

Factsheet 27

Planning for your funeral

February 2024

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 record your funeral arrangement preferences and other helpful information for family or friends.

The information in this factsheet is correct for the period February 2024 to January 2025. However, rules and guidance can sometimes change during the year.

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 advice. Contact details are at the back of this factsheet.

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

Contents

1 Introduction	3
2 Arranging a funeral	3
3 Understanding funeral costs	4
4 Deciding on burial or cremation	5
4.1 Cremation	5
4.2 Burial	6
5 Reducing funeral costs	9
5.1 Compare funeral directors	9
5.2 Arrange a funeral without a funeral director	10
5.3 Think about discretionary costs	10
6 Ways to pay for a funeral	11
6.1 Funeral insurance	11
6.2 Funeral plan	12
6.3 Funeral expenses payment	13
6.4 Saving accounts	17
6.5 Occupational pension	17
6.6 Make allowance for funeral costs in your estate	17
7 NHS and local authority duty to pay for funerals	18
8 Organ and tissue donation	19
8.1 Donating organs for transplant	19
8.2 Donating your body for medical research	20
8.3 Donating tissue for medical research	21
Useful organisations	22
Age UK	24
Support our work	24
Appendix 1: Useful information for nearest relative or friend	26

1 Introduction

This factsheet is to help you to think ahead and make plans for your funeral. It is usually family members who arrange a funeral but if you made a will, the primary responsibility lies with your executors. If you do not make a will, the person entitled to administer your estate generally assumes this responsibility.

Reasons for you to plan ahead may include:

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

You may want to look at Age UK guides IG03, *When someone dies*, IG31, *Wills and estate planning*, and IL8, *How to be an executor*.

Note

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

Appendix 1 lets you record your wishes or plans for your funeral and other helpful information for your nearest friend or relative.

2 Arranging a funeral

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

- average cost of a funeral today and projected increases
- what are the basic costs and what add-ons increase the cost?

- how much do you want to spend and how do you want to pay for it?
- do you want to involve a funeral director?
- do you want to be buried or cremated, and in which location?
- do you want a service, and if so, who would you like it to be led by?
- do you want a particular piece of music played?
- do you wish to consider the environmental impact of your choices?
- are there people you would like to be notified of your death?
- are there particular clothes you would like to wear in the coffin?

3 Understanding funeral costs

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

Funeral director's fees – these include transporting the deceased and caring for them at their premises, or in some cases transport direct to the funeral venue as well as negotiating with and paying the cemetery or crematorium. Fees may include a simple coffin and use of a hearse.

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

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

Costs in 2023

SunLife: Cost of Dying Report 2024 found the average cost of a basic burial in 2023 is £5,077 and a cremation is £3,795. This includes services of a funeral director and burial or cremation disbursements. The average cost for a direct cremation is £1,498, see section 4.1.

Competition and Markets Authority (CMA)

The CMA requires funeral directors to display a standardised price list.

This must include the price of:

- the funeral package (where applicable)
- individual items
- any optional additional items or services.

They must display the price of a CMA attended/unattended funeral where products and services provided are considered sufficient to deliver the funeral, as well as their payment terms.

Additionally, they must not:

- make payments to incentivise hospitals, palliative care services, hospices, care homes or similar institutions to refer customers to a particular funeral director.
- solicit for business through coroner and police contracts.

4 Deciding on burial or cremation

More people in the UK choose cremation rather than burial. This may be influenced by cost, as cremation is usually cheaper. Religious, cultural, and family reasons, or having a family burial plot, may also play a role. People choosing a direct cremation has been consistently higher since the Covid 19 pandemic.

4.1 Cremation

Local authorities run most crematoria, with private companies managing the rest. Contact your local authority bereavement services or a local funeral director for details of those within reasonable travelling distance.

Crematoria are bound by policies set out by the Institute for Cemetery and Crematorium Management, as well as their own rules. These may include; coffins suitable for cremation, scattering or burying of ashes, and permitted memorials, for example a stone of remembrance or planted bush. They may offer plots for burial of cremated remains. They have basic and optional charges and may offer reduced rates early in the day or late afternoon.

Basic fees usually include medical referee's fees (a medical referee's permission is required before a cremation can take place), an urn for ashes and use of the chapel and recorded music chosen in advance. Most have a duty list of religious ministers and celebrants, but it may not include all faiths.

