



**It's time to  
have the  
conversation...**

**paperweight**

**Guide. Advocate. Resolve.**

## **Paperweight's Pre and Post Bereavement Practical and Financial Priorities for everyone of all ages.**

**In Memory of  
Hannah Goldberg ע"ה**  
**With very grateful thanks  
to the Goldberg Family.**

**Paperweight has accumulated a wealth of experience in helping clients cope with the practical and financial consequences of a sudden change in their circumstances. We have found that the likelihood you or your partner or your dependants will face a death of a loved one is, for a multitude of reasons – personal, psychological, cultural, religious, superstitious – frequently left unattended and unprepared for.**

This booklet may not bring about a change in everyone's behaviour in this regard, but by setting out some simple guidelines we do hope that the trauma and grief of the consequences of death and subsequent, sometimes overwhelming obligations and decisions, will be reduced considerably.



### **Preparations... making important plans**

#### **Life Insurance**

It is almost never too late to take out basic Life Insurance. Whilst Paperweight is not authorised to promote insurance as a product, we are most definitely of the opinion that Life Insurance is essential for loved ones left behind. Premiums are age and health dependent, but the earlier you sign up, the less costly it is!

The benefits of your nearest and dearest having even a modest insurance windfall after your death are quite clear. It enables (partial or full) independence, provides a source of comfort and in reality, means that immediate money problems will not overwhelm the grieving process.



## Who will make decisions when I can't? \_\_\_\_\_

### Lasting Power of Attorney (LPA)

When you are in good health and managing your affairs efficiently – or even inefficiently, but habitually – then it is really time to give some serious thought to completing a Lasting Power of Attorney.

There are two applications that should be made, via chunky, but not overwhelming, forms to the Office of the Public Guardian (OPG). Scottish rules may vary.

One LPA covers health and welfare decisions (including, if you wish, what is loosely termed a “living will” – i.e. determining who has the right to make decisions and who should be consulted, when end-of-life medical intervention is being discussed). The other, property and financial affairs.

The completion and submission of these forms – where you specify who will be responsible when you are unable to be (through mental or physical impairment) is a detailed, but not impossible, process. The absolute starting point is the government website and the guidance notes are first rate and in clear English: [www.gov.uk/power-of-attorney](http://www.gov.uk/power-of-attorney)

You may ask a solicitor to compile, circulate and submit these forms for which they will charge a fee. Alternatively, Paperweight can hand-hold you through the entire process.

In any event you will need the willing participation of the designated attorney (or attorneys), who, although they may remain in the background for many years (whilst your mental and physical faculties are still in good order), will be required to act on your behalf should you lose capacity. Your nominated attorney(s) should be reliable and trustworthy.



## Too late? \_\_\_\_\_

### Insufficient mental capacity to appoint an Attorney

There is a remedy for this situation too, but it is not a good one. The appointment of a Deputy by the Court of Protection (CoP) where the person lacking mental capacity has a Deputy appointed to oversee his/her affairs under the Mental Capacity Act 2005 and associated Codes of Practice, the latest being 2020. The process is much longer and costlier than an LPA, frequently requires the involvement of several external parties (medical, social, health, psychiatric professionals etc) and is subject to both annual fees and annual detailed reports by the appointed Deputy (the scale of the report is in direct proportion to the value of the subject's assets).

It should be noted that the Deputy may draw the costs of Deputyship (both in regards CoP fees and reasonable running costs) from the funds of the subject.

You may ask a Solicitor to compile, circulate and submit the forms – there will be a charge for this. In many cases, Paperweight can hand-hold you through this process too.

The sensible course is to make an LPA against the day when you may, through age or infirmity, not be able to manage your affairs. Don't wait until the only way is an application to CoP for the appointment of a Deputy. However young or old you are, put LPA's in place now.



## Who can help you write a Will?

Everyone should have a Will and should revise it when their circumstances change, for example, when they marry, have children or inherit from a parent.

Who should write your Will for you?

- Do it yourself – this is possible for very simple wills and digital wills can be downloaded, but we do not recommend this
- A charity who will look to receive a share of your estate in recompense
- An accredited Will writer
- A solicitor

The choice will, to a certain extent, be dependent on the complexity and value of your affairs. If estate planning is involved then you almost certainly should choose a solicitor.

