Bereavement Guide. Here to support you when you need it.

Get in touch

Contact your local branch
leedsbuildingsociety.co.uk/find-a-branch

Call us on 03450 50 50 75
8am to 8pm, 7 days a week

Visit us online
leedsbuildingsociety.co.uk

THE MORTGAGED PROPERTY (WHICH MAY BE YOUR HOME) MAY BE REPOSSESSED IF YOU DON'T KEEP UP REPAYMENTS ON YOUR MORTGAGE

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).

Leeds Building Society is an introducer to Irwin Mitchell LLP for probate services. Irwin Mitchell is a limited liability partnership registered in England and Wales No. OC343897. VAT Reg No. GB 941 758768. Registered Office: Riverside East, 3 Minerva, Sheffield S3 7RD, United Kingdom. Irwin Mitchell are authorised and regulated by the Solicitors Regulation Authority. The provision of probate services are not regulated by the Financial Conduct Authority.

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Leeds Building Society is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. You can check this on the Financial Services Register by visiting the FCA website at www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Just to make you aware we offer a ‘restricted advice’ service in relation to financial protection products, which means we can only offer financial protection products from Legal and General Assurance Society Limited. Reference in England No. 166055. Registered Office: One Coleman Street, London EC2R 1AA. Leeds Building Society, 105 Albion Street, Leeds LS1 5AS.

Large text, Braille and audio tape versions of the brochure are available on request.

LM2360 (04/2018)
Coping with the loss of a loved one isn’t easy - especially if you need to make lots of financial decisions and arrangements too. But we are here to help you as much as we can.

What help is available?
- Paying for funeral costs or settling other expenses
- Who to tell and useful contacts
- Amending Leeds Building Society savings or mortgage accounts
- Transferring funds between accounts
- Help with financial queries
- Help managing the estate including getting probate

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Let’s talk: Contact your local branch, call 03450 50 50 75 or email info@leedsbuildingsociety.co.uk

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Talk to us.

What to do first.

1. Get a medical certificate

In order to register the death, you’ll need a medical certificate. These are issued by the hospital, Doctor (GP) or Coroner. If the death was expected, the hospital or GP will issue a medical certificate stating the cause. If the Doctor isn’t sure of the cause of death, and it was unexpected, they’ll report it to the Coroner to investigate. If this happens you’ll be able to get an interim certificate from the Coroner, which you can use to notify us and other organisations.

2. Register the death

Legally the death needs to be registered within five days in England, Wales and Northern Ireland, and within eight days in Scotland, unless the Coroner is investigating. You’ll need to register the death at a registration office, but you might need to book an appointment to do so – check your local council’s website for details. Although there are many registration offices in the UK, if you register the death in the district where the person died, you’ll receive the death certificate immediately. If you register it in another district, the documentation will be sent to the office in the district where the person died, so it may take a few more days to arrive.

Tip – it’s worth asking for multiple certificates so you can send these to any organisation who will need to be informed. This may also be a cheaper option than having to pay for certified copies.

3. Find out if a Will has been made

It’s important to find the last known Will as soon as possible, as it could help you understand what to do next. It may include funeral wishes, such as the type of funeral the deceased wanted, and if they’d made any arrangements to pay for it, for example with a pre-paid funeral plan. A valid Will will also name one or more people as an executor, who’ll be responsible for carrying out any wishes detailed in the Will and dealing with the estate. If you’re having trouble finding the Will, visit www.gov.uk/find-persons-will for more information. If there’s no Will in place, please see the ‘Will I need Probate?’ section on page 14.

4. Get in touch

Contact your local branch to make an appointment with one of our advisers. They’ll be able to take you through the next steps and help you with what to do next regarding any Leeds Building Society accounts. If you’re not sure where to find your nearest branch, visit www.leedsbuildingsociety.co.uk/branch.

If you’d prefer to speak to us on the phone, that’s fine too, just give us a call on 03450 50 50 75.

Let’s talk: Contact your local branch, call 03450 50 50 75 or email info@leedsbuildingsociety.co.uk

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What we need.

When you call in we’ll need to see the original death certificate, or a certified copy, or a Coroner’s certificate and if there was one, the Will. If you’d like to cover the costs of the funeral and other associated expenses using funds from the deceased’s account(s), we’ll also need to see the invoices or proof of payment.

