



Bereavement Guide

Information to help with the inevitable administration and paperwork surrounding a death





Contents

Page

Registering a Death

3

Letting us know

3

Arranging the funeral

4

Paying urgent expenses

4

Dealing with the Estate

4

Grant of Probate and Letters of Administration

5

The documents we need

6

Closing a Deposit account

7

ISAs and APS

8

Checklist

9

Glossary of Terms

10

Useful Contacts

11

Losing a partner, family member, friend, companion or someone else close to you is a traumatic time. As well as dealing with the emotional aspects of your loss, you may find managing the practical matters difficult or overwhelming. We are here to help.

This guide is designed to help you find useful information so that dealing with the inevitable administration and paperwork surrounding a death is as straightforward as possible.

A good place to start is the checklist created by the Money Advice Service which you can find here: www.moneyadviceservice.org.uk/en/articles/what-to-do-when-someone-dies-a-checklist

The gov.uk website also has some useful information about the 'Tell Us Once' service which aims to enable you to report a death to most government departments in one go: www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Registering a death

Most deaths must be registered at the local registry office within five days in England and Wales and within eight days in Scotland. There may be an exception if the Coroner is investigating the circumstances of the death.

You may need to make an appointment to go to the registry office, so it is best to check before you visit. Once you have registered the death you will be provided with the documentation you need to arrange the funeral, which is:

- Certificate for burial or cremation
- Certificate of registration of death
- Death certificate

It is a good idea to think about obtaining a few official copies of the death certificate. Some organisations, including United Trust Bank, will need to see the certificate in order to deal with the deceased's estate. Please note that United Trust Bank does not accept certified copies, only original copies.

You can find more information on how to register a death on the gov.uk website, here: www.gov.uk/register-a-death

Letting us know

In the first instance, please call United Trust Bank on 0207 190 5599. We are unable to register a bereavement over the telephone, but calling will enable us to put a notification on the account and talk you through the next steps.

If the deceased held multiple accounts with us, including any lending accounts, we will provide you with a single point of contact to ensure you do not need to go through the process several times.

Next we will need you to complete a Personal Representative Registration form and return it to us, together with an original death certificate or official copy. Please send this form to: **Bereavement Services, United Trust Bank, One Ropemaker Street, London EC2Y 9AW**

Once notified in writing, accounts other than joint accounts will be frozen, stopping all transactions other than interest credits to the account (the account balance will continue to accrue interest). Please note that if a Power of Attorney is held, it will cease upon the death of the account holder.

We will then write to the Personal Representative to confirm the balance on the account(s) and next steps.

Whilst the account is frozen, it is still possible the automated credits are made to the account. Where identified, the originators should be informed of the death which would stop further credits being made. If we receive State Benefits into an account post notification of death, these will be returned directly to the sender and will not be credited to the account.

Although it is not required when you notify us of the death, any grant of probate, letter of administration/confirmation you may have obtained can help to speed up the process of closing the account so please tell us if you have one.

Arranging the funeral

Once you have registered the death, you can start to arrange the funeral. Most people use a funeral director but you can make your own arrangements. Alternatively some local councils run their own funeral services such as for non-religious burials.

Using a funeral director

Using a funeral director can help with the administrative worries of planning a funeral. When choosing a funeral director look for one that is part of a reputable association such as:

- National Association of Funeral Directors
- Society of Allied and Independent Funeral Directors

These funeral directors operate under a code of practice and have minimum standards of service and an established complaints procedure should you have any problems.

Whether you choose to arrange a funeral with or without the help of a funeral director, the following website, created by independent registered charity, The Natural Death Centre, may provide you with useful information: www.naturaldeath.org.uk

Inheritance Tax

Depending on the total value of the estate you may have to pay Inheritance Tax before distributing the remaining assets to the beneficiaries, however, the rules surrounding when and if any tax should be paid can be complex so obtaining professional advice may be useful. The executor or administrator is ultimately responsible for ensuring the correct amount of tax is paid.

Paying urgent expenses

Funeral directors' costs and terms vary and you may need to pay for the funeral immediately using funds from the deceased's bank/savings account. In addition it is possible to pay Inheritance Tax before the issuance of all the legal paperwork.

For Funeral expenses to be paid from an account held by United Trust Bank, we require:

- An original death certificate
- A completed Personal Representative's Request to Cover Costs form.
- An original Funeral director's invoice.

