Age Scotland (see page 26) for more information and a copy of the Scottish Government booklet *What to do after a death in Scotland*. In Northern Ireland, contact Age NI (see page 26).

If you are named as an executor in the will, or if the person died intestate and you think you are entitled to deal with the estate, you will need to apply to the local Probate Registry (the Probate Office in Northern Ireland or the local Sheriff Court in Scotland) for a grant of representation (or confirmation in Scotland). You can do this in person or through a solicitor. Call the Probate and Inheritance Tax Helpline for more information (see page 31).



Sometimes there is no need to apply for a grant of representation, for example, if the value of the estate is very small – usually less than £5,000 in England and Wales or less than £10,000 in Northern Ireland. In Scotland, confirmation may not be required for estates valued at less than £36,000. In this case you need to write to the bank, building society or the organisation that is holding the money. They may insist on seeing documentation such as a death certificate and evidence of your relationship. In Scotland, you need the authority of the Sheriff Court to do this (see page 32).



The Probate and Inheritance Tax helpline gives general information and advice on matters relating to probate and can also help you get the forms you need to complete (see page 31). You can also consult a solicitor, but they will charge for any advice given or work done on behalf of the executor.

what next?

See our free information guide *How to be an executor*. For legal advice you can find a solicitor through the Law Society in your nation (see page 30). Age UK Enterprises Limited* also offers legal support and advice through the law firm Irwin Mitchell. Call Irwin Mitchell on 0800 055 6314 for more information.

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Gladys and Henry had been married for 52 years when Henry died. Their solicitor said it would take some time for probate to be granted.

Gladys contacted her local Age UK for advice about financial help after Henry's death.

'I was so shocked and upset when Henry died that it didn't even occur to me to think about how I would manage for money. Henry always looked after that sort of thing. I realised I would only have my pension to run the house and pay all the bills until the will had been sorted out. My neighbour suggested going to my local Age UK in case there was any help available.

'I saw a nice young woman there who explained that I could get 25 per cent off the Council Tax straight away, as I now live alone, and she helped me to claim Pension Credit and Council Tax Support too.

'Once the probate has been given, Henry's savings and investment bonds will be passed on to me. This might mean that I get less money in benefits, but for now, I'm very relieved and can concentrate on getting other things sorted out.'

'I saw a nice young woman there who explained that I could get **25 per cent off** the Council Tax straight away, as I now live alone.'



Tax changes

You may find your tax allowances change after your spouse or civil partner dies, or you may need to pay a different amount of income tax.

- If you were getting Married Couple's Allowance, you'll receive it for the rest of the tax year (up to 5 April) but not the year after.
- If your spouse or civil partner was receiving Blind Person's Allowance, you can ask HMRC to transfer what's left to you for that tax year.
- If you get extra income after your spouse or civil partner has died, such as bereavement benefits, a pension or annuity, your tax situation might change. It is important to make sure that HMRC are aware of any changes so that the tax you pay is correct. You can do this by contacting HMRC (see page 29).

what next?

If you're over 60 and your income is less than £20,000 a year, you can obtain free independent advice from Tax Help for Older People (see page 32).

Inheritance Tax

Inheritance Tax (IHT) may have to be paid on the estate of the person who died if it is over a certain amount. The current tax-free allowance is £325,000. If you leave your home to your children or grandchildren, your tax-free allowance will increase to £425,000. After that, the tax payable is 40 per cent.

There is no IHT to pay on estates left to a spouse or civil partner. If one partner dies and has not used their tax-free allowance, then this can be passed on to the surviving partner, giving them a higher threshold of up to £850,000 before IHT will apply.

Some gifts made when a person was alive may be subject to IHT. The gifts that are liable for IHT will depend on their value, purpose and when they were given. This is a very complex area, so it's worth seeking specialist advice.

In most cases, if there is IHT to be paid it has to be settled before probate is granted. You usually have to pay IHT within six months of the death. On some assets such as a house that you decide to keep, you can pay IHT in instalments over ten years but interest will be charged.

what next?



For more information about Inheritance Tax, see our free factsheet *Dealing with an estate*. In Scotland, see the Age Scotland factsheet *Sorting out an estate when someone has died*. For further advice, contact the Probate and Inheritance Tax Helpline (see page 31).

Financial help after a bereavement

If your spouse or civil partner dies, you may be entitled to benefits based on their National Insurance (NI) contributions. The type of benefit will depend on your age.

State Pension

There are different rules for widows, widowers and surviving civil partners.

- If you're a widow who is over State Pension age and not receiving a full basic State Pension when your husband dies, you may be able to use his NI contributions to increase your basic State Pension. If your husband was entitled to any additional pension or Graduated Retirement Benefit, you may be entitled to some or all of it.
- If you're a widow who is under State Pension age when your husband dies, you may be entitled to a State Pension based on his contributions once you reach State Pension age, but not if you remarry or form a civil partnership.
- If you're a widower or surviving civil partner and you reached State Pension age before 6 April 2016, the rules are the same as for widows outlined above.
- If you reached State Pension age after 6 April 2016, you'll receive the new State Pension and you may be able to inherit part of your partner's additional State Pension.

