



**We're here
for you**

Helping you cope
with bereavement

Introduction

At Legal & General, we understand the death of someone close to you can be a very difficult time. Everyone experiences grief differently and in addition to the strong emotions you can experience after a bereavement, you may also have worries about practical issues. We're here to help by making things as simple as we can. This leaflet gives you guidance about what to do when someone dies as well as where you can get more advice and support.

Please remember that this information is just a guide, and not all the details will apply in every case.

Next steps

When someone dies there's often a lot to deal with – their paperwork, finances, legal issues, property, as well as coping with your own emotional reaction to their death. The first steps you should take are:



Step 1

Medical Certificate

Obtain a medical certificate to register the death, this will be issued by the hospital, GP or coroner.



Step 2

Registration

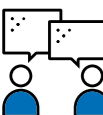
Register the death at your local Register Office within five days, you will then get the documents you need to arrange the funeral.



Step 3

Arrange the funeral

You can do this by engaging a funeral director or arranging it yourself.



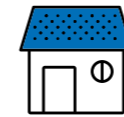
Step 4

Inform others

Register the death with 'Tell us once', a government service that lets you report a death to most government organisations in one go. When you register the death, the registrar will give you further details on this service.

Things to think about

To help you, we've put together a suggested checklist of organisations that you may need to contact when someone dies and a list of information you may need to hand. These won't apply to everyone, but they will help you make a start.



Home

- Household help
- Internet
- Telephone
- Milkman
- Post office
- Council
- Electricity and gas providers



Financial

- Accountant
- Banks/building society
- HMRC
- Pension providers
- Credit card providers
- Financial adviser
- Insurance provider
- Shareholdings
- National savings and investments



Health

- Pharmacy
- Dentist
- GP
- Home carers
- Optician



Other

- Church
- Gym
- Hairdresser
- Library
- Magazine subscriptions
- Employer

Before you begin contacting organisations, it's very useful to have the following information to hand about the person who has died. This will make the task of completing any forms or documents much easier.

- National Insurance number
- NHS number
- Date and place of birth
- Date of marriage or civil partnership (if appropriate)
- Tax reference number

Dealing with the Estate

When someone dies, it's essential to deal with their Estate, this is everything owned or owed by the person that has died.

At this stage, you may want to get legal advice, if you haven't done so already. If you choose to do this, you will need to appoint a solicitor and there will be a charge for this.

If there is a Will

The Will should state who has responsibility for dealing with the Estate, this person is called the 'Executor'. There may be more than one Executor named and they could be a trusted friend, family member, or a nominated professional such as a solicitor.

The role of the Executor is to locate all assets, pay off taxes and debts and distribute the leftover money, possessions and property to the 'Beneficiaries'. The Executor may need to apply for a 'Grant of Probate'.

- A **Will** is a legal document which indicates who should benefit from the Estate and in what way, as well as appointing an Executor so the Estate can be distributed.
- An **Executor** is the person/professional named in a Will to carry out the instructions and wishes contained in the Will.
- Probate is the legal right to deal with a deceased person's estate. The **Grant of Probate** is the document validating the Will and authorising the Executor to administer the Will.
- A **Beneficiary** is a person who inherits all or part of the Estate.

If there is no Will

If there is no Will, an 'Administrator' will need to be appointed to deal with the Estate. The Administrator may need to apply for a 'Grant of Letters of Administration' instead of a Grant of Probate.

- An **Administrator** is the person appointed to distribute the Estate if someone dies without leaving a Will.
- A **Grant of Letters of Administration** names the individuals entitled to deal with the Estate where there is no Will or where the Executor cannot or will not apply for a Grant of Probate.

Applying for Grants of Representation

Grants of Representations are the documents you would need to confirm your legal status and ability to deal with the Estate.

In England and Wales, you will need to apply for a Grant of Probate or Letter of Administration through the Probate Service. In Scotland, you will need to apply for "Confirmation" through the Commissary Department of the Sheriff Court. A grant may not be needed if the Estate:

- Is low value – generally worth less than £5,000 and doesn't include land, property or shares.
- Passes to the surviving spouse/civil partner because it was held in joint names. Jointly held assets, such as bank and savings accounts, will typically automatically transfer to the other holder without the organisation requiring a Grant of Representation.

What to do when someone with a Legal & General Lifetime Mortgage dies

How to notify Legal & General about the death of an account holder

You can call our customer services team on: **03330 048444**. They will talk you through the process over the phone.

If you're not ready to talk just yet, you can start the process by writing to us at:
Customer Services, Legal & General Home Finance, PO BOX 17225, Solihull, B91 1US
Or email: customerservices@landghomefinance.com

Then, when you feel ready, you can call us on: **03330 048444** and we will discuss the next steps with you.

Death of a joint account holder when there is a surviving borrower

Once you have notified us of the death of the joint account holder, we will ask you to send us a copy of the death certificate so that we can update our records.

How does the death of a joint account holder affect the lifetime mortgage?

Where the mortgage is held in joint names and there is a surviving borrower who still lives in the property, we will transfer the account into the sole name of the remaining borrower. Where there are tenants in common you should contact us for further information.

What if the lifetime mortgage is repaid after the death of the joint account holder?

If the last remaining borrower decides to repay the lifetime mortgage within 3 years of the death of the joint account holder and we have received the necessary documents, no Early Repayment Charges will be applied.

What happens to the lifetime mortgage if the last remaining borrower dies or goes into long term care?

The lifetime mortgage is repayable if the last remaining borrower dies or moves out of the home into long term care. (Please refer to the next section 'How is the lifetime mortgage repaid and what are the options?' for more information).