Certified copy
You’ll probably be asked to provide either an original or ‘certified copies’ of documents to various organisations. A ‘certified copy’ is a copy of a document which has been confirmed as the same as the original by a recognised professional and they may make a small charge for this service. Certifying copies can be done by one of the following:

- a Chartered & Certified Accountant,
- a Bank/Building Society Manager,
- Post Office staff (certification service only),
- Commissioners for Oaths,
- General Practitioner/Doctor,
- Independent Financial Advisers,
- Justice of the Peace,
- a Practicing Solicitor.

Please note: some organisations may have different requirements for who they will accept certified documentation from. Here at Leeds Building Society, we’ll certify any documents we may need at any branch, free of charge. If you’re asking any of the people listed, there may be a charge and the process is as follows:

- Their full name and occupation
- Business address and phone number
- Signature and the date
- The statement ‘I confirm I have seen the original document and this copy is an accurate, unaltered and unedited replica of the original.’
- Their official stamp

All other pages in the document can just be signed by the person certifying them.

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What happens next.

Account(s) in a single name

Once the death has been registered, we will write to the next of kin and confirm our records have been updated and what we'll need next. We'll also provide the next of kin, Executor or Beneficiary (as applicable) with any figures required to apply for Probate (also known as Confirmation in Scotland) – such as the amount in the account(s).

Once we have Probate or Letters of Administration, or our Will Indemnity or Intestacy Indemnity form (see details under the 'Will I need Probate?' section on page 14) completed by the Executor or the Administrator, we will be able to close the account. See page 14 for our Probate limits.

We can also assist in arranging probate services. Further details are provided on page 14.

To make things easier, any withdrawal restrictions or penalties on fixed rate products don’t apply once we’ve registered the death.

Account(s) in joint names

The joint account holder(s) will still be able to access the account. Once we have received a copy of the death certificate we will take a copy and update our records. We will then remove the deceased’s name from the account leaving the account in the sole name of the surviving holder(s).

We will provide notification once this is completed. If the next of kin, Executor or Beneficiary require the balance at the date of death on a joint account, we will need the authority of the remaining account holder(s) to provide this.

ISA accounts

When someone dies on or before 5 April 2018 the funds will no longer benefit from their tax-free status after the date of death. We’ll move the funds into an instant access account, (which will have a different account number) – although we won’t be able to close this account until Probate or the Letters of Administration (or Indemnity form, if applicable) has been received by the Society. The funds in this account will also form part of the deceased’s estate.

From 6 April 2018 ISA regulations changed and when someone dies after this date the ISA can still benefit from the tax-free status until the completion of the deceased’s estate, closure of the account or on the third anniversary of the death of the account holder – whichever is soonest.

We’ll confirm everything in writing to the next of kin, Executor or Beneficiary (as applicable) with any figures you might need and guidance on what to do next.

Spousal ISAs

If the deceased had a spouse or civil partner living with them, they may be entitled to open a Spousal ISA.

If the spouse or civil partner chooses to open a Spousal ISA, then we’ll let them know how much they can invest in their own name.

This is known as Additional Permitted Subscriptions and will not count towards any current year subscriptions.

The time limit for investing in a Spousal ISA ends 3 years after the date of death, or 180 days after the administration of the estate is complete, if this is later.

We don’t currently offer a Spousal ISA, but other banks and building societies do. If you would like to find out more information please get in touch.

Let’s talk: Contact your local branch, call 03450 50 50 75 or email info@leedsbuildingsociety.co.uk

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).
What happens next (cont).

Mortgage in a single name

We’ll need to speak to the Executor/Administrator if the deceased held a mortgage in their own name. Once we’ve registered the death, we apply a two month hold on any mortgage payments which will help whilst you arrange for a Grant of Representation. During this time, we won’t expect any payments to be made, and we won’t apply any charges. However interest will continue to be charged and added to the mortgage balance.

One of our specialist mortgage account management team will be able to discuss further options if a Grant of Representation hasn’t been obtained after two months.

Once a grant of representation has been obtained we’ll be able to discuss the mortgage with you. We’ll also ask you to start making mortgage payments until the mortgage is repaid by the Executor(s) or Administrator(s).

We may also be able to transfer the mortgage to temporary interest only terms to reduce the expected payments. To discuss this or further options, please get in touch.

Mortgage in joint names

If the mortgage is in joint names, we’ll need to speak to the other person on the mortgage as soon as it’s convenient. Just as we do for mortgages in single names, a temporary two month hold will be placed on the payments, and after this period we’ll expect the payments to continue. During this period interest will continue to be charged and added to the mortgage balance.

If you think that you may have some difficulties and need assistance making the mortgage payments, our specialist mortgage account management team will be able to discuss your options with you.

