



A SAFE PAIR OF HANDS

Practical help and support for
those who have been bereaved



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Introduction



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On 14th April 2025, I lost my wife of 35 years to a very aggressive and rare form of cancer – she was 62 years old. As you are reading this, the chances are you too have experienced the recent death of a loved one or significant individual in your life.

The emotional impact of such a loss is deeply personal, and there is no ‘right’ way to grieve. Each of us experiences it differently, but understanding more about grief can sometimes help make sense of what you are feeling and remind you that you are not alone.

You may find comfort in talking with family and friends or perhaps your GP or even professional counsellors. The following bereavement organisations also offer free, tailored support:

- [The National Bereavement Service](#) - offering information and advice on all practical and procedural issues after death, including legal processes.
- [Cruse Bereavement Support](#) - the UK’s largest bereavement emotional support organisation.

- [The Good Grief Trust](#) - a directory of support organisations for people experiencing bereavement in different circumstances.

All of them help to navigate and manage the experience of grief, as well as offer support for the many tasks that follow a death, which can feel overwhelming at such a difficult time.

We’ve created this guide to provide an overview of these practical aspects of bereavement. It sets out clear, step-by-step instructions on what needs to be done, signposts relevant agencies and support organisations, and emphasises the value of working collaboratively with specialists such as solicitors and financial advisers to ensure the best possible outcomes for those left behind.

We hope the information within provides reassurance and a sense of support as you find your way forward.

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Understanding bereavement

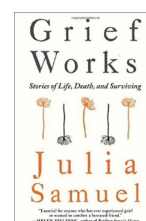
Bereavement typically refers to the experience of losing someone significant to us who has died. It is characterised by grief, which is the range of emotions we go through as we gradually accept and adjust to the fact of the loss.

Mourning is the process we have to go through to adjust to our new reality, often associated with rituals we use when grieving.

Bereavement affects everyone differently, and most people experience a wide range of emotions of surprising and often overwhelming intensity. There is no right or wrong way to grieve. It's important to recognise these emotions will often impact our ability to engage in conversations and decision-making about practical concerns however, including what to do immediately after a death, as well as longer-term decisions about things like financial wellbeing.

Those who are bereaved may act out of character or have mental blocks about certain matters that arise as a consequence of the grief. For some, the emotional distress of grief may begin before the death, sometimes referred to as anticipatory grief, such as when someone has received a life-limiting diagnosis.

Julia Samuel, in her best-selling book *Grief Works*, makes the following observation that some have found particularly valuable:



“Coping with grief doesn’t involve immersion theory: rather, it is enduring the pain as it hits us (this often feels like a storm crashing over us), and then having a break from it through distraction, busyness and doing the things that comfort and soothe us. Every time we alternate between these two poles, we adjust to the reality that we don’t want to face: that the person we love has died”.

Grief is often described as a paradox. Finding a way to live with the pain is what enables us to move forward, but behaviours we use to avoid the pain are often those that harm us the most – for example, attempting to numb our pain with alcohol. Focus on small, achievable steps, maintain routines like getting enough sleep and eating, and try not to isolate yourself – you are not alone.

Responding to a terminal illness diagnosis

As mentioned earlier, bereavement in the form of anticipatory grief may begin before the death of a loved one when a life-limiting medical diagnosis has been received.

If you are in this position, whether your own diagnosis or supporting someone else, it can really help to seek out emotional and practical support early. The latter might include things like managing relationships, day-to-day living, and understanding your rights when it comes to health and care decisions that need to be made.

In terms of emotional support, especially at the point of diagnosis, for your own wellbeing we suggest you seek support from friends, family, your GP, medical staff, professional counsellors and if appropriate, religious or spiritual advisers, at the earliest opportunity. Whether you're being cared for or are the caregiver, you should have opportunities for communication, with active listening and open communication usually being key.

