

HARGREAVES  
LANSDOWN

# MY DOCUMENTS

A record of what I own  
and where they are kept

# MY DOCUMENTS

The death of a loved can be extremely difficult to cope with.

It can be particularly challenging dealing with administrative matters, like financial affairs, particularly for those acting as Executors or Administrators. Half of the challenge can be finding vital documents and key information belonging to the deceased, such as details of the Will, bank accounts, life policies, pensions and investments.

The whole process is known as 'administering the estate' and can take six months or longer to complete depending on how complicated the situation is.

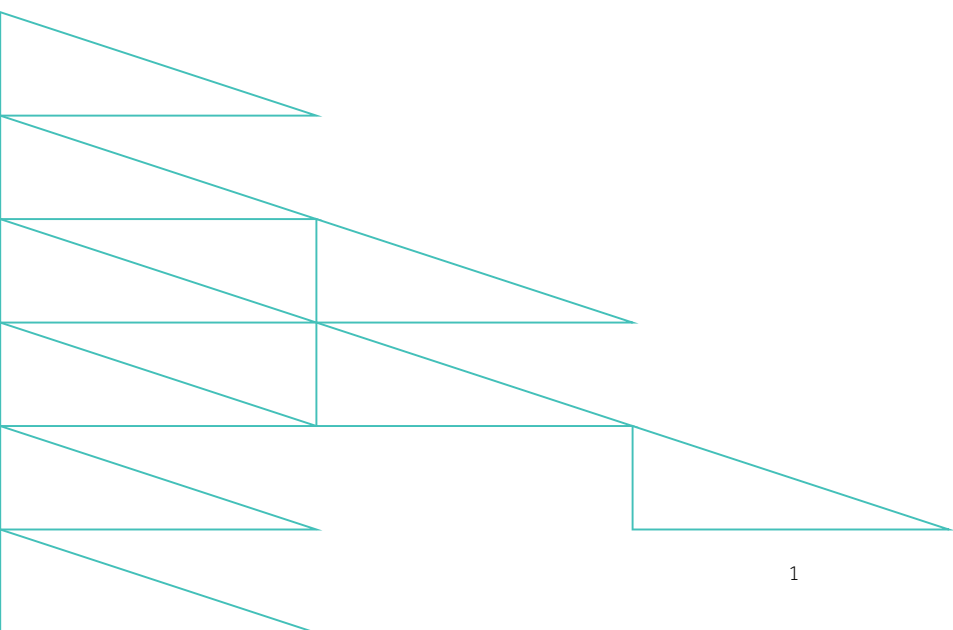
As well as trying to make the process as easy for Executors and Administrators as possible, there is a risk that some assets or policies could go undetected – meaning delays for beneficiaries.

To help make the process of managing financial affairs following a death as straightforward as possible, we've created this asset register. Whilst it's ultimate purpose is to help your Executors and Administrators, it may also allow you to keep track of your assets and key contacts more easily. This document would also be useful if you ever need help managing your financial affairs.

Having completed the checklist, we suggest sharing a copy with key members of your family or trusted friends. You may also wish to provide a copy of our guide 'What To Do When Someone Dies' which provides more details of the seven steps which need to be followed in these circumstances. Take care who you share this document with as the information you include could be harmful in the wrong hands.



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Name
National insurance number
Tax reference
Date of birth

**KEY CONTACTS:**

	Name and address	Contact
HL Financial Adviser		
Solicitor		
Accountant		
Doctor		
Tax Office		
Employer		
Hargreaves Lansdown	One College Square South Anchor Road Bristol BS1 5HL	0117 900 9000
Others		

## MY WILL

If you die without a Will, what happens to your estate can differ significantly from what you would have chosen.

A valid Will is the cornerstone of making life easier for those you leave behind. You can't reduce the emotional blow of losing a family member or partner, but having a valid Will can lessen the practical and financial impact. It gives you greater control as to who receives what and when.

My original Will is held with
The Will is dated
The Will was drawn up by
My executors are

## CLAIM THE TRANSFERABLE NIL RATE BAND

If an individual's spouse or civil partner died before them and not all of their nil rate band was used, the remainder can be transferred to the individual. To support this claim, you'll need the following documents (if applicable).