'Direct cremation'

Some funeral directors or individual companies offer direct cremation for a fixed price. It is an option if you do not want an event on the day and family would like time to think about and arrange a commemorative event, or if you would prefer an event at a location other than the crematorium.

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

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

4.2 Burial

Churchyard burial

In **England**, you have the right to be buried in the churchyard of the Church of England parish in which you die, regardless of church attendance, if space is available and it is not closed to new burials.

Each diocese has Churchyard Regulations explaining graveyard rules, including for headstones, memorials and burial of ashes. There are fees to dig a new grave, open a grave, move a headstone, or add an inscription. Speak to the vicar about local rules and fees. If you or a family member has a reserved space in a churchyard, you should have a document called a '*faculty*'.

In **Wales**, many churchyards are full but right of burial extend if you reside or die in the parish if there is space. It is the exception to be able to reserve a grave space in advance. Speak to the minister for information about rules and charges or see www.churchinwales.org.uk/en/life-events/funerals/

Cemetery burial

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

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

The charge for purchase and re-opening a grave is usually significantly more for burial of a non-resident. Some local authorities may consider the residential status of the person purchasing the plot rather than the person being buried. Your district council has information on buying a plot, associated charges and rules for headstones.

Reuse and reclamation of graves

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

Graves may be reclaimed if burial rights have not been exercised for 75 years or more, and notice has been published.

‘Direct burial’

Less common than a direct cremation (see section 4.1), usually includes collection and care of the deceased, a basic coffin, vehicle and pallbearers at a date and time convenient to those providing services.

Burial at sea

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

You do not need a licence or permission to scatter ashes at sea after a cremation.

Natural burial grounds

There are over 270 natural burial sites following environmentally friendly principles in the UK. They are often cheaper than a cemetery. They may be managed by the local authority or privately owned in a dedicated nature reserve or woodland. You may be able to buy a plot in advance. Most do not allow a traditional headstone but allow another marker.

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

More information

For information about local services, see www.gov.uk/find-bereavement-services-from-council

5 Reducing funeral costs

5.1 Compare funeral directors

Funeral directors are required to display their prices clearly (see section 3), enabling people to easily compare costs. See their website or brochure for details of their services, range of coffins and other ways they can help. Getting a quote does not mean you must use that funeral director.

The funeral industry is currently unregulated, so there is no standard code of practice or complaints procedure. Many belong to a professional organisation that can provide a list of their members and have their own code of practice which their members are required to adhere to. Professional organisations include:

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

Ask each funeral director about their complaints procedure and options should there be a problem.

If unhappy with the funeral director's response, NAFD Resolve offers an independent dispute resolution service and SAIF offer an independent arbitration scheme, where a complaint involves one of their members.

What can you expect from a funeral director?

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

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

5.2 Arrange a funeral without a funeral director

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

Residents fixed cost funerals

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

5.3 Think about discretionary costs

Discretionary costs can add up and affect overall costs. They are not included when calculating average cost of a funeral. Funeral directors can help with these but family members may be able, or want to organise some themselves.

Things to consider include:

- Do you want an obituary in the local paper or to inform ex-colleagues?
- Do you want order of service sheets? Could a family member or friend produce them?
- Type of coffin or casket – there are environmentally friendly materials such as willow, bamboo, cardboard or different types of wood and these vary significantly in price. There is no legal requirement to use a coffin for burial or cremation - you can choose a shroud instead.
- As caskets may be larger than coffins and need extra grave space, check costs with a cemetery or funeral director. There are coffin-related requirements for cremation.
(continues overleaf)
- If the funeral is being held in the UK, embalming is not a requirement. If you wish to view the body, the funeral director may recommend it. Some funeral directors include it in their fees, whilst others may make an additional charge.