Other initial resources you might want to consider include:

- [What to do when someone receives a terminal diagnosis](#) (Hospice UK)
- [Coping with a terminal diagnosis](#) (Marie Curie)
- [Finding out you are dying](#) (Cancer Research UK)
- [Cancer information and support](#) (Macmillan Cancer Support)

Considerations when it comes to practical day-to-day concerns might include:

1. **Finances:** social security benefits, paying for social care, continuing healthcare processes and decisions, accessing pensions and/or insurance funds and managing debt.
2. **Employment:** rights and responsibilities of both employers and employees, leaving work and discrimination law.
3. **Social care:** access to and funding of care delivered in the person's own home or in a care setting and individual rights, including routine, cultural sensitivity and managing challenging behaviour.
4. **Carer issues:** accessing respite, support and information to enable the caring role, accessing support in your own right and education needs for young carers.
5. **Travel:** fitness to drive including Driver and Vehicle Licensing Authority rules and vehicle insurance, disability support, support for travel costs, travel abroad including insurance and travelling with drugs and repatriation.
6. **Planning for the future:** financial planning (writing a will, protecting assets and prepaid funeral plans), care planning (advance care plans, advance decisions to refuse treatment, do not attempt cardiopulmonary resuscitation decision and lasting powers of attorney), home ownership (including rights of unmarried partners or family members), and guardianship of dependents.

Responding to a terminal illness diagnosis

Dementia

Anticipatory grief in dementia is the emotional pain experienced by caregivers while the person with dementia is still alive, due to the impending loss of their abilities and future self.

The Alzheimer's Society supports Dementia Friends Information Sessions run by volunteer Dementia Friends Ambassadors. Each Information Session is free and lasts around one hour. You will learn more about dementia and how you can help to create dementia friendly communities. There are online and event-based information sessions running across England and Wales, details of which are available on [this webpage](#).



The following links can provide a good starting point in seeking to address some of the above:

General

- [What Now? Questions to ask after a terminal diagnosis \(Compassion in Dying\)](#)

Benefits

- [Benefits if you are terminally ill \(Carers UK\)](#)

Employment rights

- [Your rights at work \(Hospice UK\)](#)

Planning ahead

- [Why plan ahead for end of life care? \(NHS\)](#)
- [Planning your care in advance \(Marie Curie\)](#)

Travel

- [Health conditions that can affect your driving \(Age UK\)](#)
- [Getting travel insurance \(Marie Curie\)](#)

What to do immediately after a death

As well as an understanding of bereavement and grief, there is often an equal and immediate need for practical help - at a time when the bereavement makes the practical actions required following a death much more challenging.

Many people describe their post-bereavement state as being on 'autopilot,' alongside a general sense of being overwhelmed by the volume and complexity of death administration. This is not helped by the many inconsistencies in the requirements of the organisations who need to be informed of a death.

We hope this guide gives you clear, practical information and support that's easy to follow. Instead of overwhelming you with detail, we've focused on the key steps you need to take and included links to trusted sources for more in-depth guidance.

Step 1 – Initial Contact

Who you contact in the first instance depends on the circumstances of the death.

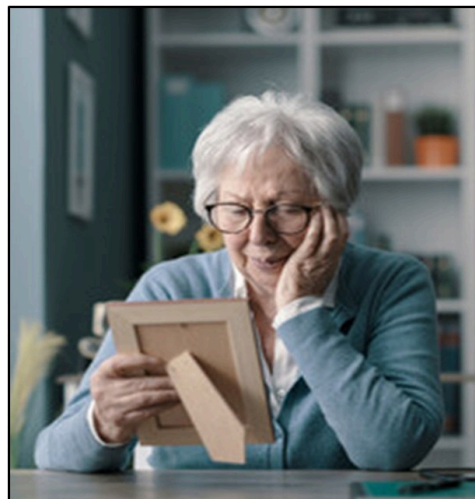
If someone dies at home and their death was expected - call their GP practice and nearest relative (if that's not you).

First, a doctor or nurse will verify the death. A doctor then completes a medical certificate stating the cause of death, which is reviewed by a senior medical examiner.

The examiner or their team will speak with the nearest relative to ensure they understand and agree with the certificate. You'll receive a formal notice confirming that the Medical Certificate of Cause of Death (MCCD) has been signed, along with instructions on how to register the death. When you feel ready, you can choose a funeral director to arrange for the body to be moved.

If someone dies at home unexpectedly - call 999 immediately and explain what's happened.