	Location of document	Name and address of solicitor (if applicable)
Copy of Grant of Representation (Confirmation in Scotland) of deceased spouse/civil partner		
Will of deceased spouse/civil partner		
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	Type (i.e. Health & Welfare or Property & Financial Affairs)	Name and address of attorneys	Has it been registered yes/no	Name and addresses of individuals to be notified of any application to register the EPA/LPA	Name and address of solicitor (if applicable) who drew up the POA
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## BANK/BUILDING SOCIETY (INCLUDING ONLINE ACCOUNTS)

Bank/building society (name and address of branch)	Sort code	Account no.	Provider/Contact	Value
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## CREDIT CARDS (INCLUDING ONLINE ACCOUNTS)

Credit card company	Account no.	Provider/Contact	Value
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## LOANS

Company	Account no.	Provider/Contact	Value
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## MY ASSETS

Investment bonds/ Unit trusts	Investment detail	Plan no./ Account no.	Provider/Contact	Value
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Consolidating your investments with one company could make managing them easier for everyone.

ISAs	Investment detail	Plan no./ Account no.	Provider/Contact	Value
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Savings and Life Assurance Plans	Investment detail	Plan no./ Account no.	Provider/Contact	Value
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Stocks and Shares	Investment detail	Plan no./ Account no.	Provider/Contact	Value
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Other asset eg. premium bonds/ national savings	Investment detail	Plan no./ Account no.	Provider/Contact	Value
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**COMMENTS/NOTES**



Not all pensions provide the same death benefits  
– check with your provider.

## MY PENSIONS

Provider (name and address)	Latest plan value	Plan number	Provider/Contact
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## COMMENTS/NOTES

## MY PROPERTY

Type	Address	Approximate value	Ownership	Outstanding mortgage	Rental income (if applicable)
Main residence					
Other property					

## COMMENTS/NOTES

Are your loved ones going to pay too much IHT?

### GIFTS MADE DURING LIFETIME

Date	Amount and/or asset	Recipient or gift	Gift made by
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### COMMENTS/NOTES

## BENEFICIARY CONTACT DETAILS

Name	Address	Telephone number/Email address
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## OTHER INFORMATION

Please use this section to record any additional information such as requests regarding medical research bequests, deed/safe box access etc.

## **FUNERAL ARRANGEMENTS**

We can lessen the stress to our loved ones by making sure our wishes are known beforehand.

Leave any instructions to your next of kin here.

## **PEOPLE TO NOTIFY**

# QUESTIONS TO CONSIDER

## Is your Will up to date?

You may be thinking, surely my money will go to my nearest and dearest when I die even if I don't have a Will? Sadly, that's not always the case, in fact dying without a Will could bring severe financial difficulties to your loved ones. Your Will is the foundation of your IHT plan, and legally binding. Writing a Will means choosing who will benefit when the time comes, as well as how and when. If you don't write a valid Will, your estate will be subject to intestacy laws, which will determine who benefits. This could differ from your wishes.

## Are your Powers of Attorney up to date?

You might become unable to manage your own affairs later in life. And making and registering a Lasting Power of Attorney (LPA), to allow someone to carry out your wishes during your lifetime, can help. This must be in place before you lose the ability to make your own decisions. There are two types. One covers financial matters, and the other health and welfare decisions. Completing an LPA doesn't mean someone can immediately control your life, they must act with your best interests in mind. They can help you to pay bills or organise care.

An LPA can only come into play at the point of need if you specify this. The benefit is you can choose who can act for you if the time comes. If you don't appoint an Attorney, your relatives will have to apply to the Court of Protection if you lose the ability to make your own decisions. This can be a slow and expensive process. You wouldn't be able to select your own Attorney in this instance, or specify how you'd like your affairs to be managed.

## Do you know the death benefits for all your pensions?

You may think all pensions have the benefit of being inherited tax free to your beneficiaries but that's not always the case. It's important to check the benefits of each policy to make sure it's right for you and your loved ones.

## Have you considered consolidating your pensions and investments?

Managing the financial side of things could be easier for you and your loved ones if you consolidated your investments. Consolidating lets you see everything with one login, including your family's accounts, giving you greater clarity and control by bringing your pensions or ISAs under one roof. Before transferring you should check for loss of guarantees or excessive exit penalties.

[FIND OUT HOW TO CONSOLIDATE WITH HL](#)



## Could you benefit from a financial family meeting?

It's often the case that one person takes control of the finances in the family, which is fine at the time but leaves a gap of knowledge if something should happen to that person. Many people benefit from a family meeting with a financial adviser, either to get the family all set up to manage financial affairs if something should happen or to create a relationship if needed in the future.

[FIND OUT MORE ABOUT FINANCIAL ADVICE AT HL](#)





