



***My affairs  
in order***

***Making things easier  
for loved ones***

# ***A guide to putting your affairs in order***

**Planning for the future can help ensure everything runs as smoothly as possible, making it easier for you and the people you care about most. While preparing for the end of life might feel daunting, it's easier than you might expect and brings many benefits.**

This booklet is based on the first hand experiences of Royal Voluntary Service volunteers, who give practical and emotional support to the older members of our community. It covers everything you may wish to consider when organising your affairs – from clarifying the paperwork you need, to making a plan for any pets.

Step by step, this booklet will guide you through key considerations, from making or updating your Will, planning a funeral, to your personal preferences should you need long-term care or someone to make decisions on your behalf. It also provides helpful guidance on what to do when someone dies. As you read through, we encourage you to clarify your thoughts and wishes by noting down relevant information.

## ***Preparation brings peace of mind***

In our experience, taking a little time to tie up those loose ends gives you confidence that you're in control. Knowing that your wishes will be carried out brings you peace of mind. And putting some thought into what you want now will make it a little easier for your loved ones at a difficult time. We hope you find this booklet useful.



# Your Will

## About you

Name \_\_\_\_\_

Do you have a Will?  YES  NO

Having an up-to-date Will is the only way to be sure your wishes are carried out and makes it easier for the people you care about to know what to do, after you've gone. Whatever your circumstances, it's important you have one.

**Dying without a Will is called intestacy. In this case, the state can decide where your assets go.**

## Is your Will up to date?

You should review your Will regularly, particularly if your circumstances change, to make sure it still reflects your wishes.

Write the date of your latest Will here:

\_\_\_\_\_

Does your Will still reflect your wishes?

YES  NO

If you answered, 'no' to this question, it's easy to update your Will. Turn to **page 4** to find out more.

### **Top Tip**

Making a Will is the only way to make sure your wishes are carried out after you've gone.

## First considerations

The first step to making or amending a Will is to work out what you have and who you want to leave it to.

### Your assets

Make a list of what you have to pass on. This might include where you live and its furnishings, your car, valuable items and things which have sentimental value. Remember to list any savings you have.

### Your liabilities

Make a note of any debts or loans. Include any outstanding mortgage.

### Who you'd like to benefit

Write down the people who you'd like to benefit from your Will. Think about whether you'd like to leave them a percentage of your estate, a specific amount of money, a particular item – such as a painting or piece of jewellery.

You may also like to remember a cause that's important to you. Gifts like these are enormously valuable to Royal Voluntary Service, as they mean we can continue supporting the people who need us for years to come.

### Other considerations

You can also record any instructions about your funeral in your Will – for example, if you would like to organise a collection for a favourite charity.

*“I wanted to support Royal Voluntary Service through a gift in my Will as I saw how important it was to make sure funding is there in years to come. My family feel very proud.”*

*Anthea, Royal Voluntary Service volunteer*



## ***Getting your Will drawn up***

To ensure your Will is clear, we recommend you make an appointment with a local solicitor. You will also need your Will to be witnessed by two people over 18 who won't benefit from your Will.

### **Finding a solicitor**

Look for a solicitor who specialises in Wills and Probate. Find one through the Law Society or Solicitors for the Elderly – turn to the Useful Contacts section at the back of this booklet for contact details. Alternatively, you could take up our Free Wills Offer.

### **Appointing executors**

You can appoint up to four executors, who are responsible for making sure your wishes are carried out. They can be friends, relatives – or a professional, such as your bank manager. If you appoint a professional as an executor they will usually charge the estate a fee for doing so (solicitors are professionally bound to do this and will give an estimate of the cost when making the Will for you).

#### ***Top Tip***

Remember to check your chosen executors are happy to take on this role.

## ***Updating your Will***

If you want to make straightforward changes to your Will, it's easy to update it by adding a separate document called a Codicil. Visit a solicitor to find out more.

## ***Keeping your Will safe***

Remember to keep a copy of your Will in a safe place – we recommend the original stays with your solicitor. You can use the space below to record where your Will and other important documents are kept, so someone close to you can find them.