If someone dies unexpectedly or unnaturally, such as in an accident or without seeing a doctor during their last illness, the death must be reported to a coroner (a role applicable to England, Northern Ireland and Wales). A coroner is an independent judicial officer, usually a lawyer but sometimes also a doctor, who investigates unexpected deaths. In Scotland, the role of a coroner is filled by the Procurator Fiscal, who is accountable to the Crown Office and Procurator Fiscal Service, COPFS).



What to do immediately after a death

The coroner may order a **post-mortem examination** that may involve a scan, a physical examination by a specialist doctor, or both, to determine the cause of death. This can delay the funeral, but if you need it arranged quickly for religious reasons, you can let them know. You cannot refuse the examination.

A coroner's investigation may include a visit by police, but more often the coroner's officer will have a conversation with those close to the person who died. They will ask questions about how the person died to help the coroner. This is standard procedure, even though it may feel unsettling.

If the coroner's investigation reveals a natural cause of death and there are no other legal requirements for an inquest, the coroner informs you of the cause of death and also sends this electronically to the registrar. You will be told when you can make an appointment to register the death.

If the cause of death requires an inquest, the coroner will issue an Interim Certificate, and you may request multiple copies. This certificate allows you to begin dealing with the estate of the person who has died. The coroner's office will also advise you when the funeral can be arranged.

If there is to be an inquest, the death is registered by the coroner after the inquest has been concluded.

If someone dies in a hospital or hospice - they will explain the steps you need to take.

The doctor caring for the patient submits the cause of death to the medical examiner. The medical examiner then either authorises the issue of the medical certificate, which is forwarded to the registrar, or instructs that the death be referred to the coroner.

The medical examiner, or a member of their staff, will speak with a close relative of the deceased to confirm that the recorded cause of death matches their understanding and to answer any questions. They will also provide information about how to make an appointment to register the death.

If someone dies abroad - you must register the death according to the regulations of the country.

A local death certificate can usually be used in the UK. However, if it's not in English, you'll probably need to get a certified translation if you're dealing with the person's affairs. You might also choose to register the death with UK authorities. To do this, contact the Foreign, Commonwealth & Development Office (FCDO), tel. no. 020 7008 5000.

What to do immediately after a death

The Death Certification Review Service, run by Healthcare Improvement Scotland, is responsible for checking relevant paperwork and authorising burial or cremation of people who have died outside of the UK and have been returned to Scotland.

The Death Certification Review Service can be contacted using the details below:

Telephone: 0300 123 1898

Email: dcrs@nhs24.scot.nhs.uk

Organ Donation

PLEASE NOTE: THE FOLLOWING SECTION CONTAINS INFORMATION SOME MAY FIND UPSETTING

All adults in England, Northern Ireland, Scotland and Wales are considered to have agreed to donate their organs when they die – unless they have recorded a decision not to or they're in an excluded group.

- The change to an opt-out system was introduced gradually, beginning in Wales in 2015 and finally becoming law in Northern Ireland on 1 June 2023. Under this system, individuals still have the right to decide whether they wish to donate their organs.
- Those who do not wish to donate must record their decision on the [NHS Organ Donor Register](#), a process that is quick and simple.

If the deceased person carried a donor card, was listed on the NHS Organ Donor Register, or had said that they wanted their organs to be donated after their death, then you should tell the hospital staff, GP or coroner's office.

- The person may have registered particular preferences, such as which organs they wanted to donate.
- The sooner you tell them, the more likely it is that the person's wishes will be carried out, as organs need to be donated quickly.

If death occurred in a hospital, body parts for transplantation have to be removed very soon after death to ensure the best possible outcome for recipients. In order to be able to donate whole organs, the deceased person would usually need to have died in critical care.

Tissue donation, such as eyes or heart valves, may be possible up to 48 hours after death, even if death occurred outside the critical care setting.

Either way, this inevitably means that hospital or hospice staff must approach you in the very early stages of your bereavement (unless there is to be an inquest).

What to do immediately after a death



These NHS Organ Donation links provide more information about organ donation law in the different countries of the United Kingdom:

- [Organ donation law in England](#) (NHS Organ Donation)
- [Organ donation law in Wales](#) (NHS Organ Donation)
- [Organ and tissue donation law in Scotland](#) (NHS Organ Donation)
- [Organ donation law in Northern Ireland](#) (Organ Donation Northern Ireland)

Step 2 - Register the death

The medical examiner or coroner provides the cause of death (MCCD) electronically and securely to the Registrar of Births, Marriages and Deaths. You (usually the next of kin) must then register the death with the registrar within five calendar days in England, Wales and Northern Ireland and eight calendar days in Scotland, unless an inquest is required. You will need to register the death before you can arrange a funeral date.