Where a property with a mortgage is owned jointly there are two types of ownership, known as “joint tenants” or “tenants in common”.

The differences between the two types of ownership means the position when one of the owners dies is different. To find out the type of ownership and how this will affect the mortgage you can contact us for help on 0113 225 7972.

If the property is a Shared Ownership property you may also need to contact the relevant housing association.

Assigned Insurance (Endowment) Policies

If there is an assigned (linked) Endowment policy to the mortgage then we will submit a claim on behalf of the person who’s died. We’ll confirm in writing once the funds are received from the claim, and will arrange to reduce the balance or to pay off the mortgage, depending on the amount received. If there is a separate policy not linked to the mortgage you will need to contact the provider directly.

Home Insurance

If the deceased had Home Insurance please contact the Insurance company as soon as you can as there might be implications for the cover if the policyholder has passed away.

Make sure you keep checking the property regularly if it’s not your home too. If you have home insurance with Aviva through Leeds Building Society, please call them on 0345 030 7027 (calls to Aviva may be monitored and/or recorded).

Life insurance

Check to see if the deceased had a life insurance policy. If you think they may have had cover from Legal & General through Leeds Building Society, please call 0800 137 101 to check, and find out what to do next.

Written contact

We’ll change our records as quickly as we can but because some letters and emails are prepared a few weeks in advance, you may receive some general correspondence addressed to the person who has died – please accept our apologies if you do.

Let’s talk: Contact your local branch, call 03450 50 50 75 or email info@leedsbuildingsociety.co.uk

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Who should you tell?

There are lots of other organisations who will need to be updated. The list on the following page gives you an idea of who might need to know, but there may be other people you need to tell too.

Please remember that if you are currently registered as an Attorney (Lasting or Enduring) or have a General Power of Attorney these cease on the date of death and the Office of the Public Guardian should be notified.

Government ‘Tell Us Once’ Service

Almost all registration offices run a ‘Tell Us Once’ service, which means you can report the death to many government organisations in one go. Including: HM Revenue & Customs, Department for Work & Pensions, DVLA, Passport Office and the local council. To find out more information please visit www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once

Who you should tell

(please note this list is designed to be a guide and is not exhaustive)

Ticklist for financial organisations

<table>
<thead>
<tr>
<th>Who to tell</th>
<th>Account 1</th>
<th>Account 2</th>
<th>Account 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building Society</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage provider</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pension provider</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other money (national savings/ premium bonds/loans etc.)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Ticklist for other organisations

<table>
<thead>
<tr>
<th>Who to tell</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-paid funeral plan provider</td>
<td>DVLA</td>
</tr>
<tr>
<td>Electricity provider</td>
<td>Royal Mail redirection</td>
</tr>
<tr>
<td>Gas provider</td>
<td>Doctor</td>
</tr>
<tr>
<td>Water provider</td>
<td>Hospital(s)</td>
</tr>
<tr>
<td>Phone provider</td>
<td>Others:</td>
</tr>
<tr>
<td>Mobile phone provider</td>
<td></td>
</tr>
<tr>
<td>Internet/Broadband provider</td>
<td></td>
</tr>
</tbody>
</table>

Let’s talk: Contact your local branch, call 03450 50 50 75 or email info@leedsbuildingsociety.co.uk

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Managing the Estate

Things to think about...

The Will

The Executors named in the Will are responsible for dealing with the estate, including letting relevant financial institutions know and making sure that any property is secure and safe. If you’re not a named Executor, you’ll need to tell them straightaway.

Executor accounts

Although we can’t provide you with an Executor account, they are widely available.

Inheritance Tax

Remember, you may need to pay Inheritance Tax. There is a level below which you won’t have to pay any tax, and there are certain exemptions for money or assets passing to a spouse, civil partner or charity, but it can be complicated, so check direct.gov.uk for advice. If you’re still unsure there are independent professional advisers who may be able to assist. We can transfer funds from the deceased’s account(s) to cover any Inheritance Tax you may need to pay – let us know if this is something we can help you with.

Will I need probate?

This depends on the amount the deceased has saved with us. The table below tells you what we’ll need for accounts held with us. Other banks or building societies may have different requirements.