Call Age UK Advice (see page 26) or see our free guide *State Pension* for more information. Contact the DWP Bereavement Service (see page 28) for more information and a review of your State Pension entitlement.

Bereavement Support Payment

You may be entitled to a lump sum bereavement payment of up to £3,500 and 18 monthly payments of up to £350.

You'll be eligible if:

- your spouse or civil partner paid enough National Insurance contributions
- you were under State Pension age when they died
- you were not divorced before they died
- you were living in the UK, or a country that pays bereavement benefits, when they died
- you are not living with someone else as spouse or civil partner

Benevolent funds and charities

Help is sometimes available from benevolent funds linked to a spouse's, civil partner's or your own past employment. A local advice agency, Charity Search or Turn2us could also help (see pages 27 and 32).

War pensions

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

**what
next?**

See our free factsheet *State Pension* to find out more. Contact the DWP Bereavement Service for an eligibility check or to make claims for Bereavement Support Payment (see page 28).

Means-tested benefits

Many people have money worries after bereavement, so it's important to check whether you are entitled to any of the welfare benefits listed below.

- **Pension Credit** – there are two parts to Pension Credit: Guarantee Credit and Savings Credit. Guarantee Credit tops up low income to a guaranteed minimum level. You can check whether you might be eligible for Pension Credit using the online Pension Credit Calculator on the Gov.uk website. Savings credit is extra money if your income is higher than the basic State Pension, and it is only available for people who reached State Pension age before 6 April 2016.
- **Housing Benefit** – helps to pay rent.
- **Council Tax Support** – gives you money off Council Tax. This is sometimes called Council Tax Reduction. In Northern Ireland, you may be eligible for Rate Rebate.
- **Attendance Allowance** or **Personal Independence Payment** – if you need help due to an illness or disability.
- **Social Fund grants or loans or help from local welfare schemes**, the Scottish Welfare Fund, the Discretionary Assistance Fund in Wales or the Discretionary Support Service in Northern Ireland.
- **NHS low-income scheme** – help with health costs.
- **Universal Credit** – a means-tested benefit for people under State Pension age, which is being rolled out nationally.

what next?

See our free information guides *More money in your pocket* for more information about these benefits. In Wales, see Age Cymru's version of *More money in your pocket*. In Scotland, see Age Scotland's *Benefits Maze*. Check your entitlement using our online benefits checker at www.ageuk.org.uk/calculator or contact your local Age UK for a free benefits check.

Emotional support after a bereavement

Many organisations offer support to people who have had a bereavement. This can include counselling, information and advice, or practical support. Sharing your feelings with others can help but don't feel under any pressure to talk if you don't want to.

If you or someone you know might benefit from support, one of the following organisations may be able to help:

- Cruse Bereavement Care
- Samaritans
- The Compassionate Friends (for help if you've lost a child or grandchild)
- War Widows' Association of Great Britain
- Winston's Wish (for support if you are caring for a bereaved child or young person)

See pages 27-33 for details of these organisations.

There are also many local community and voluntary groups that offer general bereavement support and tailored support for people from different ethnicities and faiths. You could search for these online, at your local doctor's surgery and at your nearest library.

Some funeral plans include bereavement support for the friends and family of the person who died. If they had a funeral plan, check to see whether this is included.

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For more detailed information about dealing with the emotional aspects of a death, see our free information guide *Bereavement*.

Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65 Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0800 124 4222

www.agescotland.org.uk

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

Bereavement Register

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

Tel: 020 7089 6403 or 0800 082 1230 for the 24-hour automated registration service
www.thebereavementregister.org.uk

Bereavement Service

In Northern Ireland, the Bereavement Service will record the date of death and notify each office that paid benefits to the person who died.

Tel: 0800 085 2463

Charity Search

A free service helping older people in financial need receive support from a variety of charitable sources.

Tel: 0117 982 4060
www.charitysearch.org.uk

Cruse Bereavement Care

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

Tel: 0808 808 1677
www.cruse.org.uk

In Scotland, contact **Cruse Bereavement Care Scotland**

Tel: 0845 600 2227
www.crusescotland.org.uk

Department for Work and Pensions Bereavement Service

Carries out eligibility checks on surviving relatives to see what benefits they are entitled to. Also takes claims for Bereavement Support Payments and Funeral Payments.

Tel: 0345 606 0265

(Welsh): 0345 606 0275

Textphone: 0345 606 0285

(Welsh textphone): 0345 606 0295

Driver and Vehicle Licensing Agency (DVLA)

Government organisation responsible for issuing driving licences. Contact them to return the driving licence of the person who died.

Tel: 0300 790 6801 (for driving licence enquiries)

www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency

General Register Office (GRO)

Registers and supplies official information on births, marriages and deaths registered in England and Wales.