Anecdotally, the hardest step to take is probably the writing of a Will because it forces, in a tangible way, recognition of mortality, but equally, a well written Will – which may take some months or even years to crystallise – is the bedrock of a decisive life for your heirs. They have a clarity of instruction and intention which removes or reduces the complications of dealing with an estate.

Who can write one? Anyone is the simple answer, but, of course, there is no truly simple answer. The truthful response depends on the complexity and value of your estate and how much time and money you wish to spend on the exercise.

To put things in perspective, here is a summary from the House of Commons Research Briefing published 29th November 2018 – entitled “Regulation of will writers” – which says:



**There is no sector-specific regulation which covers Will writing and no-one is legally prevented from offering Will writing.** A similar service may be offered by regulated legal professionals, such as solicitors. Will writers are subject to a self-regulatory scheme, but are not subject to either compulsory or voluntary regulation.

The range is broadly:

- a downloaded document you complete yourself and have dated and witnessed
- charities – there are many of them (both within and without the Jewish community) – who offer a Will writing service. The charity may ask for consideration of a bequest to be left in the Will for the work undertaken
- the society of Will writers ([www.willwriters.com](http://www.willwriters.com))
- a lawyer experienced in Will writing

What you should therefore consider is matching the size and complexity of your estate (that is all you own both individually and jointly) and the impact of the bequest on the beneficiaries. Plus, of course, the costs of preparation. In all and any event, please do seek references to establish the prior reputation of those you engage.

Paperweight does not offer a Will-writing service, but we can certainly help you with all the preliminaries, including sorting out what your assets and liabilities are, ensuring you have a clearer idea of what exactly comprises your estate. We can take you through different scenarios, chat through what you wish to achieve, giving you the chance to think things through with a clear head.

You need to appoint at least one executor of your Will, although at least two is preferable in case one falls by the wayside, but you can choose up to four people. These can be friends, family or professionals, including a corporate trustee.

## **Jewish (Halachic) Wills – Compliance with Jewish Law**

There are some significant differences in inheritance law between UK Law and the Halacha. For those who wish to ensure that their Will complies with both (which is both feasible and current practice), they should engage a Will writer or lawyer who promotes these services.



## **Decluttering and Lists**

“I am what I have and if I lose what I have, what am I?” – such a pithy observation coined a century ago has become more complicated and for you, the reader of this booklet, we need to address the question “What **do** I have actually?”

You may be surprised and sometimes overwhelmed by what you have, both as possessions and financial obligations.

As a rule of thumb, file the current paperwork for ongoing policies, retain the original documents and discard intermediate years of recurrent monthly or yearly invoices, retaining just the last one or two. Bills and correspondence usually carry all the data regarding your contract /purchase so if you know where this information is, there is no need to duplicate it in a separate list.

Following is a fairly comprehensive list to keep safe and tidy. There are online memory /home filing systems available, but typed sheets or a hand-written ledger will also do the trick. Make sure someone else knows where they are or what the password to the website/computer is and do try to keep your filing up-to-date.

### **Home (owned outright, owned with outstanding borrowings, rented)**

- Title deeds
- Mortgage Equity Release (also known as Lifetime Mortgage)
- Rental Agreement
- Managing Agent/Service Charges
- Home and Content Insurance
- Council Tax
- Utilities : Water, Gas, Electricity
- Burglar Alarm
- Telephone/Wi-Fi/Internet services and subscriptions
- TV Licence
- Domestic Equipment Maintenance Contracts

### **Professionals (contact details for those with whom you deal)**

- Doctor and Consultants
- Lawyer
- Accountant
- Financial Adviser
- Stockbroker

### **Bank & Financial**

- Bank accounts (and online passwords – card readers/ codes)
- Bank cards
- Credit cards & Store cards
- National Insurance Number/HMRC reference numbers
- Payroll details (if employed)
- State Benefits : DWP correspondence on entitlements and payments
- Investments : Stocks and Bonds and ISAs
- Premium Bonds
- Pensions: State & Private
- Other properties owned and details of their ownership, finance and management

### **Personal Documents**

- Birth & Marriage certificates
- NHS number
- Civil Partnership
- Immigration Status
- Adoption Certificates
- Passport
- Life Insurance policies, Critical Illness policies
- Health policies
- Travel Insurance policy

- Lasting Power of Attorney (both as subject and as an Attorney of another)
- Pet Insurance/Innoculation/Smart Chip Data
- Loans payable/Loans receivable
- Computer and website log-ins (the hardest one to keep current!)