To register a death, you will need to:

- Find the register office in the area where the deceased died.
- Get the [information that the registrar needs](#) ready (to show or tell).

At the registration, you will be given a certificate for burial or cremation (a 'Green Form'), a unique code so that you can use the **Tell Us Once** service, and a death certificate, which you need to pay for. This is a certified copy of what's recorded in the death register and you need this to deal with the person's estate, including their finances or property.



Buy extra copies of the death certificate, as they may be required when managing the estate of the deceased person.

Many organisations (e.g. banks and life insurance companies) don't accept ordinary photocopies.

Step 3 - Inform organisations and government services

When someone dies, you must inform certain organisations as soon as possible. If it is available in your area, you can use the **Tell Us Once** service to notify several government departments about the death at the same time, including:

- local services such as libraries, electoral and Council Tax services
- HM Passport Office
- the Driver and Vehicle Licensing Agency
- the Department for Work and Pensions
- the Blue Badge scheme
- HMRC, for tax purposes.

What to do immediately after a death

You'll need to return the person's driving licence to the DVLA and their passport to HM Passport Office.

If your local council doesn't offer the Tell Us Once service, you'll need to contact these departments individually.

You should also contact other organisations, such as:

- personal or occupational pension scheme providers
- insurance companies
- banks and building societies
- employer/s or trade union
- mortgage provider, private landlord, housing association or council housing office
- social services, if the person received community care
- utility companies
- GP, dentist, optician and anyone else providing medical care
- any charities, organisations or subscriptions the deceased person made regular payments to.

Many organisations have dedicated bereavement teams, details of which can often be found on their websites.



You may wish to use the **Stopmail** service to remove the person from direct marketing listings. This is free and the request can be completed online or by phone 0800 168 9607.

Other organisations who have relevant services you might wish to use include:

- [The Bereavement Register](#)
- [The Mailing Preference Service](#)
- [Royal Mail Redirection](#)

If the deceased person had a lasting or enduring power of attorney, it ends automatically when they die and can no longer be used. The attorney should contact the Office of the Public Guardian and send them the power of attorney document, any certified copies and a copy of the death certificate.



Contact details for the relevant Office of the Public Guardian:

- [England & Wales](#)
- [Scotland](#)
- [Northern Ireland](#)

What to do immediately after a death

If the deceased person had been cared for at home, families may find it distressing to have medical equipment left in the home, or may find it difficult to let go of these items. To arrange collection, contact the District Nurses who will arrange the removal of equipment such as electric beds, commodes, and hoists. They will also collect the patient's records and advise on the safe return of any unused medicines to the local pharmacy.

You can arrange for the removal of other equipment such as wheelchairs, toileting, bathing and walking aids by contacting your local Occupational Therapy Department.

Regardless of the above, items should be returned to the organisation that provided them, as local arrangements may vary.

Step 4 - Arrange a funeral

The deceased person may have left funeral instructions in their will or letter of wishes. They may also have bought a pre-paid funeral plan. This usually means that all the burial or cremation arrangements and costs have been completed. The documents will tell you which funeral director to contact.

If there are no clear wishes, the executor of the will or nearest relative will usually decide whether the body will be cremated or buried, and what type of funeral will take place.

Arranging a funeral with a funeral director

Before engaging a funeral director, check that they are members of either the National Association of Funeral Directors, the National Society of Allied and Independent Funeral Directors, or both.

Fees can vary considerably, so it is sensible to ask several firms to quote for the type of funeral you want. Funeral directors must provide a standardised price list to help you compare costs. You should also request an itemised quote that includes:

- the funeral director's services
- the price of individual items, such as a coffin or urn
- transferring the body from the place of death
- care of the body before the funeral
- a hearse to the funeral venue and crematorium or cemetery of your choice
- all necessary arrangements and paperwork.

There may be extra fees for third parties such as the crematorium, faith minister or celebrant – known as funeral disbursement costs – to be paid upfront. You should ask them to explain these charges to you.

