

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 130 local partners.

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What this guide is about

When someone dies there are things that have to be done, 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 and emotional support 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 their GP practice and nearest relative, if that's not you. The doctor will issue a medical certificate, which states the cause of death. You'll also be given a formal notice stating that they have signed the medical certificate. This tells 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, call 111 straight away 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, you can't register the death until they give permission and 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 (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, it will forward the documents to the office in the area where the death occurred.

- i** In Scotland, it must be done within eight days of the death and you can go to any registration district. 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 they had one.

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 (page 8). In Northern Ireland, you can contact the Bereavement Service to report the death of someone who was receiving social security benefits (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 is 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, 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 donated quickly. You can call the NHS Organ Donor Line (page 31) to check if someone was on the register.

- i** 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 (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 (page 29).

- i** 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 things to be done, often at a time of great personal distress when **we feel least able to manage**. We're here to help you through it.

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 councils in England, Wales and Scotland. 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 over the phone. You'll need a unique reference number from the registrar to do this.

The departments you can contact in one go include:

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

If your local council 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 (pages 28 and 29).

Powers of attorney

i 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 in England and Wales (page 31). In Northern Ireland, send it to the Office of Care and Protection (page 31). 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 (page 31).

Other organisations to contact

You may need to contact other organisations, including:

- personal or occupational pension scheme providers
- insurance companies
- banks and building societies
- mortgage providers, housing associations or council housing offices
- i** • social services, or the social work department in Scotland, if the person was getting any community care services or equipment
- utility companies
- employers or trade unions
- GP, dentist, optician and anyone else providing medical care.

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

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 (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. However, if there are no clear wishes, the executor of the will or nearest relative usually decides on funeral arrangements and if the body is cremated or buried. If the person had certain religious or cultural beliefs, you may want 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 or executor of the will. These forms 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 pension scheme that provides a lump sum towards funeral costs, or into a pre-paid funeral plan. Contact the Funeral Planning Authority (page 28) to find out if the person had a funeral plan with one of the main providers.

If they left money, property or other assets, these can be used to pay for the funeral, as funeral costs come before paying off 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 (page 16). If there's a delay, you may need to pay the funeral costs yourself 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)
- collection and care of the body
- 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.

Make sure to choose a funeral director who's a member of a professional association such as the National Association of Funeral Directors (page 30) or The National Society of Allied and Independent Funeral Directors (SAIF, page 30).

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

You don't have to use a funeral director when someone dies – some people now have 'do-it-yourself' funerals. This would involve more for you to organise, but can be less expensive, more environmentally friendly as well as more personal and intimate. This type of funeral often takes place when someone has planned for it themselves before their death, 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 (page 31). See our free factsheet

i *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 Expenses 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 Expenses Payment from this. A house or personal items 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. Before making arrangements with a funeral director, call the Bereavement Service or check with the local Jobcentre Plus (page 29) to find out what help you might get.

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 six months of the funeral, and the amount you receive may be reduced if the person who's died had a pre-paid funeral plan or life insurance policies.

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

What will a Funeral Expenses Payment cover?

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



If you don't qualify for a Funeral Expenses 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 £812 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 can apply for 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 (page 26).

**what
next?**

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



There are **strict rules** about who can get help and how much you will receive. 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.

Dealing with the estate

- i** Probate (known as confirmation in Scotland) is the legal process of distributing the estate – money, property and possessions – 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, the Probate Service, a trusted friend or relative or a will safe facility may hold it.

- i** **If there is a will**, the person who died should 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 appoints 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 (known as the rules of intestacy). In general, the spouse or civil partner automatically inherits all their personal possessions and the first £250,000 of their estate. However the rules of intestacy are complex, and you should take advice if you're dealing with the estate. See our factsheet *Dealing with an estate* to find out more.

- i** In Scotland, different rules apply for intestacy. Contact the local Sheriff Court office (page 32) or Age Scotland (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 (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 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 (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 (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 (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 information guide *How to be an executor*. For legal advice you can find a solicitor through the Law Society in your nation (page 30).

Gladys and Henry had been married for 52 years when Henry died. Their solicitor said it would take 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, 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% 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 was so shocked and upset when Henry died, it didn't even occur to me to think about how I would manage for money.'



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. You can contact HMRC (page 29) to find out about transferring the allowance.
- 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's important to make sure that HMRC (page 29) are aware of any changes so that the tax you pay is correct.

what next?

If you're over 60 and on a low income, you can obtain free independent help and advice from Tax Help for Older People (page 32).

Inheritance Tax

Inheritance Tax (IHT) may have to be paid on the estate of the person who's died if the estate is over a certain amount. The current tax-free allowance is £325,000. After that, tax is usually payable at 40%.