### **Cars**

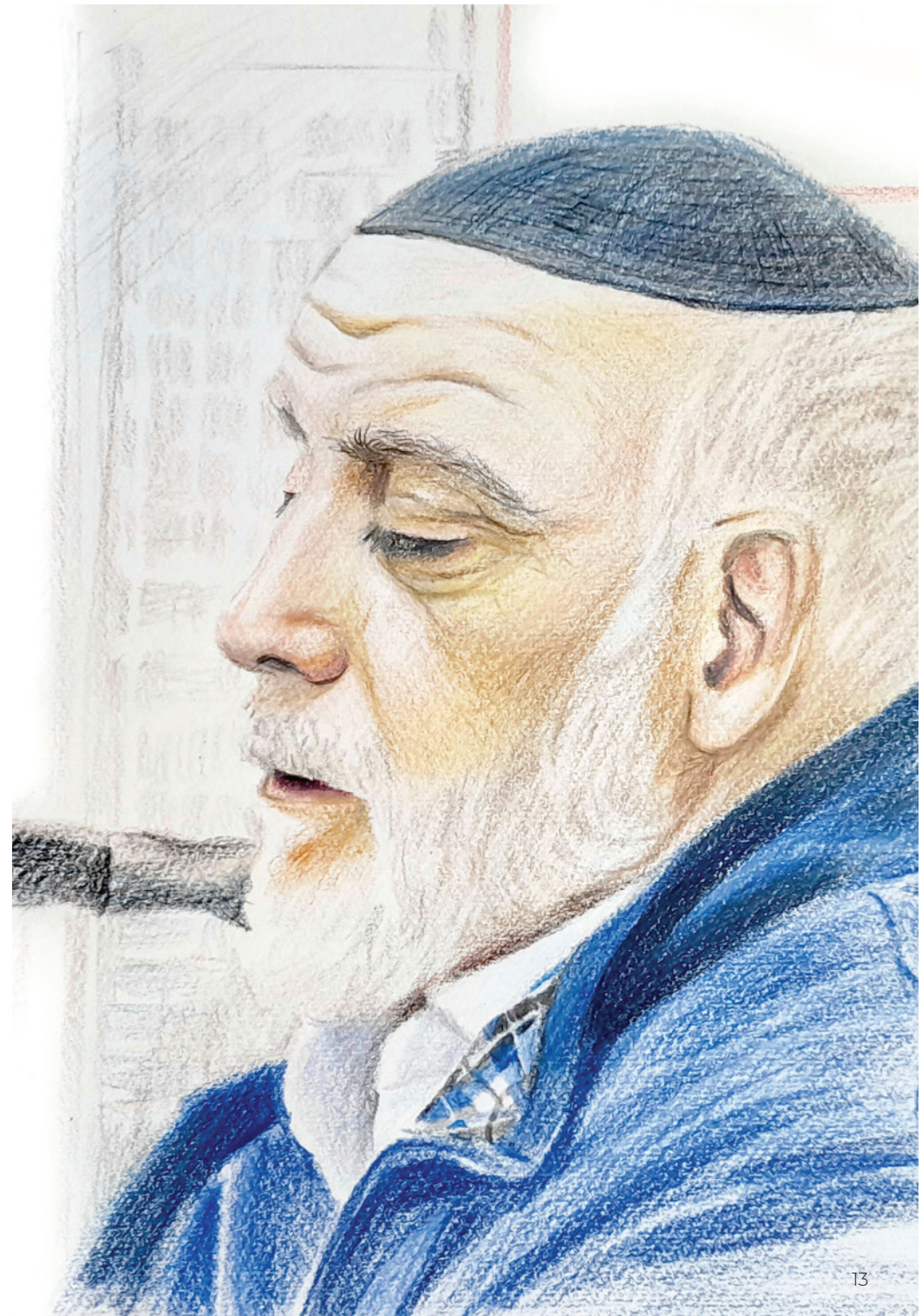
- Driving Licence
- Registration documents
- HP or Lease contracts
- Car insurance & Car Tax / MOTs
- AA/RAC/Green Flag membership

### **Other**

- Mobile phone contracts
- Sports and social club memberships
- Sundry subscriptions
- Receipts of recent large purchases still within their guarantee period
- Keys (labelled) and combinations to safe

### **Business/Professional**

- The mechanics of dismantling / transferring a business or professional practice are beyond the scope of this guide and an appropriate professional team must deal with these matters if there is no one in the business/ professional practice who has been designated this role.