- Do you want a service led by a minister of religion or a celebrant at a church or crematorium? Humanists UK or the Institute of Civil Funerals can help you find a non-religious celebrant.
- If you have a service, do you want a live musician or prefer to use the venue's sound system to play your own choice of music?
- Do you want friends or relatives to read anything or reflect on your life instead of, or as well as, a celebrant-led service?
- Use of limousines – do you want any or to limit them to close family?
- Use of pallbearers – do you want to ask family or friends? Many funeral directors allow this.
- Do you want flowers? The style and number of floral displays affects costs. Do you want to use a florist or have family arrange the flowers?
- Refreshments afterwards – do you want to hire a venue or have something at home? Will you use a caterer or are family and friends willing to bring food? Do you want to offer alcohol?
- Do you want a memorial in the garden of remembrance or to have your ashes scattered in a favourite spot? You need permission to scatter ashes on someone else's land.
- Do you want a headstone in the cemetery or crematorium grounds? The size, type of stone, engraving and number of characters affect the price. Does the price quoted for the headstone include installation to the standards required by the cemetery authorities?

6 Ways to pay for a funeral

6.1 Funeral insurance

Funeral insurance or other insurance offer different levels of cover, so check what each plan includes.

Another option is an ‘*over 50s life insurance plan*’. It pays a fixed lump sum on your death that can go towards funeral costs. Check policy terms, as you may have to pay into it for the rest of your life. This affects how much you must pay in. Clarify the terms should you want to cancel the plan in future and check what will be paid at time of need.

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, check what is included and excluded, and their terms and conditions carefully before agreeing and signing a contract. Important points to consider include:

- price and payment terms for different plans on offer or to cancel the plan
- does the price increase if you pay over several months or years rather than in one lump-sum?
- is there a choice of funeral director or are you tied to a national chain?
- if you’re having a cremation, can you choose any crematorium or are you restricted to those owned by a particular chain?
- are there limitations to the days or time you can have the funeral?
- what happens if you move to a different part of the country?
- which items are included and excluded? For example, are all disbursement fees included? What burial costs are included? Check current costs of excluded items for an idea of likely costs in the future
- is money paid held in a whole life insurance fund, or trust invested as directed by the trustees? This offers some protection, as assets to pay for the funeral are held separately from those of the scheme provider.
- is there helpline support for relatives when they need to realise the plan?

The Financial Conduct Authority (FCA) regulates prepaid funeral plans. Check the financial services register to ensure your provider is listed and has permission to enter into a funeral planning contract.

Note

If you or your partner are over State Pension age, the value of a funeral plan is disregarded for Pension Credit, Housing Benefit, Universal Credit, Council Tax Support, and Council Tax Reduction.

6.3 Funeral expenses payment

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

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

Who can apply?

You or a partner who lives with you must be awarded a qualifying benefit and be considered responsible for making the funeral arrangements. See below for a list of the qualifying benefits.

Note

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

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

What benefits count?

Qualifying benefits include:

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

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

Who is considered responsible?

The partner of the person who dies is considered responsible for arranging the funeral. Partner includes same-sex partners and is defined by the DWP as people who lived together as if they were married.

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

Example

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

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

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

Savings and assets

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

Amount of payment

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

- the deceased's assets. If there are assets only available via probate, the DWP state they have discretion whether to award a funeral payment, which they may then later ask to be paid back
- 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 from insurance policies, occupational pension scheme, pre-paid funeral plan or similar source on the death of the deceased, or
- any funeral grant paid because the deceased was a war pensioner.

Note

If a grant of probate is made, money or other assets in the person's estate may be used to pay the money back. The estate is money, property and other things owned by the deceased, but not a house or personal items left to a widow, widower or surviving civil partner

What can a funeral payment cover?

The payment can cover:

- buying a burial plot and right to burial in that plot, whether or not that right is exclusive, or the cost of reopening a grave and burial costs
- cremation fees, including the cost of the doctor's certificate or other costs relating to death certification

- removal of a pacemaker or other medical device necessary for cremation
- any document necessary for access to the assets of the deceased
- transport for portions of the journey more than 50 miles, in the following circumstances:
 - transport of the body to funeral director's premises or a place of rest, whether or not the deceased died at home
 - transport of coffin and bearers by hearse and another vehicle from funeral director's premises or place of rest to the funeral
 - reasonable expenses of one return journey within the UK for the responsible person to arrange or attend the funeral.

Costs allowed for burial, cremation and transport do not include any extra requirements arising from the religious faith of the deceased. The payment may not cover the full cost of the funeral as the DWP may consider the most affordable reasonable option.

In addition, up to £1,000 extra funeral expenses can be claimed to cover items such as a coffin, headstone, funeral director's fees or other transport arrangements. You may be able to get help with costs not covered by the funeral director's bill, such as flowers, but only if the funeral director's charges are less than £1,000.