#### ***Top Tip***

Make sure you've shared any key codes or combinations that might be needed.

## ***Your Will for free***

If you're over 55, you can take advantage of our Free Will scheme. To find out more, please call us on 0800 731 9197 or email [fundraising@royalvoluntaryservice.org.uk](mailto:fundraising@royalvoluntaryservice.org.uk).

## ***Remember us***

To find out more about leaving a gift in your Will to Royal Voluntary Service or about in memory donations, please call us on 0800 731 9197 or email [fundraising@royalvoluntaryservice.org.uk](mailto:fundraising@royalvoluntaryservice.org.uk)

### **Top Tip**

Remember to make sure your executor or next of kin knows where key documents are kept.

Do you know where important documents are – such as your bank statements and pension plan are? Make a note of where they are here.

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### **Your priorities**

Use the space below to jot down your priorities and other thoughts and considerations.

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*“My father instilled in me and my brothers a sense of preparedness. “Always have a plan” he used to say. And do you know, he was right.”*

*Robert, volunteer, Surrey*

# Preparing for your future needs

**While we all value our health and the ability to make our own decisions, it's wise to plan for a future where we may need long-term care, or someone to act on our behalf. Thinking ahead will ensure we maintain as much control as possible in years to come.**

## **Mental capacity**

Mental capacity is the ability to make decisions for oneself. Illness or injury can compromise it, so it's important to prepare for this possibility.

## **Powers of Attorney**

A Power of Attorney is a legal document that allows someone to make decisions on your behalf, if you're no longer able or willing to. A Power of Attorney can be temporary (Ordinary Power of Attorney) or permanent (Lasting Power of Attorney).

You must have mental capacity to make an Ordinary Power of Attorney, which allows someone to make financial decisions in the short-term – for example while you are in hospital or on holiday.

Lasting Power of Attorney (LPA) is designed to protect people when they're no longer able to make decisions for themselves, LPA allows you to choose people to make decisions on your behalf.

There are two types of LPA:

- A **property and affairs LPA** allows the person you have nominated (your attorney) to make decisions about your finances, such as selling a property, or managing a bank account or pension.
- A **personal welfare LPA** means your attorney can make decisions about your welfare, including care and medical treatment.

Lasting Power of Attorney replaced Enduring Power of Attorney (EPA) – which covers property and finances only – in October 2007.

### **Top Tip**

An EPA made and signed before this date should still be valid. You may wish to consider having an LPA for Health and Welfare drafted as these were not available at the time when EPAs were being made.

## **Advance decisions**

An advance decision is a decision you can make now to refuse a specific type of treatment – including 'life sustaining treatment' that might keep you alive – in the future. It ensures your family, carers and health professionals are aware of your wishes, should you lose mental capacity. An advance decision should be written and signed by you and signed by a witness. It is legally binding.

You must be over 18 and be judged to have mental capacity to make an advance decision. Like your Will, an advance decision should be reviewed regularly to make sure it still reflects your wishes.

While you don't need to involve a doctor or solicitor in an advance decision, it can help you to understand the consequences of what you're proposing, as well as ensuring you phrase it clearly and unambiguously.



### ***Did you know?***

Both advance decisions and advance directives are sometimes called 'living Wills'.

### **Advance directives and living wills**

An advance decision made before 1 October 2007 – often called an advance directive or living Will – may still be valid. However, if it includes a wish to refuse life-sustaining treatment it must include a statement that this applies even if your life is at risk. For support to make sure your living will is valid and reflects your wishes, contact Compassion in Dying (details in Useful Contacts section).

### ***Did you know?***

An advance decision or personal welfare Lasting Power of Attorney are the only ways to ensure a wish to refuse treatment is legally binding.

### **Advance statements**

An advance statement allows you to make more general statements about your preferences for care in the future. This could include wishes about food and clothing preferences and can reflect personal or religious beliefs. While it's not legally binding, an advance statement should be taken into account by those making decisions on your behalf.