- It may be helpful if the UTR (Unique Tax Registration) number of the business, the VAT number and the Government Gateway access code and reference numbers are clearly listed as much online communication and form-filling relies on this data.
- The beneficiaries of the Will should employ their own professional advisor to ensure that proper value is received if appropriate.

### End of life

- Funeral arrangements (see below)
- Membership of a Burial Society
- Pre-booked cemetery location – with receipts if available
- Israel reserved interment (leave very clear instructions for your dependents)



## Following Death

In Jewish law and custom, in the majority of communities, there is very little time between death and interment. However, every single Jewish Community is well versed and practised in the procedures required, so as a result, the close family will have much done for them.

To this end, a telephone call to the **Synagogue Office** or the **Burial Society** with which the deceased was registered will set the wheels very rapidly in motion. If no membership was held, the deceased will still be buried with appropriate honour and attention and the matter of payment held in abeyance – but necessarily charged to the estate. No Jewish person will ever be denied a Jewish burial due to lack of funds or forward planning, but if you don't hold any membership, some burial boards will require proof of your Jewish identity.

- It is not the purpose of this booklet to provide a guide to the sequence of events – much is available in printed form or online. However, even at this very stressful time, there is an urgent need to deal with necessary bureaucracy, particularly Registration of the Death and the consequent Certificate to Bury (known as “the Green Form”).
- To achieve the first stage, you or a designated person (known as “the person making the arrangements for the burial” – in which capacity he/she will sign the Registrar’s ledger) must take the Medical Cause of Death Certificate signed by the GP who saw the patient within the previous 14 days, or the last hospital/hospice doctor who attended the deceased, to the Registrar in the Borough where the death took place.
- If an ambulance is called, but the patient is dead before their arrival, the police will be called as a matter of procedure and the death will be referred to the Coroner. The Coroner will contact the patient’s GP for clarification on the cause of death. Various associated circumstances could delay the issuance of a Death Certificate. Your Burial Society will help. The Scottish Coroners Service is a slightly different set of procedures involving the Procurator Fiscal.
- It is often a good idea to call the Registrar’s Office prior to arrival to explain the necessity, because of religious obligation, to achieve a speedy certificate for burial and they may allow a rapid appointment.
- It is also very worthwhile to ask the Registrars’ Office what other documents, if any, they may require beside the Medical Cause of Death. The Registrar should understand the unlikelihood of many other documents are immediately available.

It is vital to have the following information when registering a death:

- 1 The person's full name at the time of death
  - 2 Any names previously used, for example: maiden name
  - 3 The person's date and place of birth
  - 4 Their last address
  - 5 Their (last) occupation, even if they retired a long time ago.
  - 6 The full name, date of birth and occupation of a surviving or late spouse or civil partner
- During registration you will be asked how many copies of the Death Certificate you require, for a fee of a few pounds per copy. These are effectively "originals" requiring no further endorsement.



## Tell Us Once Service

The Registrar will also tell you about the Tell Us Once service which will mainly negate the need for having too many extra copies. They are a cross-government notification service and sit within the Department of Works and Pensions. The Registrar will automatically register the death with them and hand you the generated unique reference number which is valid for 28 days. Once you have the unique reference number, you can then use TUO on-line : via GOV.UK at [www.gov.uk/after-a-death](http://www.gov.uk/after-a-death) or by telephone - 0800 085 7308.

