

My documents:
*A checklist of what
is important*



Introduction

To help you manage your important documents, we have created the Financial Planning Checklist. This will enable you to keep track of all your assets and in particular, to let your family know their physical location.

Have your affairs in order

The death of a close family member or friend is always a traumatic time for those left behind. It is often made more difficult for those relatives or friends who have been asked to be executors and to deal with the estate, because they often have difficulty in finding key documents and other important information that belonged to the deceased.

Important things like the Will, investment documents, bank account details; and life assurance and pension plans all need to be accessible shortly after death.

Quite apart from making the job harder for the executors, it is possible that some assets may go undetected.

For example, you may have old life assurance plans or pension arrangements where the plan documentation has been lost, or is hidden away somewhere, how will the executors know?

Insurance companies hold some £400 million of unclaimed monies that belong to planholders, the vast majority of whom will have died or disappeared. Their families have no knowledge of the plan and so the money will be lost to them. The position is similar with UK banks.

There is over £1 billion of unclaimed monies held by National Savings and Investments (excluding premium bonds) for missing account holders. Although the banks and other financial institutions do their utmost to trace account holders and repay this, a significant amount of client funds lie unclaimed.

You can make it much easier if your affairs are in good order and your family or friends do not have to search high and low for documents that they do not even know exist. It also means that your heirs will receive their full inheritance that you intended them to receive more quickly than if someone has to search for assets.

Key contacts

We have included a Key Contacts Checklist, which enables you to list the details of your important advisers such as your solicitor, accountant and financial adviser.

Once you have completed the checklist, take a copy for key members of your family.

Useful websites

The following websites may be of help to anyone dealing with an estate:

Government overview:

<https://www.gov.uk/probate-estate>

Step by step guide on what to do after a death:

<https://www.theprobateservice.org/>

Explanation of probate and the 'Probate Service':

<https://www.gov.uk/applying-for-probate>

Name

National insurance number:

Tax reference:

Date of birth:

Key contacts

Solicitor:

Accountant:

Doctor:

Tax office:

Employer:

Other:

My Will

The original of my Will is held with:

The Will is dated:

The Will was drawn up with:

My executors are:

Claiming the transferable nil rate band

When an individual who has been previously married or in a civil partnership dies, a claim can be made to transfer the nil rate band, where any part of it was unused, from the spouse or civil partner who died first. The following documents will be needed in support of such a claim. Please use this section to record their location.

Copy of Grant of Representation (Confirmation in Scotland) of deceased spouse/ civil partner:

Will of deceased spouse/civil partner:

Any Deed of Variation or disclaimer executed in respect of property inherited from a deceased spouse/civil partner:

Death certificate of deceased spouse/civil partner:

Powers of attorney

Date made	Name and address of attorney	Has it been registered?		Names and addresses of people to be notified of any application to register the ELA/LPA
		Yes	No	
		Yes	No	
		Yes	No	

Bank / building society accounts

Bank / building society (name and address of branch)	Sort code	Account no.	Contact
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Credit cards

Credit card company	Account no.	Contact
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Loans

Company

Account no.

Contact

My assets

Investment bonds / unit trusts

Company

Investment detail

Account no.

Contact

ISAs

Company

Investment detail

Plan no. /
account no.

Contact

Savings and life assurance

Company	Investment detail	Plan no. / account no.	Contact
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Stocks and shares

Company	Investment detail	Plan no. / account no.	Contact
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Other assets (e.g. premium bonds / national savings)

Company	Investment detail	Plan no. / account no.	Contact
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Comments / notes

My pension

Provider name and address

Latest plan value

Plan no.

Contact

Comments / notes

My property

Main residence

Type

Address

Approximate value

Ownership

Outstanding loan

Other property

Type

Address

Approximate value

Ownership

Outstanding loan

Comments / notes

Gifts made during lifetime

Date	Amount and / or asset	Recipient of gift
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Beneficiary contact details

Name	Address	Contact details
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Miscellaneous information

Details of organisations and clubs

Organisation / club

Membership no.

Contact

Other contacts (e.g. utility companies / general insurance / magazine subscriptions)

Name

Account / membership no.

Contact

Additional information (e.g. where things are stored)

Funeral arrangements

The death of someone special can be a time of great stress as well as distress for the bereaved. We can lessen that stress for those we leave behind by making our wishes for our funeral known beforehand. With this in mind the following chart may be of help.

Remember, you do not have to complete all or indeed any of the questions asked. But the more you do answer the greater the help you will be offering your next of kin.

Cremation? Yes No

If yes:

Ashes interred Yes No

Ashes scattered? Yes No

Burial?

If yes: where? (legal restrictions will apply)

Service in church? Yes No

If yes:

Which church?

The Service

Music at entry?

Hymns to sing Yes No

1

2

3

Reading?

Any special tribute and if so by whom?

Music at exit?

Any other wishes?

Other information

Please use this section to record any additional information e.g. requests regarding funeral arrangements, medical research bequests, deed/safe box access, computer access codes. etc.

Get in touch

✉ pc@brooksmacdonald.com



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