The funeral director will make sure that you and other professionals, such as the person's doctor, complete all the necessary forms.

What to do immediately after a death

There's a charge for some of these forms – the funeral director will pay this and then include it in your fee.

If you wish to have a funeral service, you should contact the appropriate minister of religion, or if you prefer a non-religious ceremony, a celebrant or funeral officiant, as soon as possible.

What is a Direct Burial/Cremation? A straightforward burial or cremation with no service, mourners or ceremony. It's a low-cost alternative that allows you to remember the person in your own way and in your own time.



What is a direct cremation?

Who pays for a funeral/cremation? Funeral costs are normally recoverable from the deceased's estate, but the person organising the funeral will be responsible for paying the bill unless a pre-paid funeral plan exists. Funds from the deceased's bank account(s) must also account for debts and legacies, not just the funeral.

Many funeral directors require payment before probate is granted, so many banks and building societies will release money beforehand.

It's worth knowing that funeral instructions in a will are not legally binding (at present) if there are insufficient funds to pay for them. Furthermore, if there are debts on the estate, funeral costs must be regarded as reasonable and more lavish arrangements cannot be used as a means of avoiding paying debts on an estate.

If no estate or funds exist Families can apply to the Department for Work (DWP) and Pensions for financial assistance in the form of a funeral grant if they receive certain benefits (e.g. Universal Credit, Pension Credit, Housing Benefit). However, such grants typically only pay a proportion of the costs of an average funeral. Budgeting loans may also be available. There is a time limit for claiming a funeral grant, so it is important to contact the DWP as soon as possible.



Get help with funeral costs (Funeral Expenses Payment)

Extra support Charities such as Down to Earth offer free guidance on affordable funerals, cost-saving options, and fundraising support for those on low incomes. They should be contacted before a funeral is arranged to ensure their full support.



Down to Earth - Practical support with funeral costs

What to do immediately after a death

Step 5 - Deal with the estate

What you need to do with the person's estate – their money, property and possessions - depends on whether they left a valid will.

- If there is a will and you're a named executor, you may need to apply for probate.
- Probate is the legal process of distributing someone's estate after they die. In Scotland, this is called confirmation.
- A lawyer can help you find out if probate is needed*.

*Organisations that hold assets (e.g. banks and insurance companies) will inform you if probate is needed for them to release the funds to the executor so they can be distributed to the entitled people. Properties often require probate unless they are being transferred into the name of the co-owner. You may be able to carry out probate yourself if the estate is very simple, especially if you held a lasting power of attorney, but using a lawyer is advisable for any element of complexity, including the need to pay inheritance tax.



... about applying for probate/confirmation:

- For [England & Wales](#)
- For [Scotland](#)
- For [Northern Ireland](#)

What if there isn't a will?

When someone dies without a will, they're said to have died 'intestate'. This means the rules set by law decide who inherits money, property and possessions. A relative or close friend can volunteer to manage the estate but to do so they must obtain a 'grant of letters of administration', a legal document that authorises them to administer the estate. The specifics of who inherits what and how much will depend on the value of the estate and the family structure.



... about the rules that apply when there is no will:

- For [England & Wales](#)
- For [Scotland](#)
- For [Northern Ireland](#)

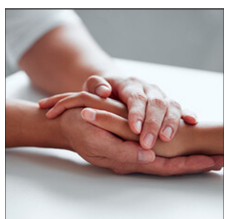
Learn more about the steps to take when someone dies

- For England & Wales
[UK Government](#)
[National Bereavement Society](#)
[Cruise](#)
- For Scotland ([Scottish Government](#)).
- For Northern Ireland ([BereavedNI](#))

Where to find further help and support

Benefits

Bereavement Support Payment



You may be eligible for a Bereavement Support Payment if you are a husband, wife, or civil partner. The payment also covers cohabiting partners who had children with the person who died.

Eligibility is partly based on the National Insurance contributions made by the deceased. The maximum you might receive is currently a one-off payment of £3,500 and 18 monthly payments of £350.

If you are bringing up a child whose parents have died, you may be eligible for Guardian's Allowance.

Help with Funeral Costs

If you receive income-related benefits, you may be eligible for a Funeral Expenses Payment (or Funeral Support Payment in Scotland), but be aware that there is often a delay before receiving funds, and the amount received will not cover the full cost of a funeral.