After the death has been registered and you have given some basic details to the Tell Us Once Service (TUO), you will be able to notify local and central government departments which may have been in contact with the person who died **all at once**. For example, if they were receiving benefits, paying tax, using the library or the DVLA, you can tell the service just once and the departments will be notified for you. To do this, please visit: [www.gov.uk/tell-us-once](http://www.gov.uk/tell-us-once). Many services can be notified through TUO and these include:

- the local council - to update services such as Council Housing, Housing Benefit, Council Tax, Blue Badge and remove the person from the Electoral Register
- HM Revenue and Customs (HMRC) - to deal with personal tax and to update regarding Child Benefit and Tax Credits claims (contact HMRC separately for business taxes, like VAT)
- Department for Work and Pensions (DWP) - to update benefits information for example: State Pension, Universal Credit
- Passport Office - to cancel a British passport
- Driver and Vehicle Licensing Agency (DVLA) - to cancel a driving licence and to remove registered keeper details, possibly for up to five vehicles
- Public Sector or Armed Forces Pension Schemes - to update pension records

It will help you to have all the relevant information about

the deceased listed below, before using Tell Us Once:

- date of birth
- address of the deceased
- National Insurance number
- driving licence number
- vehicle registration number
- passport number

You will also need:

- details of any benefits or entitlements they were receiving, for example, State Pension, Universal Credit
- details of any local council services they were receiving, for example, Adult Social Services, Blue Badge, travel pass
- the name and address of their next of kin
- the name and address of any surviving spouse or civil partner
- the name, address and contact details of the person or company dealing with their estate (property, belongings and money), known as their 'executor' or 'administrator'
- details of any public sector or armed forces pension schemes they were receiving or paying into

### **Helpful links**

[bit.ly/reportingadeath](https://bit.ly/reportingadeath)

[www.gov.uk/when-someone-dies](https://www.gov.uk/when-someone-dies)



## **Burial Societies**

Generally speaking, every Jewish community throughout the UK has links to a Jewish Burial Society. Certainly, all synagogues across the spectrum provide this facility and their helplines are manned around the clock (excluding Sabbath and Festivals for orthodox ones). You will receive a sympathetic and very helpful response.

If you are unaffiliated to any synagogue or Jewish organisation, a simple internet search will certainly help you find the information you need. If you require any assistance with this, please contact the Paperweight office – 0330 174 4300.

## **Kavod Funeral Services**

020 3191 9100 info@kavodfuneralservices.co.uk

Generally, private hospitals and nursing homes etc do not have their own mortuaries. Once verification of death has been carried out and there is a need for the deceased to be removed speedily, Kavod are independent undertakers who will arrange to collect the deceased for transport to their own mortuary until burial. There is a charge for this service.

## **The United Synagogue**

020 8950 7767

## **The Federation of Synagogues**

020 8202 3903 (Mon – Thurs 9.00 – 5.30pm;  
Fri/Erev Yom Tov - 9.00 – 3pm summer;  
9.00 – 1pm winter; Sundays 9.30 – 12pm

020 4548 8563 Out of Hours excl. Shabbat and Yom Tov

## **S&P Sephardi Community**

020 7481 7827 Diana – Mon – Fri 9.00 – 4pm  
All other times: Calo's Funeral Directors 020 8958 2112

## **Adath Yisroel Burial Society**

020 8802 6262 (option 3) Mon – Thurs 9.00 – 5pm  
Fri 9.00 – 1pm info@aybs.org.uk

## **Independent communities**

Including Liberal, Reform, Masorti, as well as unaffiliated synagogues via the Jewish Joint Burial Society 020 8989 5252 admin@jewishfunerals.org.uk

## **The Shiva and the Grieving Process**

Although we are mentioning this, it is not specifically the objective of this guide. The customs, rituals and procedures are set out in much detail by every synagogue, many of whom have organised groups who understand what you are going through. Further afield, there is a wealth of information about who can help you understand the grieving process; make contact with others in your position and generally ease the weight of the loss.

## **Continuity, Security and Economies**

However methodical or disorganised you are, one of the first things you will notice is that the outside world, which may appear to have paused because of your loss, is trundling along regardless, but as things have now changed for you, we need to address and prioritise matters.

The sequence below is, for many, in descending order of importance, but there are no hard and fast rules. Also, particular aspects may have a more personal importance and you may wish to steer clear because it is painful to change. That too is a valid perspective, so the prefix for all the below is:

## **When you are ready...**



## 1 Who owns your home? \_\_\_\_\_

Rented properties, after the death of a spouse or partner (who was named on the lease), usually present the fewest problems. You should inform the landlord of the death and the amendment to the lease is straightforward. Your rights and obligations will continue unchanged.