## ***Long-term care***

While we may be lucky enough to enjoy good health throughout lives, it's a good idea to think about what we'd want to happen should we need long-term care.

### **Questions to consider**

The following considerations may help to guide your decisions.

- Have you talked to your family about whether they would be able and willing to care for you?
- Would you like to live in your own home as long as possible, or have you considered options such as a care home?
- Are you familiar with the allowances you may be entitled to from your local authority?
- Have you contacted your local council, health trust or GP to discuss care options?
- Do you have any savings that could contribute towards your long-term care?
- Have you considered taking out a care plan, so you can save towards long-term care, if you need it?

### ***Top Tip***

Contact your local council to find out more about the care you're entitled to and how to get it. Visit [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council) or call your local authority for more information.

*“I’m so glad we were able to discuss it with Mum, so she could go into the residential home where she had friends around her.”*

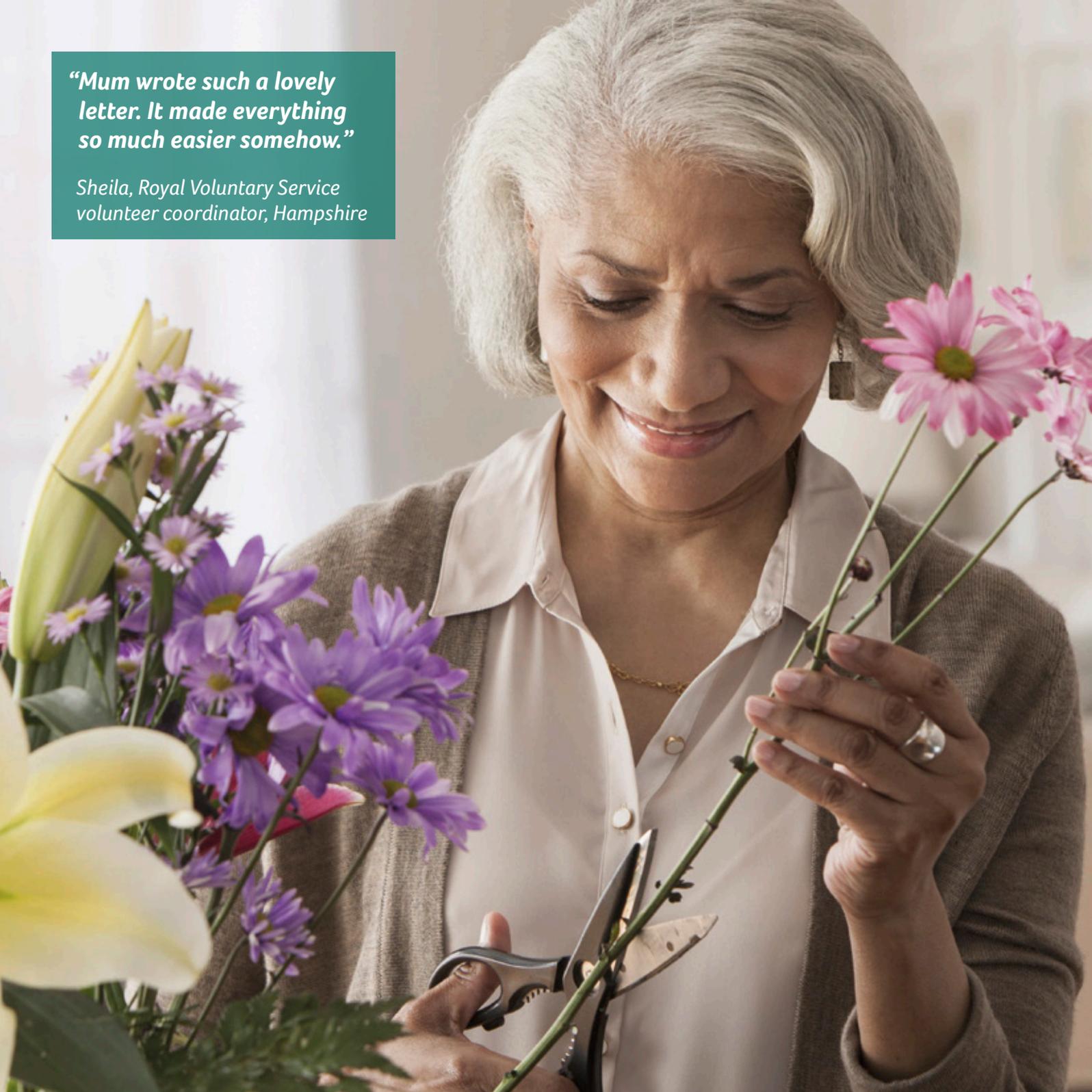
*Angela, Royal Voluntary Service Lunch Club volunteer, Reading*