There's an additional allowance known as the 'residence nil-rate band' which applies in circumstances when the home is left to children or grandchildren. In circumstances where this allowance applies, the tax-free allowance increases to £450,000. From 6 April 2019, this allowance is scheduled to increase again to £475,000.

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 £900,000 and £950,000 from April 2019 before IHT will apply.

Some gifts made when a person was alive may be subject to IHT. Whether the gifts are liable for IHT will depend on their value, purpose and when they were given. This is a very complex area, so you should seek specialist advice.

In most cases, when 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 may be able to pay IHT in instalments over 10 years but interest will be charged on the amount due.

what next?



For more information about Inheritance Tax, see our 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 (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

The rules around inheriting a State Pension are complex and depend on when your deceased partner was born and when you reached State Pension age. These rules do not apply if you remarry or form a new civil partnership before you reach State Pension age. In general:

- If you're a widow, widower or surviving civil partner and you reached State Pension age before 6 April 2016, you may be able to increase your own State Pension based on your deceased partner's NI contributions. You may also be entitled to some of their additional State Pension and Graduated Retirement Benefit.
- If you're a widow, widower or surviving civil partner and you reached State Pension age after 6 April 2016, you may be able to inherit part of your deceased partner's additional State Pension.

Call Age UK Advice (page 26) or see our factsheet *State Pension* for more information. Contact the DWP Bereavement Service (page 27) for more information and a review of your State Pension entitlement.

**what
next?**

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 NI 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 or Turn2us could also help (page 33).

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 (page 33).

**what
next?**

Contact the DWP Bereavement Service (page 27) to check eligibility or to claim for Bereavement Support Payment.

Means-tested benefits

Many people have money worries after someone dies, so it's important to check whether you are entitled to any of the 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 information guide *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*. Contact your local Age UK for a benefits check or use our online benefits calculator at www.ageuk.org.uk/calculator.

Emotional support

Many organisations offer support to people after someone has died. This can include counselling, information and advice, or practical support. Sharing your feelings with others can help, but if you don't want to talk about how you feel, or aren't ready yet, that's fine too. You can always come back to this page later.

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 GP'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 information about dealing with the emotional aspects of a death, see our 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: 08000 223 444

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

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 can claim. Also takes claims for Bereavement Support Payments and Funeral Expenses Payments.

Tel: 0800 731 0469
(Welsh): 0800 731 0453
Textphone: 0800 731 0464
(Welsh textphone): 0800 731 0456

Driver and Vehicle Licensing Agency (DVLA)

Government organisation responsible for issuing driving licences. Contact them to return a driving licence.

Tel: 0300 790 6801 (for driving licence enquiries)

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

Funeral Planning Authority

Regulates providers in the UK pre-paid funeral plan industry. Contact them to find out if the person who's died had a funeral plan with one of the main providers.

Tel: 0845 601 9619

www.funeralplanningauthority.com

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 for Northern Ireland**

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 and produces guides to common legal problems.

Tel: 020 7242 1222

www.lawsociety.org.uk/for-the-public

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/for-the-public

National Association of Funeral Directors

An independent Trade Association with the membership within the funeral profession.

Tel: 0121 711 1343

www.nafd.org.uk

National Insurance Contributions Office

For information about National Insurance contributions.

Tel: 0300 200 3500

www.gov.uk/government/organisations/hm-revenue-customs

National Society of Allied and Independent Funeral Directors (SAIF)

A trade association whose members are all independent funeral directors.

Tel: 0345 230 6777 or 01279 726 777

saif.org.uk

Natural Death Centre

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

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

NHS Organ Donor Line

Call to check if someone was on the organ donor register.

Tel: 0300 123 23 23

Office of Care and Protection

Registers enduring powers of attorney in Northern Ireland.

Tel: 028 9076 3000
www.justice-ni.gov.uk/topics/courts-and-tribunals/office-care-and-protection-patients-section

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 (Scotland)**

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: 0288 77 88 016 (Northern Ireland helpline)

www.tcf.org.uk

Turn2us

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

Tel: 020 8834 9200

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

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If you would like to, please complete the donation form below with a gift and return to: **Freepost Age UK REPLY**. 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.

Personal details

AGUK0081 MXAQ-18CA07-C003

Title: Initials: Surname:

Address:

Postcode:

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

I **do not** wish to receive communications by post.

You can change your mind at any time by phoning **0800 169 87 87** or writing to Supporter Services at the registered address below. For further details on how your data is used and stored: **www.ageuk.org.uk/help/privacy-policy**

Your gift

I would like to make a gift of £:

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

Card payment I wish to pay by (please tick):

MasterCard Visa CAF CharityCard Maestro American Express

Card number Expiry date

Signature

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. Today's 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 Tavistock 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.**

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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

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**.