Depending on how the ownership of your family home is registered (as Tenants in Common or Joint Tenancy) then the Will may have bequeathed half the home to the beneficiaries (typically your children) which is then held in Trust for your benefit. Essentially you continue in residence unhindered, but somewhere down the line you may wish to have a conversation about running costs, or more particularly sharing costs of repairs and maintenance.

If there is a regular mortgage, you should inform the mortgagee (lender) of the death. As the mortgage was (certainly for a jointly owned home) in joint names, your obligations and the lenders responsibilities continue. If a sufficiently large life insurance pay-out is now expected, you may wish to investigate paying off all, or some, of the remaining mortgage. Specialist IFA advice is required to help you reach the solution which suits you best.

Finally, if there is a lifetime mortgage/equity release mortgage, 99% of the time this is in the name of the couple and here too, you should inform them. No schemes require the surviving partner to repay upon death of the first and again, your rights and obligations (and the debt and/or remaining drawdown facility) remain the same. There will be some formal paperwork so please seek independent advice if you are unsure of what you are being asked to sign. Again, if there is an impending pay-out on a life policy on the deceased, you may wish to investigate paying off the mortgage, but be sure to be made aware of all the associated costs and possible early repayment penalties before you do so. Specialist IFA/ legal advice may be needed.



## 2 Pensions, insurance pay-outs and cancellation of life policies \_\_\_\_\_

If the deceased was in receipt of State Benefits and State Pensions, these will be adjusted (in theory) automatically as the Registrar's information upon registering the death is shared with the DWP. If, however, no change in monthly/four-weekly/weekly credits is seen, then a call to the DWP is highly recommended – as, at the end of the day, they will claim back any overpayments.

In regards to employer pension schemes, these often catch the unwary as the ongoing payments to the surviving spouse may be a reduced sum after death of the former employee. Others may have a one-off final payment or cease payment altogether. Private pension companies pursue overpayments – because they have not been informed of the change in situation – with a fair amount of zeal, so prompt contact is recommended.

Current life policies will frequently be matched to a regular monthly premium being paid from (one of) the deceased's own or joint bank accounts. Others may be fully "paid up" and be in existence without regular premiums being paid. In regards to either type, the insurers should be informed of the death (they will need sight of a Death Certificate) and they normally respond with a form to be completed from their department dealing with Bereavement. They are understandably cautious about paying out large sums without due diligence, so do not interpret their hesitation and procedures as an unwillingness to "pay up". Any premiums paid automatically after the date of death will be refunded to the bank account from which they were paid.

If you are the beneficiary of the policy then, if at all possible, provide details of a joint bank account – to which you have legal right of use even before any issues with inheritance, Wills or the granting of probate. If in doubt, please consult a lawyer.



### **3 Enough money to live on?\_**

If all automatic income (pensions and benefits) and automatic expenditure (direct debits for utilities, premiums etc) arrive and depart from a bank /building society account which is in joint names, then problems are markedly reduced. The bank should be informed of the death by either letter or at a meeting at the branch (send/take a death certificate) at which point it can be stressed that joint accounts normally remain open, with the second name removed.

There is a system of informing most financial institutions of a bereavement which might save sending separate letters, but you may wish to take stock before you send out the message and you are certainly under no obligation to rush matters

[www.deathnotificationsservice.co.uk](http://www.deathnotificationsservice.co.uk)

If the deceased's account is being utilised for both income and expenditure, then a schedule of creditors and debtors should be assembled soonest– a couple of months' Bank Statements should give an indication of the nature and scale of these.

It can be beneficial to contact creditors who need to continue to be paid (in writing is often best) to request a change of source bank account.



If all or most of the critical income needed for day-to-day costs is credited at the deceased's bank, you will need the assistance of the lawyer who is dealing with the Will, Probate and Administration, to advise the bank of the death. This is in order for them (pre-granting of Probate) to maintain the account or to transfer the credits to the surviving partner. If a client cannot afford a solicitor or may in fact not need one if the estate is straightforward, or there is no Will, then (with a letter of authority), Paperweight will commence communication with the bank and try to break the deadlock.

Accessing savings is far, far easier if they are in joint names.

If they are in the name of the deceased only, they will certainly require evidence of Letters of Probate and/or Administration before transferring to your account. Some institutions will transfer small amounts – on the grounds of hardship – without probate (amounts vary with institution). Certified copies of the Will may be required. Please expect a slow and meticulous process to be observed regardless.