If some costs have been met from a pre-paid funeral plan or similar arrangement, a maximum of £120 is available for any extra funeral expenses.

Making a claim

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

Claim on form SF200 available from a Jobcentre Plus office, by calling the Bereavement Service helpline on 0800 151 2012, or downloading with supporting notes from the Gov.uk website.

If the person claiming is not looking after the estate, the DWP write to the person who is, at the same time as making the payment.

If a funeral payment is refused

If a claim is refused, ask the DWP to reconsider their decision, called a '*mandatory reconsideration*'. If they refuse, you can appeal to HM Courts and Tribunals Service.

It is important to challenge a decision or get independent advice quickly as time limits mean you should usually take action within one month.

For more information, see factsheet 74, *Challenging welfare benefit decisions*.

6.4 Saving accounts

You could save into a bank, building society, Post Office savings account or Credit Union account.

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

6.5 Occupational pension

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

6.6 Make allowance for funeral costs in your estate

If you have made a will and appointed executors, they have the primary responsibility for arranging the funeral and are entitled to recover funeral expenses from your estate.

If your family arranges and pays for your funeral, they can seek to recover costs from your estate. If there are other debts, funeral costs are usually paid first, although secured debts such as a mortgage must be paid before funeral costs.

Note

The Quaker Social Action **Down to Earth programme** offers help and practical support to manage and pay for funerals
quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth

7 NHS and local authority duty to pay for funerals

In certain circumstances, the NHS or local authority has a statutory duty to organise and pay for a '*public health funeral*'.

Most local authorities have a public health funeral policy. For example, if a deceased person has not made plans and has no family or friends to make arrangements.

Duty of the NHS

If someone dies in NHS care, for example while 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 may make arrangements, though some refer to the local authority instead. They may subsequently submit a claim on the person's estate to pay for the funeral.

Hospitals often have arrangements with a local funeral director for a basic funeral. Hospital staff make arrangements, taking account of known wishes of the deceased, and decide its date, time and location.

Duty of a local authority

A local authority has a duty under Section 46 of the *Public Health Act 1984* to arrange burial or cremation of anyone who dies in their area, when '*no suitable arrangements for the disposal of the body have been or are being made*'. This is usually taken to mean as '*where it appears there is no other person willing or able to make necessary arrangements*'.

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

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

Public health funerals are often cremations held with a short service, although some will only arrange a direct cremation. The local authority should offer burial if it is clear the deceased would not have wanted a cremation, for example, for religious reasons. It may be a good idea to put it in writing if you wish to be buried.

8 Organ and tissue donation

8.1 Donating organs for transplant

England

The system for organ donation is an '*opt-out*' system. All adults in England are considered to have agreed to donate their own organs when they die, unless they record a decision not to donate, known as an '*opt out*', or are in an '*excluded group*.'

If you lack mental capacity to understand this option and take necessary action, you fall into an excluded group. You can revise your decision at any time.

For more information, go to www.organdonation.nhs.uk which includes frequently asked questions, or call 0300 123 23 23.

Wales

There is a '*soft opt-out system*' for consent to organ and tissue donation.

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 time before your death, you lack mental capacity to understand consent could be '*deemed*'.

For information, see Welsh government website at:
www.gov.wales/organ-donation-guide

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 or if you have other questions.

Medical schools can and do decline a body, so you may wish to ask about circumstances where this may be the case and have a funeral contingency plan in place.

Medical schools normally only accept donations from within their area. They may accept donations from outside the area if you offer to help with transport costs. It is advisable to keep your signed form with your will and tell your GP and close friends or 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. Contact a specific medical school for information about their local arrangements.

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 from 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.

If you are interested in registering to donate your brain tissue or that of a relative or partner, the Human Tissue Authority lists the brain banks in England and Scotland.

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

Useful organisations

Association of Green Funeral Directors

www.greenfd.org.uk

Telephone 0330 2211018

Help to find funeral directors who are willing to provide greener options.

Bereavement Service helpline

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

Telephone: 0800 151 2012

Welsh language: 0800 731 0453

For Bereavement Support Payments and Funeral Expenses Payments.

Competition and Markets Authority (CMA)

www.gov.uk/government/organisations/competition-and-markets-authority

Telephone 020 3738 6000

Introduced requirements for funeral directors to improve consumer protection.