Support for Child Funeral Costs

The Children's Funeral Fund for England can help to pay for some of the costs of a funeral for a child under 18, or a baby stillborn after the 24th week of pregnancy.

Where to find further help and support

Entitlement to time off work

There is a specific statutory right to two weeks of paid or unpaid leave if an employee's child dies under 18 or there is a stillbirth after 24 weeks of pregnancy. This is known as Parental Bereavement Leave or "[Jack's Law](#)".

For other deaths, the amount of time off will depend on the employer's policy. This may be called compassionate leave or bereavement leave, and it may be either paid or unpaid.

However, the Employment Rights Bill introduced to the UK Parliament on 10 October 2024, subsequently the Employment Rights Act as of 18 December 2025, will herald the introduction of a new day one right to unpaid bereavement leave for employees who experience the loss of a loved one.

The Act sets out the statutory minimum requirements, including a minimum leave period of one week and a window of at least 56 days for the employee to take the leave. Most of the Act's changes will be phased in over 2026 and 2027.

Help as an Executor

An executor is the person named in a will to manage a deceased person's estate, including their money, property, and possessions.

Their [legal responsibilities](#) involve gathering assets, paying the deceased's debts and taxes, and distributing the remaining estate according to the will's instructions to the rightful beneficiaries.

To carry out these duties, an executor may need to obtain a grant of probate, a legal document that grants them the authority to act on the estate's behalf.

Faith-based support

Many funeral directors are sensitive to the cultural needs of a diverse community and provide multi-faith funerals and services appropriate for a number of faiths.

Other faith-based services exist to support the bereaved, including (by way of example only):

- [Talk about dying \(Christian\)](#)
- [Muslim Bereavement Support Service](#)
- [Jewish Bereavement Counselling Support](#)

Where to find further help and support

Funerals

Information about Funeral Planning

- Citizens Advice
[Guidance on arranging a UK funeral](#)
- Citizens Information
[Guide to arranging a funeral in Ireland](#)
- [Funeral Choice](#)
Website offers price comparisons for 3,000+ funeral directors across the UK
- [Funeral Guide](#) •
Website offers information about arranging a funeral.

Access to Funeral Directors

We recommend you select a funeral director who's a member of a professional association, as they have codes of practice and a robust complaints procedure.

- [The National Association of Funeral Directors \(NAFD\)](#)
- [The National Society of Allied and Independent Funeral Directors \(SAIF\)](#)

Information about, and access to, Non-Religious Funerals

- [The Natural Death Centre](#)
Information on eco-friendly funerals and DIY funerals
- [Humanist Society Scotland](#)
Information on humanist funeral services and a list of registered celebrants

- [Humanists UK](#)
Advice on humanist funerals and memorial ceremonies
- [The Institute of Civil Funerals](#)
Offers a database of funeral celebrants to lead ceremonies focused on the family's instructions, which may or may not include religious or spiritual elements.

Inheritance tax (IHT)

Trying to wrap your head around the different thresholds and exemptions can be challenging. And, IHT must usually be paid by the end of the sixth month after the person died to avoid interest charges. Executors can deal directly with HMRC but professional advice is often recommended, especially if the estate is complex.

Here's the [government guidance on IHT \(UK and Ireland\)](#), as well as some explanatory reading.

- Money Helper - [guide to IHT](#)
- Age UK - [How does IHT work?](#)

If you need money to pay IHT, cover the costs of managing an estate, or receive an advance on the inheritance you are due — but settlement is delayed by the probate process - the following organisations may be able to help:

- [Advanced Inheritance](#)
- [Provira](#)

Where to find further help and support

Legal Matters

Access to Legal Services

- Adroit Legal Services Ltd
Acting as an intermediary, it refers bereaved people to carefully vetted specialist solicitors appropriate for individual circumstances.
- Lifetime Lawyers (formerly Solicitors for the Elderly)
A membership organisation that can direct you to a solicitor's practice with experience in helping families in times of crisis, and which is trained to work with clients in vulnerable circumstances
- National Bereavement Service
An organisation that helps you understand estate management and probate, the choice of services available, and the option of doing probate yourself.

