

## **Bereavement guide**

We understand that losing someone close to you can be an emotional time, and that having to deal with some of the practicalities can be difficult and confusing. We have produced this guide to support you through the process of dealing with investments held with us within the estate of someone who has died.

Please remember that your client advisor is here to help throughout the process and will be happy to answer any questions you have.

### **A. Contacting us**

Please don't hesitate to contact us if you have any questions or need more help. There are several ways you can contact us.

- You can phone or email the client advisor linked to the account. If you do not have their contact details, you can find them on the Our People section of our website.
- Or, if you don't know the client advisor's name, you can call us on 020 7606 9833 or contact us online at [www.brownshipley.com/en-gb/contact-us](http://www.brownshipley.com/en-gb/contact-us).

### **B. Registering the death**

If you are responsible for administering the person's estate, you will need to register the death and find out whether you need to apply for a Grant of Probate, Letters of Administration or a Certificate of Confirmation (in Scotland).

If possible, you should register the death at the register office closest to where the person died and within five days (eight days in Scotland). You will need to take the medical certificate showing the cause of death with you. You should also take the following documents relating to the person who has died if you have them, but this is not essential.

- Their birth certificate
- Their passport
- Their NHS medical card (if this applies)
- Their driving licence
- Proof of their address (for example, a gas, electricity or water bill)

### Overseas clients

You must register the death in the country where the person died. In many countries you can also register the death with the Foreign, Commonwealth and Development Office in the UK. There is more information about how to register a death abroad at [www.gov.uk/register-a-death](http://www.gov.uk/register-a-death).

### C. What the registrar will provide you with

Once you have registered the death, the registrar will provide you with:

- a death certificate; and
- a certificate for burial or cremation.

You may want to get extra copies of the death certificate as many organisations will need to see an original. (You may be charged a fee for any extra copies.)

### D. What we will need from you

Below are some of the documents you may need to send us so we can update our records and carry out any instructions with the appropriate authority.

- **A Deceased Estate Service Form** – filled in by the executor (or executors) before the person's assets are distributed.
- **Indemnity documents** – filled in by the executor or a solicitor acting on behalf of the executor. This document allows us to pay HMRC any inheritance tax before the Grant of Representation is issued. If you are the person signing the document as an executor, we recommend that you get legal advice.
- **Proof of identity** – we may need to see the documents set out in Annex A to check your identity and the identity of any personal representatives.

We will send you a Deceased Estate Service Form and an indemnity document if we need you to fill these in (or arrange for someone else to fill them in).

We may also need to see the following documents or arrange for forms to be filled in, depending on the type of investments held and any action we need to take.

- **Grant of Probate** – this applies if the person who died lived in the UK (but not Scotland) and had a will. If you have a Grant of Probate, we need the original document or a copy. A copy must be certified by a solicitor as being a true copy of the original (a certified copy), with the necessary proof of identity documents from Annex A.

If there is no Grant of Probate, we may need to see the following documents.

- **Death certificate** – we may need to see the original death certificate or a copy. A copy must be certified by a solicitor as being a true copy of the original (a certified copy). We may also accept an interim death certificate from the Coroner's Office if a death certificate is not available immediately.
- **Letters of Administration** – this applies if the person who died lived in the UK (but not Scotland) and did not have a will (an intestate estate).
- **Certificate of Confirmation** – this applies if the person who died lived in Scotland, whether or not they had a will.
- **Will** – if the person who died left a will, we may ask to see the original will or a certified copy.

## E. Your document checklist

Please send the documents marked with a tick (✓) below to us, using the address that your client advisor gave you. We will return any original documents to you shortly after receiving them.

	Original death certificate or a certified copy	Interim death certificate	Original will or a certified copy	Proof of identity documents	Deceased Estate Service Form	Indemnity document	Original Grant of Representation or a certified copy (see note 1)
	Select one of these two						
Grant of Probate has not yet been received	✓	✓	X (note 2)	✓	✓	✓	
Grant of Probate has been received			X (note 2)	✓	✓	✓	✓

Notes:

1 Grant of Probate (testate estate), Letters of Administration (intestate estate), Certificate of Confirmation (Scotland).

2 In certain circumstances, we may ask to see the original will or a certified copy.

## **F. What happens next?**

When we are told about the death, we will amend the name and suspend any activity on the account and any investment services that we provide. Assets will continue to be held within the portfolio, but these will no longer be actively managed and we will not accept any instructions relating to the assets until we have received the documents shown in the table above and the relevant instructions from you or a personal representative.

Once we have received all the documents we need, we will provide you or a personal representative with a valuation of the accounts as at the date of death, or the first business day following that date, and return any original documents. We will only close the accounts if we receive written instructions to do this from you or a personal representative.

For joint accounts, if one account holder dies, the account does not form part of their estate. Instead, ownership of the account will automatically pass to the surviving account holder. We will continue to take management fees as normal until you or a personal representative has distributed the assets.

You can find lots of helpful information on what to do when someone dies on GOV.UK.