For Inheritance Tax payments to be paid from an account held by United Trust Bank, we require:

- An original death certificate
- A completed Personal Representative's Request to Cover Costs form.
- A completed IHT423 form, available to download directly from the Government's website https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/728318/IHT423_0718.pdf
- If the IHT423 form has been completed and sent in directly by the Executor/Administrator, we require sight of the original letter received from HMRC containing the unique Inheritance Tax Reference number (this can be either the original or a certified copy).

You can read more about Inheritance Tax on the gov.uk website here: www.gov.uk/inheritance-tax

Dealing with the estate

Is there a will?

If there is a will, you should contact the executors as soon as possible so that they are able to begin administering the estate.

In addition to the will providing the deceased's wishes for his or her estate, it may also include instructions about the funeral arrangements.

Personal Representative (Executors/Administrators)

The executor (or executors) is usually named in the will as the person (or persons) the deceased wishes to deal with their estate. If the deceased did not leave a will, an administrator, which can be a family member, friend or a professional such as an appointed solicitor or accountant, will obtain 'Letters of Administration' in order to be able to administer the estate.

What is the Estate?

The estate covers everything that the deceased owns or has registered in their name, including bank and savings accounts, shares, property and personal possessions such as cars, jewellery and furniture etc. The deceased's will (if available) will also state who legally inherits the estate. If a will is not available, this means the deceased died intestate and rules of intestacy are followed.

In all situations, the estate can only be distributed to beneficiaries after settlement of any of the deceased's debts.

More information about what happens when someone does not leave a will can be found here: www.gov.uk/inherits-someone-dies-without-will

As an executor or administrator (executor nominate or dative in Scotland), you may also have responsibility for the following:

- Registering the death
- Arranging the funeral
- Paying urgent expenses
- Obtaining legal documentation
- Notifying, banks, building societies, insurance and pension companies
- Identifying all assets and liabilities
- Paying tax liabilities
- Distributing the estate amongst the beneficiaries

Tax and benefits

As executor or administrator it is important to sort out the deceased's tax, benefits, and National Insurance as soon as possible. There may be tax to pay, a state pension or other benefits to stop or the estate may be due a tax rebate.

Appointing someone to administer the estate

You can appoint a professional such as a solicitor, chartered accountant or specialist probate service to administer the estate. Some banks also provide this service. There will be a charge for taking on this role so you should understand what they will do and what they will charge for their services before you appoint them.

Dealing with the estate yourself

You, another family member or friend of the deceased may agree to be the estate administrator. If you are considering this route it's important that you understand the responsibilities of the role and the legal implications of the decisions you will take.

Grant of Probate and Letters of Administration

A Grant of Probate or Letters of Administration is usually required where the value of the deceased's estate exceeds £5,000. United Trust Bank requires an original sealed Grant of Probate or Letters of Administration for balances of £30,000 and above.

Grant of Probate

A Grant of Probate is a document issued by a Probate Registry after they have received the necessary application forms and they have assured themselves that the will is valid and that any taxes due have been paid.

Probate is the process of dealing with the deceased person's estate and carrying out their instructions. The responsibilities include making sure all taxes and any debts are paid before any money can be given to beneficiaries (the people nominated to benefit from the will) and that in general the estate is managed in a way that best serves the beneficiaries.

The entire process includes identifying what is in the estate and its value, completing the necessary application forms for both probate registry and Her Majesty's Revenue and Customs, gathering in the assets (including dealing with any property), paying the liabilities (debts) and completing the legal processes to cover against late claims on the estate.

Letters of Administration (Confirmation in Scotland)

The application process made by the administrator of an intestate estate (where there is no will). This is the same for a Grant of Probate. The grant issued in this situation is called Letters of Administration. If there is a will but no executor for any reason, the grant is also called Letters of Administration with will annexed.

Executors and administrators are termed personal representatives. You can find out more about wills, probate and the roles of executors and administrators on the gov.uk website here: www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation

The documents we need

Before we can close the account(s) or move the balance(s) into the names of any beneficiaries, we will require two forms of identification for each executor or administrator (one from list A and one from List B below):

List A

- Valid Passport
- Valid UK Photocard Driving Licence
- HMRC Tax Notification dated within the last 12 months
- Department of Work & Pensions Communication dated within the last 12 months
- Valid Firearms Certificate
- Valid Armed Forces or National ID Card
- Police Warrant Card

List B

- HMRC Tax Notification (If not used as List A)
- DWP Notification (If not used as List A)
- Current year's Council Tax Bill
- Bank or Building Society Statement (dated within the last 3 months)
- Credit Card Statement (dated within the last 3 months)
- Utility Bill -Excluding Mobile Phones (dated within the last 3 months)
- Mortgage Statement (dated within the last 6 months)

We will carry out identity checks from reference agencies based on the information provided and we reserve the right to request additional documentation.