*“Mum wrote such a lovely letter. It made everything so much easier somehow.”*

*Sheila, Royal Voluntary Service  
volunteer coordinator, Hampshire*



# What to do when someone dies

**When someone dies, those around them will probably be feeling emotional, shocked or off balance. It can be helpful to have clear guidelines on what to do.**

There are three key things you need to do in the first few days after someone dies:

- get a medical certificate,
- register the death
- arrange the funeral.

## **Step 1 – Important phone calls**

Get in touch with next of kin and close relatives and friends and contact the family doctor or medical practice to inform them of the death.

## **Step 2 – Receive medical certificate and contact funeral director**

The doctor will provide a signed medical certificate with the cause of death, together with a formal notice on how to register the death. In the case of cremation, two medical certificates signed by different doctors are needed – however you don't need to do this straight away.

Once you have the medical certificate and you're ready to do so, call a funeral director, who will arrange for the body to be moved to a funeral home. A funeral can only take place when the death has been registered.

### **Did you know?**

If a death is sudden or unexplained, the doctor will report it to a coroner. This may delay the registration of death, but an interim death certificate can be issued.

## **Step 3 – Registering the death**

A death must be registered within 5 days (8 days in Scotland) with the Registrar of Births, Marriages and Deaths for the district where the person died. If you cannot get to the relevant registrar, you can make a declaration at your local registrar's office – they will then forward it.

## What the registrar needs

To register the death, the registrar needs the following information about the person who has died:

- Medical certificate
- Full name (and any previous names)
- Permanent address
- Date and place of death
- Date and place of birth
- Most recent occupation
- Details of any pension and/or benefits
- Name, occupation and date of birth of spouse or civil partner.

If possible, also take the following documents.

- Birth certificate
- NHS medical card or number
- Marriage or civil partnership certificate
- Driving licence
- Proof of address.

Make a note of your NHS number here

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## What the registrar will give you

- Certificate of burial or cremation – give this to your funeral director.
- Certificate of registration of death – if the person was receiving benefits or the State Pension, return the completed form in the envelope provided or register for Tell us Once (see tip below).
- Death certificate (if requested). You will need this for the Will and for any claims on pensions or savings – it's best to get several as some companies won't accept copies. There is a charge for this certificate.

### **Top Tip**

You may be able to sign up with the Tell Us Once service – this means you can report the death to all relevant government departments in one go. Ask your registrar for more information.

# Arrange a funeral

**When you're arranging a funeral, take into account any funeral plan that is in place and any personal instructions or preferences expressed by the person. For example, would they like donations to a favourite charity, in lieu of flowers?**

## Find a funeral director

Most people choose to use a funeral director. Ensure they are signed up with the National Association of Funeral Directors or the National Society of Independent and Allied Funeral Directors – members will have a code of practice and will provide you with a price list.

### **Top Tip**

Get quotes from several funeral directors and check what the price includes.

## Alternative funerals

Some local councils run non-religious and other funeral services and the British Humanist Association and the Institute of Civil Funerals can also help with non-religious ceremonies.

To arrange your own funeral, contact the Cemeteries and Crematorium department of your local council.

## Funeral costs

These can include:

- Funeral director's fees.
- Things the funeral director pays on your behalf, such as crematorium or cemetery fees, or a notice in a newspaper.