<https://www.gov.uk/after-a-death>

[What to do after someone dies: Tell Us Once - GOV.UK](#)

## **G. Inheritance tax and funeral expenses**

### **Inheritance tax**

Inheritance tax must be paid before the Grant of Probate is received. If you would like the tax to be paid from assets held within the estate, we may be able to do this by getting an indemnity document from the solicitor acting for the executor or a personal representative (whichever applies).

### **Funeral expenses**

If a funeral invoice is under £10,000, you can ask us to pay these costs straight to the funeral director from the accounts of the person who has died.

## Useful contacts

<b>HMRC</b> <a href="http://www.hmrc.gov.uk">www.hmrc.gov.uk</a>	<b>Money Advice Service</b> <a href="http://www.moneyadviceservice.org.uk/en/categories/w hen-someone-dies">www.moneyadviceservice.org.uk/en/categories/w hen-someone-dies</a>
<b>The National Bereavement Service</b> <a href="https://thenbs.org/">https://thenbs.org/</a>	<b>Age UK</b> <a href="https://www.ageuk.org.uk/information-advice/money-legal/legal-issues/what-to-do-when-someone-dies/">https://www.ageuk.org.uk/information-advice/money-legal/legal-issues/what-to-do-when-someone-dies/</a>
<b>Citizens Advice</b> <a href="http://www.citizensadvice.org.uk/family/death-and-wills">www.citizensadvice.org.uk/family/death-and-wills</a>	<b>Register offices</b> You can find a register office to register a death at <a href="http://www.gov.uk/register-offices">www.gov.uk/register-offices</a>

All executors and personal representatives must provide one document from each column.

<b>Proof of identity</b>	<b>Proof of address</b>
Valid passport	Bank statement (not printed from the internet)
Valid UK photocard driving licence (full or provisional)	Utility bill (not printed from the internet)
Firearms certificate or shotgun licence	Council tax demand letter or statement for the current tax year
Identity card issued by the Electoral Office for Northern Ireland	Instrument of court appointment (such as a liquidator or Grant of Probate)
Recent evidence from DWP confirming pension entitlements	Valid UK photocard driving licence (full or provisional)
Recent correspondence from HMRC, such as a tax coding notice	
Recent evidence of entitlement to a state or local authority funded benefit, tax credit, pension, or educational or other grant	

## **Annex B – Glossary of legal terms**

Your role as executor or administrator means you'll have to apply for certain authority to be granted and you may need to fill in several forms. The documents you'll need during the process, and some of the terms used, will be slightly different depending on where you live in the UK and whether or not there's a will. To help, we've put together a list of common terms and phrases below.

### **Administrator**

Also known as executor dative in Scotland, this is the person who gets authority to deal with an estate when there isn't a will. You can usually apply for this authority if you're the next of kin (for example, husband, wife, civil partner or child) of the person who died. You can't apply if you're the person's partner but weren't married to them or in a civil partnership with them when they died.

### **Beneficiary**

A person who inherits part or all of the estate.

### **Death certificate**

This can be either an interim death certificate issued by a qualified doctor or coroner or the death certificate issued by the registrar after the death is registered. Both documents will confirm the date, place and cause of the person's death, if known.

### **Estate**

A person's estate includes everything they own, and everything that's registered in their name. Pensions aren't normally included in the estate.

### **Executor**

The person (or people) named in a will and confirmed by the Grant of Probate, who deals with the estate following a person's death.

### **Grant of Probate**

If the person who died had a will, the Grant of Representation document will be a Grant of Probate. This is usually issued to the executor (or executors) named in the will, giving them the legal right to administer the estate.

### **Grant of Representation**

Depending on the value of the estate, you may need to apply for a Grant of Representation, which can take around eight weeks to issue. This is the official document that allows executors or administrators to administer the estate. In Scotland, this is called a **Certificate of Confirmation**. The type of document issued will depend on whether or not the person who died had a will. You'll need to contact your local probate registry to apply for a Grant of Representation.

### **Intestate estate**

An intestate estate is the estate of someone who has died without leaving a valid will.

### **Letters of Administration**

If the person who died didn't have a will, the Grant of Representation document will be Letters of Administration. This is issued to the administrator, giving them legal authority to administer the estate.

### **Personal representative**

The personal representative is responsible for administering the estate and for giving us instructions. Personal representative is the general term for an executor or administrator.

### **Power of attorney**

A legal contract between a person and a third party, giving the third party authority (power) to act for the person. This arrangement ends when the person dies.

### **Probate**

This is the legal process of dealing with someone's estate after they've died, commonly known as administering the estate. Probate involves identifying and valuing all of the person's assets (their money, property and belongings) and paying any debts and taxes due (such as inheritance tax), then sharing out what's left.

### **Probate registry**

You can get a probate application from your local probate registry office or download a copy from [www.gov.uk/government/publications/apply-for-probate-form-pa1](http://www.gov.uk/government/publications/apply-for-probate-form-pa1).

### **Testate estate**

A testate estate is the estate of someone who has died and left a valid will.

### **Trust**

This is a legal arrangement where a company or one or more people (called the trustees) manage money or assets (called the trust property), which they must use for the benefit of one or more beneficiaries.

### **Will**

A document in which a person explains how they want their assets to be distributed when they die.

