

## Coping with bereavement

Losing someone close to you can be overwhelming. As well as the emotional strain you also have to cope with practical matters, like finances. We've put together this guide to help you with where to start during this difficult time. This leaflet is designed to help you find the right information so you can register a death and inform the right people.

### Registering a death and making funeral arrangements

Deaths are registered at the local registry office. You will need to contact them to register a death. Once you've registered the death you will be given the documentation needed to make funeral arrangements:

1. Certificate of burial or cremation
2. Certificate of registration of death
3. Death certificate (it's a good idea to request a few official copies of the death certificate as you are likely to be asked for these when dealing with a person's finances).

Most people contact a funeral director to help with the administrative tasks when arranging a funeral, but it is possible to do this yourself if you prefer.

### Who deals with the affairs of the deceased

When a person dies, everything they own is referred to as their estate. An estate may be made up of money held in accounts or owed to the deceased, insurance policies, property, shares and personal possessions.

The estate of the person who has died is usually passed to their surviving relatives, or a person named in a legal document such as a Will. If there is no Will, the deceased's estate must be shared out according to certain rules called rules of intestacy. Only married or civil partners and some other relatives can inherit under these rules.

The person dealing with the deceased's estate is called an Executor, Administrator, or Personal Representative. An Executor is named in the Will and has the responsibility in administering the deceased's wishes for their estate. An Executor is usually a relative, friend, solicitor, accountant or representative of a bank.

### Applying for the right to deal with a person's estate

Once an Executor has been named, they apply for the legal right to deal with the person's estate, known as Grant of Probate.

You may not need Grant of Probate if the deceased's property or accounts are held in joint names and are being passed to the surviving account holder(s).

You may need a Letter of Administration, rather than a Grant of Probate if there is no Will (or the Will is not valid), there are no Executors, or the Executors cannot or are unwilling to act.

If there is no valid Will and you are the next of kin you can apply to be an Administrator in the following order of priority:

1. Married or civil partner of the deceased
2. Child
3. Grandchild
4. Parent of the deceased
5. Brother or sister
6. Nephew or niece
7. Another relative of the deceased

More information can be found online: [www.adviceguide.org.uk](http://www.adviceguide.org.uk) and [www.gov.uk](http://www.gov.uk)

## What does the Personal Representative do?

### Important documents

- Sends original or official copies of the death certificate to organisations that hold money of the person who has died.
- Prepares and sends off the documents required by the Probate Registry and HM Revenue and Customs.

### Requesting details

- Requests details of the balance and interest earned by the deceased in the current tax year up until the date of death, and that accounts are restricted so no one can take money out without the correct legal authority.

- Requests details of any money owed to the estate.

### Members estate

- Divides the estate as set out in the Will or according to the rules of intestacy.
- Works out if an amount of inheritance tax is due and arranges to pay it.
- When Grant of Probate or Letters of Administration have been granted, the Personal Representative collects money belonging to the estate from banks, building societies, insurance companies and pension funds.
- Pays outstanding debts.

### Who to inform:

- Local Tax office
- Government office that is paying benefits
- HM Revenue & Customs for inheritance tax

### What to do about tax and benefits

It is important to ensure that the deceased's tax, benefits and National Insurance are up to date. There may be tax due, or their estate might be owed some tax back.

## Registering the death of a Member with us

If you're the Personal Representative of a Principality Member, you can call one of our branches or our contact centre on 0330 333 4000 or notify us by post to register the death:

### Bereavement Team, Principality Buildings, PO Box 89, Queen Street, Cardiff, CF10 1UA

Upon receipt of the death certificate and our Bereavement – Registration Form we will record the first named Personal Representative(s) address so we can write to you with any future correspondence in dealing with the estate.

### Sole saving accounts

These will remain open and interest will be added to the account until it's closed. If the deceased's sole account is a bond, it is important to note that it can be closed early, before maturity with no loss of interest. Alternatively, you can wait until the maturity date.

### We will need:

- An official copy of the death certificate.
- A completed copy of our Bereavement Registration Form which is available in branch, online or by calling us on 0330 333 4000. Opening hours 9–5 Mon–Fri.

## Accessing account: Paying for funeral, probate expenses or Inheritance tax

The Personal Representative can request to withdraw from the account to pay for the funeral, Inheritance tax, probate or solicitors certification fees. You need to register the death with us, complete a Bereavement Withdrawal Request and send us identification as set out overleaf.

## Closing accounts

To close the account we need a Personal Representative to complete a Bereavement – Request to close accounts Form. We will provide you with this form after processing the death certificate. The table below shows the section to be completed on the form depending on the account balance(s).

Total balance of the account(s)	Section to complete	Additional Information
£14,999 or less	Section 1 & 5	To be completed by the Personal Representative(s), provided no Grant of Probate has been obtained.
£15,000 to £24,999	Section 2, 3 & 5	To be completed by all Personal Representatives and witnessed by a Solicitor (Section 3), provided no Grant of Probate has been obtained
£25,000 or above or where a Grant of Probate has been obtained	Section 4 & 5	To be completed by the named Personal Representative(s) on the Grant of Probate

### Savings accounts

When you send us the completed form for releasing funds, we will also need two forms of identification. One form of name identification and one form of address identification, either an original or certified copy from each Personal Representative, unless the Personal Representative(s) is an existing Member of the Society. See overleaf for acceptable identification documents

### ISAs

If an ISA account holder dies, their spouse or civil partner will inherit the ISA benefit. This additional ISA benefit can be claimed if the account holder died on or after 3 December 2014.