Death of the last remaining borrower

If you are a relative or friend, you may not have been aware that the person who has died has taken out a lifetime mortgage or what it's all about. To help you understand a little more about lifetime mortgages, we have provided a summary below:

- A lifetime mortgage is a way of releasing money from a property without having to move. The loan is secured against the property.
- Unlike residential mortgages you can choose if you want to make monthly payments and how much you pay. Any unpaid interest is added to the amount owed each month.
- The lifetime mortgage is usually repaid from the sale of the home when the last remaining borrower dies or moves into long term care.
- A lifetime mortgage is only available through a specialist lifetime mortgage adviser.
- When taking out the lifetime mortgage, all customers sign to confirm they have been advised to discuss the transaction with their family.

How to notify us if your relative or friend has died and held a lifetime mortgage with Legal & General

You can notify us by calling our customer services team on **03330 048444**. or email customerservices@landghomefinance.com Once you have notified us we will require the following documentation:

- Certified copy of the death certificate
- Certified copy of Grant of Probate, Grant of Representation or Letters of Administration. A certified copy of the Will may be considered.
- Proof of identity for each Executor. This could be a passport or driving licence.
- Proof of residency for each Executor which must be less than 3 months old. For example, a bank statement or utility bill or a driving licence if it hasn't already been used as proof of identity.
- If you have instructed a solicitor to act on your behalf we will need a letter of authority from them to confirm this.

Certification of copy documents can be carried out by a Bank or Building Society official, Councilor, Minister of Religion, Dentist, Chartered Accountant, Solicitor or Notary, Teacher or Lecturer, Post Office official.

The certified copy should include on the document:

- The statement 'Certified to be a true copy of the original seen by me'.
- Signature and date of when certified.
- Name printed under the signature.
- Occupation, address and telephone number.

Once we receive the correct documentation we will update our records and confirm the next steps.

How do I find out the balance on the lifetime mortgage?

We will only be able to confirm the amount owed on the lifetime mortgage to the Executor or Administrator once we have received the required documentation. We can issue a probate statement when we have received the Death Certificate.

Are there any costs or fees I need to be aware of?

Interest will continue to be charged on the lifetime mortgage until it is fully re-paid. Depending on the type of mortgage you have, you may be making or receiving regular monthly payments. We will tell you how these may be affected when you notify us of the death. You may also be able to make Optional Partial Repayments and should contact us if you would like to do this. When you repay the lifetime mortgage we will charge an administration fee for closing the account and details of this fee are in the Tariff of Charges.

How is the lifetime mortgage repaid and what are the options?

We realise that this may be a difficult time and for this reason, we allow up to 12 months to enable the Estate to repay the lifetime mortgage. During this time you must keep the property secure and insured.

The lifetime mortgage is usually repaid from the sale of the property; however, the property does not have to be sold if the lifetime mortgage is repaid by other means. If the property is going to be sold, we ask to be notified and advised of the selling agents so we can keep in touch and offer any support you need during the sale process.

Where Inheritance Protection has been taken out, the Estate will retain at least the protected percentage amount. Once the lifetime mortgage is repaid, our Legal Charge on the property is removed at the HM Land Registry.

What happens after the 12 month repayment period?

Once 12 months have passed, we will write to formally request repayment under the terms and conditions of the lifetime mortgage. If this is not possible, but you can demonstrate that you are taking active steps to repayment we may be able to extend the repayment period. As a last resort, we may need to consider repossession of the property. It is most important that you keep us informed of your progress throughout.

Support and guidance

Customer Assistance Helpline

At Legal & General we know that we all deal with grief in different ways, which is why we offer access to a free, independent customer assistance helpline. This allows you and your immediate family members 24 hour support on a wide range of issues. It's managed by qualified counsellors who are there for you if you ever need someone to talk to or help you during this difficult time.

You can contact the customer assistance helpline by calling: 0808 164 9999

This service is available 24 hours a day 7 days a week.

For emotional support you can contact:

NHS Bereavement Support:

Advice and support from the NHS for coping with bereavement, grief and the issues surrounding it.

Website:

www.nhs.uk/mental-health/advice-for-life-situations-and-events/bereavement

Cruse Bereavement Care:

Support, counselling, education, advice and information after bereavement.

Website:

www.cruse.org.uk

Call: 0808 808 1677

For practical advice and information, you can contact:

The Citizens Advice Bureau:

For practical help and legal matters and contacts for counselling help and support. Look in your local phone directory for your local office or visit

Website:

www.citizensadvice.org.uk

The General Register Office:

Address:

PO Box 2, Southport, PR8 2JD

e-mail:

certificate.services@gro.gsi.gov.uk

Tell Us Once

This enables you to report a bereavement to most government organisations from one point.

Website:

www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Age UK

Age UK aims to improve later life for everyone through their information and advice, services and products.

Freephone: 0800 678 1602

Website: www.ageuk.org.uk



Keeping in touch

We're here to help. If you have any questions, there are a number of ways you can get in touch.



Write to us:

Customer Services, Legal & General Home Finance, PO Box 17225, Solihull, B91 9US



Call our Customer Services team on: 03330 048444

Lines are open 8.30am to 5.30pm Monday to Friday. Call charges will vary. Calls may be monitored and recorded.



Email us at:

customerservices@landghomefinance.com

If you're contacting us by email please remember not to send any personal, financial or banking information because email is not a secure method of communication.



For further information visit:

www.legalandgeneral.com/existing-customers/retirement-support



For easier to read information call us on: 0345 7660 813

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