## 4 Reduction of redundant outgoings

These are some immediate common outgoings that can be reduced. It is appreciated that the business of re-telling all and sundry about your new situation is uncomfortable and certainly may be difficult to do. There is the Tell Us Once service as previously mentioned, whilst reducing the repetition, may also result in an unwanted deluge of paperwork for which you have neither energy nor focus at this difficult time.

- Council Tax is reduced for single occupancy homes.

- Car insurance & Health insurance for the deceased can be cancelled or the policy amended to the surviving spouse only.
- Memberships and subscriptions (e.g. synagogue, sports facilities, season tickets, clubs)
- Automatic payments to friends and family may need to be put on hold whilst matters stabilise, or cancelled – you will know before too long whether they are sustainable given your new financial circumstances.
- Please scrutinise bank and credit card statements for any other regular outgoings which can realistically be cancelled. Go back a year and a bit. If a monthly magazine arrives through your letterbox, unless it was a gift subscription or a freebie, then it is being paid for. If you wish to cancel, make contact with the subscription department. Death of a beneficiary is the strongest reason to cancel a service – though some do make a fuss.



## 5 Mobile phones – what to do?

- Dealing with the mobile telephone of the deceased, can be, if the letters pages of the personal finance sections of the national newspapers are to be believed, a painful, prolonged and often absurd process.
- Though the major companies promise that their Bereavement Department will help, there is often a major conflict with their rigid adherence or wilful misinterpretation of the Data Protection Act eg. they can't deal with you as you are not the account holder.
- They certainly will not access the locked phone of the deceased if you do not have the password or unlock code/sequence.

- With luck and persistence though you should be able to have the deceased's phone disconnected and the contract terminated – if that is what you wish.
- However, before such a stage is reached, please remember that a good portion of your shared life may be reflected in messages, acquaintances' phone numbers, stored family photographs and the like. Before you are denied access (presuming of course that any access code is known to you) please think carefully what the deceased's phone content means to you.
- As an interim stage and with an eye on costs, once communication is established and permission granted, you may opt to move the phone to the most economical tariff for a fixed period. This will keep the phone – and the memories stored within – alive at (relatively) minimal cost.
- During this time, with the aid of a good local technical phone shop, you can download and transfer all that is important to you before closing the account for good.



## **6 Applying for a Grant of Probate or Letters of Administration**

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- The difference between Probate and Letters of Administration (for ease, we'll call them collectively a 'Grant') is that the former may need to be obtained when there is a Will and the latter when the deceased died intestate i.e. without having made a Will.
- A Grant gives the people appointed in the Will (Executors) or those entitled to manage the estate where there is no Will, the necessary authority to get the deceased's assets released.
- Some organisations do not require you to obtain a Grant, especially if the estate (i.e. the total value of the assets) is not large. It is not possible to put one figure on it – each bank, for example, specifies a different amount.
- The processes and procedures in regard to obtaining a Grant, the disposal and dispersal of the estate and wrapping of up all loose ends is a function of the size of the estate, the willingness of all parties to do their part and sometimes, how much is being paid to the designated professional.
- There are far too many variables to enumerate here. Simple estates and undisputed Wills do exist and applications for a Grant can be performed by any competent party. Paperweight, for example, can help here.
- More complex Wills and larger estates need the involvement of a lawyer.



## Conclusion

We hope this guide has been helpful for you at this most difficult of times.

Paperweight has helped with many of the recently (and not so recently) bereaved, amongst our thousands of clients, with all manner of issues and if we can't help directly, we will always point you to a relevant professional or another organisation which can.

Our work is confidential, caring and thorough – and free of charge. At a time of crisis, Paperweight will help you carry the burden.

**Thank you.**

**This booklet is the start of a journey which none of us really wish to take. If you are affected by any of the points we have raised, please do contact us and we will provide guidance through each and every one of these steps.**

**With Paperweight you are not alone.**

The information in this document is a guide which cannot cover all circumstances. It is provided by The Paperweight Trust solely for general informational purposes in regards the common issues experienced pre and post bereavement. It should not be taken as definitive legal or financial advice. This content was accurate as of February 2024 but may become outdated over time. We recommend contacting Paperweight directly for personalised guidance and tailored advice regarding your specific situation and needs.

## Notes

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