Digital Legacy Association

<https://digitallegacyassociation.org/>

Offer support and guidance to preserve your digital legacy and pass down your digital assets such as Facebook and Twitter.

Down to Earth

www.quakersocialaction.org.uk/we-can-help/helping-funerals/down-earth

Offer practical support to identify and arrange an affordable and meaningful funeral.

Financial Conduct Authority

www.fca.org.uk

Regulate providers of pre-paid funeral plans.

Humanists UK

www.humanism.org.uk

Telephone 020 7324 3060

You can search their website for a funeral celebrant.

Human Tissue Authority

www.hta.gov.uk

Telephone 020 7269 1900

License organisations that store and use human tissue for research and medical education and have information on body and tissue donation.

Institute of Civil Funerals

www.iocf.org.uk

Telephone 01480 861411

Supports training of and offers a list of celebrants who can lead a funeral driven by wishes, beliefs and values of the deceased and their family.

Jobcentre Plus

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

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

National Association of Funeral Directors

www.nafd.org.uk

Telephone 0121 711 1343

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

National Society of Allied and Independent Funeral Directors

www.saif.org.uk

Telephone 0345 230 6777 or 01279 726777

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

Natural Death Centre

www.naturaldeath.org.uk

Telephone helpline 01962 712 690

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

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

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

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0300 303 44 98

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 75 75

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 42 22

Support our work

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

Our publications are available in large print and audio formats

Next update February 2025

The evidence sources used to create this factsheet are available on request.

Contact *resources@ageuk.org.uk*

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

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

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is 7th Floor, One America Square, 17 Crosswall, London, EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to improving later life.

Appendix 1: Useful information for nearest relative or friend

This form is not a will.

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

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

Please note funeral wishes are not enforceable after you die, therefore it is important to discuss your wishes with family or friends so that they know what you would like to happen.

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

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

PERSONAL INFORMATION

My name _____

My address _____

Postcode _____ Tel no _____

Occupation _____

Date of birth _____ Place of birth _____

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

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

The location of my will is _____

The date of my latest will is _____

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

MEDICAL INFORMATION

My NHS number is _____

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

GP's name _____

Practice address _____

Postcode _____ Tel no _____

BEFORE THE FUNERAL

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

Name _____

Address _____

Postcode _____ Tel no. _____

PEOPLE TO CONTACT FOLLOWING MY DEATH

Relatives and friends

Name _____

Address _____

Postcode _____ Tel no. _____

Name _____

Address _____

Postcode _____ Tel no. _____

Attach additional pages if needed.

My Solicitor

Firm name _____

Address _____

Postcode _____ Tel no. _____

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 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.

Employer (if still working)

Person to contact _____ Tel no. _____

Name and address of organisation _____

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

Bank

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 _____

Building Society

Name & Address _____

Postcode _____ Tel no. _____

Details of accounts:

1. 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. _____

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

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, email addresses, company support desk).

Note: The Digital Legacy Association provides information to help you think about what you want to happen to your digital legacy, for example social media accounts, photos stored on electronic devices, when you die.

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.

FUNERAL WISHES

I have a pre-paid funeral plan:

Company name _____

Paperwork is located _____

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. _____

I wish to be cremated / have direct cremation / buried in cemetery / direct burial / 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) _____

I would/would not want to be embalmed (delete as appropriate)

I would like the following: coffin/casket/shroud (provide details) _____

I would like to be buried/cremated wearing (specific clothing or funeral gown) _____

I would/would not want pallbearers. Names of who you would like to be pallbearers: _____

I would like the following type of transport: _____

Type of funeral ceremony to be performed:

My religion / philosophy is _____

Person to conduct the service: _____

Contact details: _____

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

I would like the following music and/or readings _____

I would/ would not like flowers at the funeral (delete as appropriate), if yes, the following types:

I would like donations to be made to the following charity/charities:

Any other requests (use this space to include any other wishes/ preferences you have that people should be aware of: _____

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 deal with my estate. Instructions B to F below will not usually apply if a solicitor has been instructed to deal with the estate. Note: The executor may wish to deal with the estate without the assistance of a solicitor.

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

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

D) Inform the Tax Office

Address _____

Postcode _____ Reference number _____

E) Use 'Tell Us Once' service or inform the Benefits Office (for example, Pension Service).

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*.