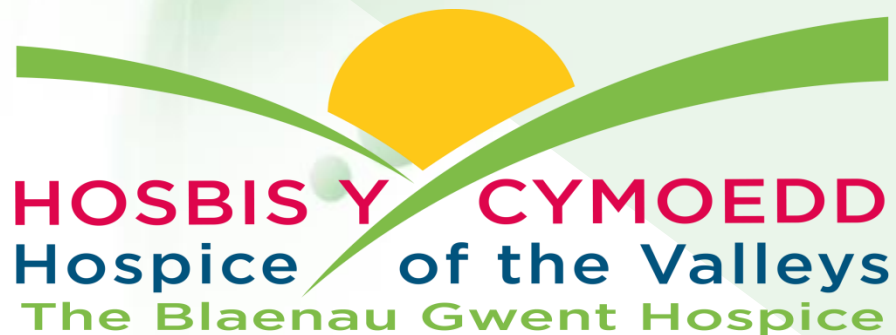


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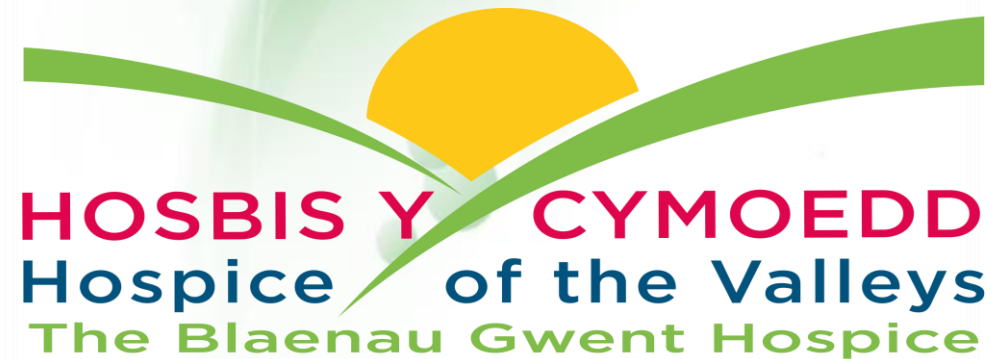
**More information on each part of our
service is available from the Hospice office
and on our website**



Registered Charity Number 517724

PLAN AHEAD

with practical advice from
Hospice of the Valleys



Registered Charity Number 517724

No one wants to think about what will happen when they die, but taking some simple steps now can alleviate some of the pressure and distress for those having to deal with the practical and financial consequences of a loss. Included are a checklist and a number of practical solutions to consider

Organise Your Accounts

There is usually quite a bit of paperwork to sort through when someone dies. Having the following information in a safe place can be a big help:

- National Insurance number
- NHS number
- Date and place of birth
- Date of marriage or civil partnership
- Child Benefit number
- Tax reference number
- Organ donor card (if registered)
- Birth and marriage certificates

How to close financial accounts

If you have a joint bank account, any money in the account will automatically go to the other person. However, if a loved one has their own personal accounts, these will need to be closed when they die.

The key to making this as stress-free as possible for the person dealing with it is to make sure both partners are aware of what accounts exist, and know how to access them, before death. These include:

To Do	Done	Not Yet	Action/Notes
Make a will	<input type="checkbox"/>	<input type="checkbox"/>	
Lasting Power of Attorney	<input type="checkbox"/>	<input type="checkbox"/>	
Guardian Appointee	<input type="checkbox"/>	<input type="checkbox"/>	
Life Insurance	<input type="checkbox"/>	<input type="checkbox"/>	
Contact details for family/friends	<input type="checkbox"/>	<input type="checkbox"/>	
Pet provision	<input type="checkbox"/>	<input type="checkbox"/>	
Financial affairs	<input type="checkbox"/>	<input type="checkbox"/>	
Digital assets/online accounts	<input type="checkbox"/>	<input type="checkbox"/>	
Writing advance letters/cards	<input type="checkbox"/>	<input type="checkbox"/>	
Funeral Planning	<input type="checkbox"/>	<input type="checkbox"/>	
Organ donation (in/out)	<input type="checkbox"/>	<input type="checkbox"/>	
Telling someone your plans	<input type="checkbox"/>	<input type="checkbox"/>	

Store your digital passwords safely

We now have passwords to virtually all of our online accounts, as well as those for our devices. Devices can include:

- Computers
- Tablets
- Smart phones
- TVs
- E-readers
- Thermostats
- Accounts can include:
- Utilities
- Bank accounts
- Insurers
- Investments
- Email accounts
- Social media
- Netflix/Amazon/Sky TV/Virgin
- Student Finance
- HMRC
- Membership organisations/fan clubs/season tickets

It can be time consuming applying for access to these accounts if you do not have the password. There have been examples when companies have refused to provide access to private accounts. Apple, for example, will not give access to iPads, iPhone or its iCloud accounts without the password. This can render devices **useless**.

- Bank accounts
- Savings accounts
- Pensions
- Credit cards
- Outstanding loans
- Investment accounts

Organise your household bills in advance

When someone dies, if they were responsible for paying certain household bills, the remaining partner will need to contact the companies in order to arrange continuing to pay them.

As a bank will freeze an account when they are notified of a death, having easy access to these details will be important to make sure the accounts don't fall behind.

This is far easier, and less time consuming, if you know exactly which bills are paid and when. Therefore, it's worth taking an afternoon and listing all the bills, the date they are paid, the company they are paid to, and any outstanding balances or debts owed.

These include:

- Mortgage company
- Gas and electricity provider
- TV, broadband and phone providers
- Insurers - car, travel, home, pet, health and life
- TV licence
- Water supplier
- Council tax

HOSPICE OF THE VALLEYS

Plan Ahead



NOTES

TO DO LIST