### Joint accounts

Once the death has been registered we will remove the name of the deceased from the account and amend the relevant documents.

### Mortgage customers

There are two different ways of jointly owning property. Owners hold property either as beneficial joint tenants or tenants in common. We will write to you upon receipt of the Bereavement Registration Form to explain the next steps in dealing with a mortgage.

Interest will continue to accrue against any mortgages left on the property until they are repaid in full. We can help by suspending payments or charges in some circumstances.

### Please let us know:

- If there is any difficulty in meeting the normal monthly mortgage payments
- If the mortgaged property is going to be sold
- If any family members intend on remaining at the property
- Whether any life insurance policy exists.

## Withdrawal and closure of accounts – acceptable ID documents

If you're making a withdrawal or closing a savings account as a Personal Representative we'll need one form of name identification and one form of address identification, either an original or certified copy from each Personal Representative, unless the Personal Representative(s) is an existing Member of the Society. See overleaf for more information.

Acceptable name documents are:	
• Current signed UK Passport	• EU member state ID card/EU Passport
• Current signed full UK Driving License* (old paper style license also accepted)	• HM Revenue & Customs Tax Notification (under 12 months old) (not self-assessment)
• Non EU Passport and valid Visa <sup>o</sup>	• State pension or benefits document notification from the Department of Work & Pensions (DWP) confirming the right to benefits* (under 12 months)

Acceptable address documents are:	
• Gas & electric bill (under 3 months old)	• Water bill (under 12 months old)
• Local Authority tax bill (under 12 months old)	• Mortgage statement (under 12 months old)
• Letter from a Government Department about your personal affairs (under 12 months old)	• Solicitor's letter confirming completion of house purchase or land registration together with proof of previous address (under 6 months old)
• Official letters from a care or nursing home confirming residence (under 12 months old)	• Local Authority or Housing Association tenancy agreement (under 12 months old)
• Bank, Building Society (savings) or credit card statement (under 3 months old and not online print out)	

\* Documents marked with an asterisk can be used for either name or address verification but not both.  
<sup>o</sup> Non EU documents must have a valid Visa.

**Please note** – Copy documents will be accepted via email if they are where applicable certified as a true copy of the original by a solicitor, a registered accountant, bank official or an individual regulated by the Financial Conduct Authority and Prudential Regulation Authority.

The certification must state "I certify that this is a true copy of the original document which I have witnessed" – and must include the certifiers name, address, position, employer or firm, with signature and date.

To make any withdrawal you will need to complete a 'bereavement withdrawal request' form. This is available from your local branch, visiting our website or calling us on 0330 333 4000.

### Useful contacts

#### Government advice

[www.gov.uk/browse/births-deaths-marriages/death](http://www.gov.uk/browse/births-deaths-marriages/death)

To inform most government organisations in one go: [www.gov.uk/tell-us-once](http://www.gov.uk/tell-us-once)

HMRC online tool to help with tax, tax benefits and probate after a death: [www.hmrc.gov.uk/tools/bereavement](http://www.hmrc.gov.uk/tools/bereavement)

#### Citizens' Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

#### Bereavement Advice Centre

Offers support and advice on what to do after a death:  
Telephone 0800 634 9494 or [www.bereavementadvice.org](http://www.bereavementadvice.org)

#### British Humanist Association

For help with non-religious funerals: [www.humanism.org.uk](http://www.humanism.org.uk)

#### Probate service and Inheritance tax

For an application pack telephone HMRC Probate and Inheritance Tax Helpline and to find out your local Probate registry office on 0300 123 1072

Guidance and information about inheritance tax can be found at: [www.gov.uk/inheritance-tax](http://www.gov.uk/inheritance-tax)

#### For Legal advice

Civil Legal Advice  
Telephone: 0345 3454 345 or [www.gov.uk/legal-aid/how-to-claim](http://www.gov.uk/legal-aid/how-to-claim)

#### National Associate of Funeral Directors

To find a Funeral Director who is a member of this organisation  
Telephone: 0121 7711 343 or [www.nafd.org.uk](http://www.nafd.org.uk)

#### Land registry

[www.landregistryservices.com](http://www.landregistryservices.com)  
[customer@landregistryservices.com](mailto:customer@landregistryservices.com)

### Glossary

#### Administrator

A person who deals with the estate in the absence of a Will.

#### Beneficiary

A person who benefits either under the terms of a Will or by the rules of intestacy (if no Will was made).

#### Estate

Everything owned by a person who has died.

#### Executor

Someone who is named in the Will as responsible for dealing with the estate.

#### Grant of Probate

A legal document which gives the Executor the authority to share out the estate in accordance with the deceased's Will.

#### Intestate

A person who dies without leaving a Will. The Law will decide who inherits if there is no Will.

#### Letters of Administration

A formal court document issued by The Probate Registry, usually when there is no Will, authorising persons to administer the estate.

#### Personal Representative

Someone who is responsible for dealing with an estate (i.e. Executor or Administrator).



ONLINE

[www.principality.co.uk](http://www.principality.co.uk)  
@principalityBS  
Principality Building Society



VISIT

[www.principality.co.uk/branch](http://www.principality.co.uk/branch)  
To find your nearest branch



CALL US

0330 333 4000

This leaflet is available in large print, Braille and audio tape on request by calling 0330 333 4000

- To help us maintain our service and security standards, telephone calls may be monitored and recorded.

This leaflet is for information purposes only and does not amount to legal or financial advice.

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Death and  
bereavement