Will writing

If the bereaved need to rewrite a will, some organisations offer free will-writing services. Many charities also provide free wills written by solicitors. In return, they may invite you to make a donation or leave a bequest in your will, though there is no obligation to do so.

Nearly 300 charities are signed up to the National Free Wills Network, which arranges free, simple wills drafted by a solicitor.

Participating charities include:

Alzheimer's Research UK, Amnesty International, British Academy, Children with Cancer, Dignity in Dying, Guide Dogs, Liberty, Oxfam, RNLI, Shelter and UNICEF.

Other charities offering free wills outside the scheme include Hospice UK, Coal Industry Social Welfare Organisation, Macmillan Cancer Support and the Soil Association. Be aware, these wills are sometimes drafted by a will-writing service and not a solicitor.

Miscellaneous

- Tell Us Once
A service that lets you report a death to multiple government departments and local council services.
- The Death Notification Service
A free service that allows you to notify several member organisations of a person's death at the same time; operated by Equiniti Limited.
- The Bereavement Register
A service that helps stop unwanted marketing mail being sent, preventing painful daily reminders.
- Deceased Preference Service
A service that helps to stop direct mail and prevent identity theft.

Where to find further help and support

- [Settld](#)
Like the Death Notification Service, but with more organisations including utility providers and social media.
- [Life Ledger](#)
Another death notification service.
- [Lyfeguard](#)
Allows you to securely share important information with loved ones.
- [Biscuit Tin](#)
Storage of important documents, memories and photos online.
- [Keylu](#)
Storage of important documents, memories and photos online.
- [Fyio](#)
An app storing important documents that can be shared using your phones.

Recommended Reading (examples)

- **Grief Works: Stories of Life, Death and Surviving** by Julia Samuel
(ISBN 978-0-241027077-6)
- **The Grieving Brain: The Surprising Science of How We Learn from Love and Loss** by Mary-Frances O'Connor
(ISBN 978-0062946232)
- **On Grief and Grieving: Finding the Meaning of Grief Through the Five Stages of Loss** by Elisabeth Kubler-Ross and David Kessler
(ISBN 978-0743263443)
- **It's OK That You're Not OK: Meeting Grief and Loss in a Culture That Doesn't Understand** by Megan Devine
(ISBN 978-1622039074)

Traumatic loss

Resources providing specific information, guidance and support for those who have lost a loved one through death from a traumatic situation.

- [Assist Trauma Care](#) - Post-traumatic stress disorder in bereavement
- [Adfam](#) - Bereaved through alcohol and drugs
- [Survivors of bereavement by suicide](#)
- [Support after murder and manslaughter](#)
- [Support where a murder occurs abroad](#)
- [INQUEST](#) - Post-death investigation and inquest processes
NB: INQUEST is only directly supports families where a death has occurred in state detention (including mental health sectioning) or there are human rights issues, but the link provides detailed information about the inquest process.
- [Coroners' Courts Support Service](#) (England and Wales) - Advice and support for families where there is to be an inquest.
- [RoadPeace](#) and [Brake](#) - For people bereaved or seriously injured in road crashes
- [Action against medical accidents](#) - Supporting people who believe their relative has died as a consequence of medical error or negligence.

The importance of professional advice



When someone close to us dies, financial planning may be the last thing we want to think about. However, seeking advice from a qualified financial adviser can be an important step towards stability.

At a time of upheaval and vulnerability, professional guidance can ease the burden by offering structure, expert support, and breathing space.

Financial planning is not just about numbers; it can provide reassurance, help families feel more secure, and ensure loved ones are protected both now and in the future.

By working alongside other professional services, advisers can help clarify options, reduce uncertainty, and give families confidence to move forward with their lives.

The importance of professional advice and collaboration

Adapting to a new financial situation:

Bereavement often leads to a change in household income, benefits, and expenses, especially if the deceased took care of all financial matters. A financial adviser can support the survivor in creating a new budget and reviewing their ability to meet ongoing costs, such as the mortgage and household expenses.

Navigating complex estate administration: The process of identifying assets, settling debts, and distributing an estate (probate) can be complex, involving detailed legal and tax rules. By working alongside solicitors, financial advisers can help ensure everything runs smoothly, legal obligations are met, and potential issues such as inheritance tax (IHT) are managed effectively.