Tel: 0300 123 1837

www.gro.gov.uk/gro/content

In Northern Ireland, contact **General Register Office**

Tel: 0300 200 7890

www.nidirect.gov.uk/information-and-services/births-deaths-marriages-and-civil-partnerships/death-and-bereavement

In Scotland, contact **National Records of Scotland**

Tel: 0131 535 1314

www.nrscotland.gov.uk/registration/registering-a-death

Gov.uk

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

www.gov.uk

www.gov.uk/tell-us-once

HM Passport Office

Government organisation responsible for issuing all UK passports. Contact them to return the passport of the person who died.

Tel: 0300 222 0000

www.gov.uk/government/organisations/hm-passport-office

HM Revenue and Customs (HMRC)

For information about taxes.

Tel: 0300 200 3300

Textphone: 0300 200 3319

Human Tissue Authority

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

Tel: 020 7269 1900

www.hta.gov.uk

Jobcentre Plus

Provides information on services such as benefits, loans, grants and funeral payments.

Tel: 0800 055 6688

Textphone: 0800 023 4888

www.gov.uk/contact-jobcentre-plus

Law Society of England and Wales

Helps people find a solicitor, advises on what to expect when they visit one and produces guides to common legal problems.

Tel: 020 7320 5650
www.lawsociety.org.uk

In Northern Ireland, contact **Law Society of Northern Ireland**

Tel: 028 9023 1614
www.lawsoc-ni.org

In Scotland, contact **Law Society of Scotland**

Tel: 0131 226 7411
www.lawscot.org.uk

National Insurance contributions office

For information about National Insurance contributions.

Tel: 0300 200 3500
www.gov.uk/government/organisations/hm-revenue-customs

Natural Death Centre

Provides information on all types of funeral choices, but especially family-organised, environmentally friendly funerals and natural burial grounds.

Tel: 01962 712 690
www.naturaldeath.org.uk

Office of Care and Protection

Registers enduring powers of attorney in Northern Ireland.

Tel: 028 9072 5953
www.courtsni.gov.uk/en-GB/Services/OCP/EPA

Office of the Public Guardian

Registers lasting powers of attorney and helps attorneys carry out their duties.

Tel: 0300 456 0300

www.gov.uk/government/organisations/office-of-the-public-guardian

In Scotland, contact **Office of the Public Guardian**

Tel: 01324 678 300

www.publicguardian-scotland.gov.uk

Probate and Inheritance Tax helpline

Information and advice on probate and inheritance tax.

Tel: 0300 123 1072 (Probate and IHT helpline)

In Northern Ireland, contact **Probate Office**

Tel: 028 9072 4678 (Belfast)

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

District Probate Registry, Londonderry

Tel: 028 7126 1832

Registers of Scotland

Maintains registers for legal documents in Scotland.

Tel: 0800 169 9391

Textphone: 0131 528 3836

www.ros.gov.uk

Samaritans

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

Tel: 116 123

www.samaritans.org

Sheriff Courts (Scotland)

Sheriff Courts give advice on dealing with an estate in Scotland. You can use the following contact details to find your nearest Sheriff Court office.

Tel: 0131 444 3300

www.scotcourts.gov.uk

Tax Help for Older People

Gives free tax advice to older people on low incomes (up to £20,000 per year).

Tel: 0845 601 3321 or 01308 488066

www.taxvol.org.uk

The Compassionate Friends

National self-help organisation. Parents who have been bereaved themselves offer support and care to other bereaved parents, grandparents and their families.

Tel: 0345 123 2304

Tel: 028 8778 8016 (Northern Ireland helpline)

www.tcf.org.uk

Turn2us

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

www.turn2us.org.uk

Veterans UK

Administers the pension and welfare schemes and provides support services to members of the Armed Forces and veterans.

Tel: 0808 191 4218

www.gov.uk/government/organisations/veterans-uk

War Widows' Association of Great Britain

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

Tel: 0845 2412 189

www.warwidows.org.uk

Winston's Wish

Offers support, information and guidance to people caring for a bereaved child or young person.

Tel: 08088 020 021

www.winstonswish.org.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: **Freepost Age UK Supporter Services**. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate If you prefer, you can donate directly to one of our national or local partners. Thank you.

We'd [†] like to let you know about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the Age UK products and services you can buy.

Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		

We will never sell your data and we promise to keep your details safe and secure.

Please tick here if you **do not** wish to receive communications by post.

You can change your mind at any time by telephoning us on 0800 169 8787 or by writing to Supporter Services at the registered address below.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

MasterCard Visa CAF CharityCard

I wish to pay by (please tick) Maestro American Express

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Signature **X**

Expiry date /

Gift aid declaration

Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.
Date ___/___/___ * Age Cymru, Age Scotland and Age NI



[†] We, includes the charity, its charitable and trading subsidiaries, and national charities (Age Cymru, Age Scotland and Age NI). Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA. **Age UK provides a range of services and your gift will go wherever the need is the greatest.**

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**

**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/moneymatters

Our publications are also available in large print and audio formats.



The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