Important – How to certify documents

Some organisations will need to see certified documentation. To certify a copy of the original identification, you will need to take the original and copy to one of the following (please note, this must not be a family member and may be subject to a charge):

- Bank/building society employee
- Solicitor
- Qualified Accountant
- Commissioner of the oath
- Post Office
- Regulated Financial Advisor

The person certifying must add the following to the document:

- Full name
- Profession
- Business name and Financial Conduct Authority number if applicable
- Business address and telephone number
- Signature and the date
- The statement must read 'I certify that this is a true copy of the original'

Closing a deposit account

Where the deposit account is in a sole name as well as proof of identification for all executors, the paperwork required to enable an account closure depends on the amount invested:

Less than £5,000

We will need a completed Request to Close Account(s) form.

£5,000 – £30,000

We will need a completed Request to Close Account(s) form. If you're applying for a Grant of Probate or Letters of Administration, the Original Sealed Grant of Probate will need to be given to us in addition. If you're not applying for a Grant of Probate or Letters of Administration, our Request to Close Account(s) form will need to be witnessed by a solicitor.

Over £30,000

We will need a completed Request to Close Account(s) form and an Original Sealed Grant of Probate or Letters of Administration.

Changing a joint account to a sole account

Once an original copy of the death certificate has been received and registered on our system, joint accounts will continue in the name of the survivor in their sole name. No further paperwork is required and we will write to you to return the certificate and confirm the update has taken place.

Continuing the account(s) in the name of the Executor

Should you wish to continue the account in the name of the Executor, we require the request in writing. In addition to this, we require an original sealed Grant of Probate, a personal application form to be completed and one form of identification from both List A and B, per executor.

Loans and Mortgages

Where the deceased holds a mortgage or loan account with us, either in isolation or with a deposit account, the following should also be considered:

For a sole loan/mortgage account – the Executor or Administrator will need to provide a copy of the Grant of Probate or Letter of Administration noting their appointment and proof of their identification as previously detailed.

Whilst understanding that the mortgage/loan will be repaid from the deceased's estate, we will ask you if payments will continue to be made by the estate during the interim period so we can note the account accordingly. If the mortgage/loan included Early Redemption Charges these will always be waived.

If a deposit account is also held, regardless of the amount invested into the account, Grant of Probate or Letters of Administration will be required. Prior to the release of funds from the deposit account, the balances may be set-off against the outstanding mortgage balance prior to closure of the account.

For a joint loan/mortgage account – ownership of the property and the liability for the loan will automatically transfer to the remaining owner. We understand that in addition to dealing with the loss of a loved one, the financial situation may have changed significantly. We will give the customer time to adjust to their new situation through this difficult period.

Individual Savings Account (ISAs) and Additional Permitted Subscriptions (APS)

ISAs

In line with HM Revenue & Customs guidelines the following applies:

For deaths on or before 5 April 2018 the tax benefits of an ISA will cease from the date of death.

For deaths on or after 6 April 2018 the tax benefits of an ISA will continue. The ISA will be designated a continuing account of a deceased investor and will remain a continuing account of a deceased investor until the earlier of the following:

- The completion of the administration of the estate
- The Closure of the Account
- The third anniversary of the death of the account investor

APS

When an ISA holder dies, a surviving spouse / civil partner is able to claim an additional allowance equal to the value of the deceased's ISA(s). This is known as an Additional Permitted Subscription (APS).

The deceased's ISA is not transferred directly to their spouse / civil partner's ISA. The allowance is available to the surviving spouse / civil partner as a one off additional ISA subscription. This doesn't affect the spouse / civil partner's own annual ISA allowance and must be used within the permitted period. The permitted period is available for three years after the date of death, or for up to 180 days after administration of the estate is complete.

The surviving spouse / civil partner is entitled to the APS even if the ISA assets are left to someone else in the Will or are used to meet expenses from the estate. No one else is entitled to the APS, even if they've received the assets from the deceased's ISA(s).

Please note that United Trust Bank does not currently offer an APS ISA.