Preventing financial mistakes: Many grieving individuals struggle to concentrate and can be vulnerable to making hasty and potentially costly decisions regarding life insurance payouts, investments, or managing large inheritances. Professional advice provides a 'cooling-off' period and informed perspective before any major steps are taken.

The importance of professional advice

Making informed decisions about inherited

assets: Financial advisers can explain options for inherited pensions, investments, property and trusts, helping the bereaved understand the tax implications and how best to use these assets to align with their changed circumstances.

Establishing future financial security: Once immediate concerns are addressed, an adviser can help dependants plan for their long-term future, which may include reviewing retirement plans, updating their own wills and powers of attorney documents, and ensuring appropriate insurance coverage is in place for their new circumstances.

Providing peace of mind: Dealing with financial matters can be an overwhelming burden during a time of grief. Entrusting this complexity to a professional can provide clarity and a sense of control, allowing the individual to focus on grieving and gradually finding a way forward as they seek to rebuild their life.

The importance of continuity

If the deceased had a financial adviser, it can be helpful to speak with their firm early on.

They already have a detailed knowledge of the person's assets, financial products and current arrangements, which can save time and reduce stress when everything feels overwhelming. The firm can also work closely with any solicitors and the companies that look after investments, pensions or trusts.

Family members may not know what plans were already in place, or how closely the adviser had been working with the deceased. For this reason, it can be useful to have an initial conversation with the existing adviser before deciding whether to involve new professionals. This way, you can understand the benefits of continuity and the support they can offer at this stage.

Existing advisers are often well placed to help with three urgent areas:

1. Immediate needs, such as making claims on any life insurance or protection policies and checking there is enough cash available for day-to-day expenses.
2. Support with probate, including gathering the financial information the executor or family representative will need.
3. Guidance on specific planning options, such as deeds of variation or decisions relating to discretionary trusts.

The importance of professional advice

Please note: once someone has died, their adviser's authority with providers (such as pension or investment companies) stops immediately. The executor or personal representatives will need to give new authority before the adviser can continue helping.

Case Study - Helping Margaret Navigate Life After Loss

This real-life case study shows how a Chartered Financial Planner was able to support his client before and after bereavement.

Adrian had spent his life building a successful engineering business and managing the family's finances. After selling the business and retiring with his wife, Margaret, he was sadly diagnosed with Parkinson's disease. As his health declined, Adrian became worried about future care costs, protecting Margaret financially, and leaving a meaningful legacy for their family.

Here's how the planner supported Margaret, both before and after Adrian's death.

Planning ahead made all the difference

While Adrian still had mental capacity**, the planner helped the couple by guiding them through the following steps:

- Setting up legal protections, like powers of attorney, so Margaret could make decisions if Adrian couldn't.
- Updating Adrian's will to ensure Margaret was looked after and the estate was tax efficient.
- Creating a trust to cover Adrian's care costs and provide Margaret with income after his death.
- Organising all financial records, including forgotten savings accounts, so everything was clear and accessible.
- Ensuring Margaret had access to cash immediately after Adrian's death, avoiding delays due to probate.

Support after Adrian's death

After Adrian died, the planner supported Margaret through three key stages:

Stage 1: Immediate Reassurance

- Met Margaret soon after the funeral to explain her finances and reassure her she'd be okay.
- Helped with practical tasks like claiming benefits, notifying government agencies, and securing her accounts from scammers.

The importance of professional advice

Stage 2: Estate Administration

- Worked with the solicitor to handle inheritance tax and probate efficiently, thanks to well-organised records.
- Used smart tax planning to redirect assets and ensure Margaret had a sustainable income for life.
- Enabled Margaret to gift assets to grandchildren without triggering capital gains tax.

Stage 3: Settling the Estate

- Ensured the estate was properly distributed and Margaret had enough income to maintain her lifestyle.
- Even helped with unexpected issues such as locating and safely storing Adrian's firearms, which Margaret didn't know existed!

The real value of a financial planner

This real-life example shows that a financial planner's role extends far beyond figures, offering independent guidance, practical support, and reassurance during life's most difficult moments.

Margaret didn't just get financial advice. She got a trusted partner who was there when it mattered most.

** NB - Parkinson's disease may but does not always affect mental capacity.

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