



# Preparing for the worst...

Here we outline what is likely to be needed in the event of your death and what you can do to make a painful and difficult time for your family a little easier.

**L**ike every good scout and guide – be prepared...

In a letter to French scientist Jean-Baptiste Le Roy in 1789, American founding father Benjamin Franklin wrote that nothing can be said to be certain, except death and taxes. Most of us give plenty of care to our tax affairs but fight shy of thinking about our death.

It is not ghoulish to ask you to give serious thought to how your loved ones would cope with sorting out your affairs if they don't have the necessary information. You need to make sure that it is all accessible and that they know where to find it.

For many years we have encouraged members to put together an Emergency File, which should contain your personal data, birth and marriage certificates, details of insurance policies, and any other supporting material that would help the family with the inevitable administration.



The government operates a Tell Us Once system for those registering a death in Great Britain. But even this excellent one-stop shop requires the informant to be in possession of certain vital pieces of information about the deceased.

For those of you who are unaware of this facility, when you register a death in Great Britain (but not Northern Ireland or from abroad), the Registrar will either complete the Tell Us Once process with you or give you a unique reference number



so that you can use the service yourself online or by phone. Using the system will ensure that organisations such as HMRC, the DVLA, the Passport Office and the Department for Work and Pensions are all informed of the death, saving

the family a lot of phone calls, emails or letters.

Given the necessary information, the service will even inform Veterans UK if the deceased was in receipt of an Armed Forces pension, a War Pension or Armed Forces Compensation Scheme benefits.

**Do what you can to help your family with the inevitable administration**

• To find out more about Tell Us Once visit <https://www.gov.uk/after-a-death/organisation-you-need-to-contact-and-tell-us-once> and go to Step 3.



## Be prepared



### Important numbers

- National Insurance number
- Service number
- NHS number
- Driver number
- Passport number



### Initial actions by the bereaved

- Inform doctor
- Register death and obtain death certificates
- Inform relatives and close friends
- Consult the will, identify executor
- Instruct funeral director
- Inform us - we will provide information on Armed Forces pensions
- Apply for pensions as necessary
- Make appropriate insurance claims
- Instruct solicitor to wind up estate
- Prepare obituary notices

You might think our 'be prepared' message is all a bit obvious, but you would be surprised how many times the Forces Pension Society team hears about widows who have no idea about their widow's pension entitlement(s) or where to find pension scheme details and marriage certificates in order to claim them.

The checklists here give you a guide to what your spouse or partner may need should you die. It is not an exhaustive list - everyone will have different circumstances and will need to add or remove some categories or topics.

However, we urge you to invest a little time in compiling your Emergency File. And why not encourage your friends to do the same? You could be saving their family a lot of distress.

### Where to find things

- Your will
- Power of attorney
- Insurance policies
- Deeds or lease of house or rent book
- Medical cards
- Pension documents
- Birth/marriage certificates
- Banking/savings information
- Certificates for stocks, shares and Premium Bonds
- Income tax records
- Car documentation
- Keys
- Address book
- Pre-paid funeral plan
- Hidden treasure
- Computer passwords

if any of these things is kept in your safe, make sure that your family knows where it is and how to access it.



### Details of who to tell

- Doctor
- Friends and relatives
- Solicitor
- Bank
- Employer
- Forces Pension Society
- Veterans UK
- Accountant
- Car insurance company
- Life insurance company
- HMRC
- Council Tax office
- Clubs and military associations



### Your wishes

- Location of any donor cards
- Any wishes concerning medical research
- Funeral plans already made
- Ceremony: place, order of service, attendance, officiator, flower/donations
- Notices in newspapers etc
- Disposal of ashes
- Memorial service/memorials