Checklist

| Action | Completed |
|--|--------------------------|
| Contact United Trust Bank to notify of the bereavement. | <input type="checkbox"/> |
| Complete a Personal Representative Registration form and send this to United Trust Bank with an original or interim Death Certificate. | <input type="checkbox"/> |
| Receive letter from United Trust Bank confirming the balance and accrued interest of the account(s) at date of death. | <input type="checkbox"/> |
| If total balance is less than £5,000 (No probate required) - We require a Request to Close Account form to be completed. Sections 1 and 2 should be completed and Section 3 to be signed. One form of identification from each of List A and B, per representative, is required. | <input type="checkbox"/> |
| If total balance is between £5,000 - £30,000 (No probate required) - We require a Request to Close Account form to be completed. Sections 1 and 2 should be completed and Section 4 must be signed by the Personal Representative plus either a Commissioner for Oaths or Solicitor. One form of identification from each of List A and B, per representative, is required. | <input type="checkbox"/> |
| If total balance is over £30,000 (Probate required) - We require a Request to Close Account form to be completed. Sections 1 and 2 should be completed and Section 5 must be signed by the Executor(s). One form of identification from each of List A and B, per representative, is required. Grant of Probate required. | <input type="checkbox"/> |
| Inheritance Tax or Funeral Costs - In order to release funds to cover Inheritance Tax or Funeral costs, we require a Personal Representative Request for Funds to Cover Costs form to be completed. | <input type="checkbox"/> |
| Continuing the account in the name of the Executor (Non ISA account(s)) (Probate required) - Should you wish to continue the account(s) in the name of the Executor, we require this request in writing. A Personal Application form needs to be completed. (This form is available upon request only). One form of identification from each of List A and B, per Executor is required. Grant of Probate required. | <input type="checkbox"/> |
| Please note, the required application forms are available on our website at, www.utbank.co.uk or by request on 0207 190 5599. | |

Glossary of Terms

Administrator (Executor – Dative in Scotland) – A person appointed by the court to obtain the Letters of Administration to deal with the estate when there is no will.

Beneficiary – Any person, charity or organisation that is entitled to receive a benefit from the Estate of the deceased.

Confirmation (Scotland) – This is a document issued by the court which confirms the authority of the Person(s) named in it to deal with the estate of the deceased.

Death Certificate – This is an official copy of the entry in the Death Register issued when the cause of death is known or has become established.

Estate – A term used to describe the combined value of a person's assets, less any debts.

Executor – The person(s) named in a will to deal with the estate following a person's death and, if necessary, request a Grant of Probate (or Certificate of Confirmation in Scotland).

Grant of Representation – This is the official document that allows executors or administrators to close accounts collect the assets of an estate and pay them onto the beneficiaries. In Scotland, the Grant of Representation is called a confirmation.

- **Grant of Probate** – Is used when the deceased person leaves a will. The Grant of Probate is the legal document issued by the court confirming the authority of the executors named in the will to deal with the person's estate.
- **Letters of Administration** – Is used where the deceased person did not leave a will. The Grant of Letters of Administration is the legal document issued by the court confirming the authority of the persons named in it to deal with the deceased person's estate.

Inheritance Tax – A tax paid to HMRC on the estate of the deceased.

Personal Representative – This is the general term for an executor or administrator. The personal representative is responsible for administering the estate.

Probate – (This is sometimes referred to as administering the estate.) This is the legal process of dealing with someone's estate after they have died. This involves collecting all of the person's assets; their money, property and belongings – as well as settling debts and paying any taxes due.

Trustee – The legal owner of a trust responsible for its administration.

Will – The official document detailing the wishes of a person upon their death.

Useful Contacts

Age UK

www.ageuk.org.uk

Bereavement Advice Centre

0800 634 9494

www.bereavementadvice.org

Citizen Advice Bureau

www.citizensadvice.org.uk

Cruse Bereavement Care

0800 808 1677

www.cruse.org.uk

Gov.uk

www.gov.uk

Gov.uk – Applying for a Grant of Representation

www.gov.uk/wills-probate-inheritance/applying-for-a-grant-of-representation

Money Advice Service

0800 138 7777

www.moneyadviceservice.org.uk

Money Saving Expert

www.moneysavingexpert.com

Tell us once

www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

We're here to help

Tel: 020 7190 5599 | Email: bereavement@utbank.co.uk
www.utbank.co.uk