- Local authority burial or cremation fees.

## Paying for a funeral

A funeral can be paid for in one of three ways:

- Through a financial plan the person had – such as a prepaid funeral plan or insurance policy.
- By family and/or friends.
- With money from the person's estate (you can apply for a 'grant of representation' to access this).

### **Top Tip**

If you're receiving benefits, you may be entitled to a Funeral Expenses Payment to help with costs. Visit [gov.uk](http://gov.uk) to find out more.

## Making your wishes known

If you've made any plans for your own funeral, make sure the relevant people (such as the executors of your Will) know. Also, consider the following questions and note down the details in the space below.

- Have you made any plans for your funeral?
- If you have a prepaid funeral plan who is it with?
- Do you have any specific requests regarding your funeral? Where are these recorded?

***“When my husband died, I was in a panic. I didn’t know what to do. Thank goodness for my Royal Voluntary Service friends who guided me through.”***

*Shelia, Royal Voluntary Service volunteer, Nottingham*



# Useful contacts

While making arrangements for the end of life may seem daunting, there are many organisations that can help, advise and inform you.

## ***Gov.uk***

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This government website gives clear information on Power of Attorney, Registration of Death, and other key topics covered in this leaflet – as well as relevant downloadable documents. You can also find your local council through the website.

Website: **[www.gov.uk/after-a-death](http://www.gov.uk/after-a-death)**

Website: **[www.gov.uk/browse/births-deaths-marriages/lasting-power-attorney](http://www.gov.uk/browse/births-deaths-marriages/lasting-power-attorney)**

Website: **[www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)**

## ***Bereavement Register***

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Contact to stop unwanted direct mail being sent to someone who has died.

Tel: **0800 082 1230**

Website: **[www.the-bereavement-register.co.uk](http://www.the-bereavement-register.co.uk)**

## ***British Humanist Association***

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For details of non-religious funerals.

Tel: **0207 324 3060**

Website: **[www.humanism.org.uk](http://www.humanism.org.uk)**

## ***Compassion in Dying***

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Contact for information on patient rights in end of life and medical treatment decisions and for free Advance Decisions.

Tel: **0800 999 2434**

Website: **[www.compassionindying.org.uk](http://www.compassionindying.org.uk)**

## ***National Insurance contributions office***

Tel: **0300 200 3500**

Website: **[www.hmrc.gov.uk](http://www.hmrc.gov.uk)**

## ***Institute of Civil Funerals***

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For information about funerals dictated by the wishes, beliefs and values of the deceased, their friends and family.

Tel: **0148 086 1411**

Website: **[www.iocf.org.uk](http://www.iocf.org.uk)**

Email: **[info@iocf.org.uk](mailto:info@iocf.org.uk)**

## ***The Law Society***

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Representing solicitors in England and Wales. Visit their website to find a solicitor near you.

Website: **[www.lawsociety.org.uk](http://www.lawsociety.org.uk)**

## ***National Society of Independent and Allied Funeral Directors***

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Represents more than 870 privately owned, independent funeral homes and independent funeral directors in the UK.

Tel: **0345 230 6777**

Website: **<https://saif.org.uk>**

Email: **[info@saif.org.uk](mailto:info@saif.org.uk)**.

## ***Office of Public Guardian (OPG)***

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For guidance on mental capacity (ACT), Lasting Powers of Attorney and information on how to apply to the Court of Protection. They have free booklets available to download.

Tel: **0300 456 0300**

Website: **[www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)**



## ***How Royal Voluntary Service can help you or someone you know***

We're dedicated to helping older people to live more independently. Whether it's a helping hand at home, support to meet new friends or try new activities, our volunteers can offer support to make the most of later life.

To find out more call

**0292 073 9000**

or visit

**[www.royalvoluntaryservice.org.uk](http://www.royalvoluntaryservice.org.uk)**

for more information.



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To find out more about the charity or the  
contents of this booklet please call  
0800 731 9197

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[www.royalvoluntaryservice.org.uk](http://www.royalvoluntaryservice.org.uk)

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