<table>
<thead>
<tr>
<th>Total savings*</th>
<th>A Will is in place</th>
<th>No Will in place</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below £1,500.00</td>
<td>Complete our Will Indemnity Form, and return it to us with an original or certified copy of the Will and closing instructions.</td>
<td>Complete our Intestacy Indemnity Form, and return it to us together with closing instructions.</td>
</tr>
<tr>
<td>Between £1,500.01 and £39,999.99</td>
<td>Complete our Will Indemnity Form, with a solicitor who will advise, and be required to sign the form. Return it to us with an original or certified copy of the Will together with closing instructions.</td>
<td>Complete our Intestacy Indemnity Form, with a solicitor who will advise, and be required to sign the form. Return it to us together with closing instructions.</td>
</tr>
<tr>
<td>£40,000 and over</td>
<td>You will need to obtain Probate or Letters of Administration (Certificate of Confirmation in Scotland). Send this or a certified copy to us together with closing instructions.</td>
<td>You will need to obtain Probate or Letters of Administration (Certificate of Confirmation in Scotland). Send this or a certified copy to us together with closing instructions.</td>
</tr>
</tbody>
</table>

Probate can sometimes take a while to obtain but remember if you need to pay Inheritance Tax, Probate fees or any funeral expenses (including paying for the funeral, the post funeral reception (Wake), flowers, transport and the headstone) from the accounts, we can arrange for this.

Once Probate has been registered with us, we’ll be able to release the remaining funds to the Executor(s) or Administrator(s) as applicable.

Help arranging probate

We can also assist in arranging probate services.

Need help arranging probate? We’ve partnered with Irwin Mitchell, one of the UK’s leading law firms who may be able to help you with this complex and sensitive issue. Contact your local branch or call Irwin Mitchell directly on 0330 123 2042 for details. Our leaflet - Probate Services gives more details about probate and how speaking with a specialist could help at this difficult time.

*This is the total balance in all the deceased’s savings account(s) held with Leeds Building Society plus accrued interest, at date of death.

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Thinking about your financial future

Although it might feel strange to even consider at the moment, it’s important to start thinking about how your financial situation might have changed when you are ready to.

If you would like help, you may wish to book a personal review with one of our in-branch specially-trained advisers as soon as you feel able to. They’ll be able to sensitively take you through all the financial areas which may have been impacted by your loss and help you decide what to do next.

We know this may be difficult now, however some areas to consider when you’re ready are:

- Updating your Will to change the beneficiaries or reflect any inheritance you may have received
- What to do with any money you may have inherited
- Whether your existing insurance policies meet your needs
- Your own funeral plans and how these might be paid for in advance

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We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).
Practical information and advice.

Bereavement Advice Centre
Practical information and advice when you’ve suffered a loss.
Tel 0800 634 9494 or visit www.bereavementadvice.org

Citizens Advice
The largest independent advice provider in the UK.
www.citizensadvice.org.uk

HM Revenue & Customs
Government department offering advice on probate and inheritance tax.
Tel 0300 123 1072 or visit www.gov.uk/inheritance-tax

Irwin Mitchell
One of the UK’s largest law firms and our recommended partner for probate services.
Tel 0330 123 2042

UK Government
Advice on bereavement
www.gov.uk/browse/births-deaths-marriages/death

Government Will Finding Service
Advice on finding a Will.
www.gov.uk/find-persons-will

Cruse Bereavement Care
For general information, counselling and support.
Tel 0800 731 4044 or visit www.cruse.org.uk

Grief Encounter
Free support for children, young adults and their families, to help them cope with losing a loved one.
www.griefencounter.org.uk

The Bereavement Register
Receiving post addressed to the person who has died can be upsetting. The Bereavement Register is a free service which will reduce the amount of mail being addressed to them.
Sign up at www.the-bereavement-register.org.uk.

Understanding key terms.

You may hear these words and phrases when dealing with a Will or an Estate - here’s what they mean:

Additional Permitted Subscriptions (APS)
In 2014 the Government announced that any accumulated ISA funds could effectively be inherited by a surviving spouse or civil partner in the form of an increased ISA allowance. This is known as the APS.

Estate
All assets belonging to the deceased.

Funeral expenses
This includes the funeral, the funeral reception (Wake), flowers, transport and headstone. This list is not inclusive and if you have any other expenses to pay please get in touch.

Grant of Probate/Grant of Representation
The formal court documents issued by the Probate Service confirming the appointment of the Executor named in the Will or an Administrator if no Will was made.

Intestate/Intestacy
This means that someone has died without making a (valid) Will.

Personal representative
The person legally responsible for dealing with the estate of a person who has died, also referred to as an Executor or an Administrator.

Probate (known as Confirmation in Scotland)
The formal legal process following a person’s death that authorises a personal representative to deal with the deceased’s estate.

Will
A legal document that outlines a person’s wishes about what should happen to their estate when they die.