

Bereavement guide

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What's inside

Losing a loved one can be a difficult time for you and your family, especially when you also have to deal with some very practical matters.

This guide takes you through a few of the things you need to do – some will be required by law, others will offer practical support on the steps you could take.

Click on the sections below to take you straight to the area you wish to view without scrolling all the way through the guide.

What you need to do first

Managing life policies and pensions

Protecting yourself



What you need to do first

When you've lost a loved one, there's a certain amount of administration to be done shortly after your loss.

This can be done by you, a close relative or the executor of your loved one's estate. You can find out more in the 'Dealing with the estate' section on page 05.

Obtain a medical certificate	This should be done immediately and, if there's no coroner's inquest, you should be able to get one from your loved one's GP or the hospital.
Register the death	<p>To register a death in Ireland, you will need to make an appointment with a civil registration service and present them with the relevant documentation to begin the process. The Health Service Executive (HSE) can assist you in finding a civil registration service and you can find more information here: https://www2.hse.ie/services/births-deaths-and-marriages/register/death/.</p> <p>If the death has been reported to a coroner, you won't be able to register the death until the coroner gives their permission.</p>
Arrange the funeral	If there's no inquest, this is usually done within two weeks of your loved one's death. You can find out more about funeral costs and where to go for help by reading the 'Arranging a funeral' section on page 6 of this guide.
Let government departments and local councils know	<p>When your loved has passed away, the first thing you need to do is register their death as it is a legal requirement in the Republic of Ireland. Deaths are registered with the General Register Office which acts as a repository for all records relating to death, birth, marriages, etc. in Ireland. You should register their death as soon as possible, Ideally within the first 3 months since their passing. However, the maximum amount of time you must register the death is 12 months.</p> <p>Once the death has been registered, you will be given access to an official death certificate which is an essential document that you will require if you wish to make a death claim on the deceased's policy or applying for Probate with the Probate Office.</p> <p>Please find more information below on the process for registering deaths as well as a link to the General Register Office page:</p> <p>Registering a Death: https://www.citizensinformation.ie/en/death/practical-arrangements-after-a-death/registering-a-death</p> <p>General Register Office: https://www.gov.ie/en/department-of-social-protection/campaigns/general-register-office</p>

Notify all relevant organisations	These include banks, building societies, utility companies, insurance providers and private pension providers. For a more detailed list of the organisations you might need to contact, see the next section.
Find out if there is a Will	<p>A person's Will explains how they would like their estate to be distributed. A copy of the Will is usually held by an executor or other representative who should be named in the Will. The Will might be somewhere in the home, or held by a bank or a solicitor. Once you have found the Will, you will need to make sure that it is the latest version.</p> <p>If there isn't a Will, this is referred to as 'intestate'. The next of kin is responsible for administering the estate in these circumstances and there are certain requirements and limits in relation to this.</p>
Apply for a grant of probate	Whether your loved one left a Will or not you may need to apply for a Grant of Probate, Letters of Administration. This allows the executor to distribute the person's money, possessions and property. The executor can apply for a grant of probate or letters of administration through the Probate Registry. A solicitor may be able to help you through this process should you need them to.
Standard Life death claim requirements	<p>Please see below standard requirements for processing a death claim with Standard Life:</p> <ul style="list-style-type: none"> • A stamped certified copy of a Death Certificate • Death Claim Instruction to be completed by all executors of the Estate. • A stamped certified copy of a Will or Probate or if a client dies intestate (without a will) we will require Letter of Administration. • A copy of an in-date passport/drivers' licence for all the executor(s). • A copy of a recent utility bill (dated within the last 6 months) for all the executor(s). • If the monies are to be paid to the executors' bank account, we will require a copy of a statement for that account showing the account details, name & address, dated within the last 6 months (all other details can be blocked out). • If the monies are to be paid directly to the account of the solicitors dealing with the Estate, we will require a letter on headed paper from the solicitors confirming the account details.



Organisations you might need to notify

When a loved one dies, it's important to let all the relevant financial, utility and government organisations know.

Here's a list of some of the organisations you might need to get in touch with:

- You can register a death with the Irish government through the HSE and a civil registration service. Follow the link below: [Register a death](#).
- Financial organisations like banks, building societies, mortgage and loan providers, shares or other investment companies, credit card companies. If your loved one had a life or pension policy or benefitted from an annuity, there's more information in the 'Life policies and pensions' section.
- Utility companies – gas, water and electricity.
- Home and car insurance companies.
- Mobile phone, broadband, landline, TV licensing and TV subscription companies.
- An Post so mail can be redirected, along with any mail or telephone preference services.
- Landlord or Local Authorities if renting.
- GPs and dentists.
- Solicitors and accountants.
- Social groups including clubs, support groups and networking sites.

Arranging a funeral

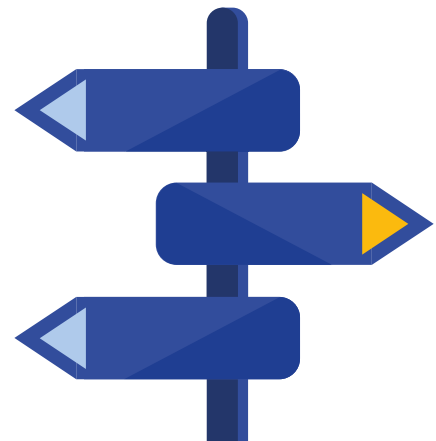
Arrangements for a funeral are usually managed by a close family member for the deceased. These arrangements can be handled individually; however, you can also choose to engage with a funeral director to handle most of the decision making when it comes to planning the funeral.

Funeral directors can assist with providing a coffin and transportation for the deceased, organising the grave, as well as handling any wishes made by the deceased or their family for the funeral. If you would like to contact a funeral director to discuss organising the funeral for the deceased, then please follow the below link to the home page of the Irish Association of Funeral Directors. Members of this trade's association follow a strict code of practice to ensure a high quality and ethical service:

- Irish Association of Funeral Directors: <http://www.iafd.ie/>

The cost of the funeral is dependent on multiple different variables, such as location and the type of burial chosen. If you require financial assistance with the funeral, then you may be eligible for an Exceptional Needs Payment. This is a type of payment issued to individuals who need to cover essential once off payments. You can apply for this payment with a Community Welfare Officer, where you will need to fill out an application form and provide relevant details to qualify for the payment. For information on Exceptional Funeral Payments and funeral planning in general, please follow the below link to the citizens information page on the subject:

- Funeral Arrangements and Costs: <https://www.citizensinformation.ie/en/death/practical-arrangements-after-a-death/funeral-arrangements-and-costs>



Dealing with the estate

An executor or appointed representative is legally responsible for dealing with your loved one's estate, which includes any money, property or belongings that your loved one owned.

To administer the estate of the deceased, you will need to provide a Grant of Representation, which is a legal document that provides you with the necessary authority to manage an estate.

You might not need a grant of representation, for instance if the estate passes to a spouse or civil partner, if it was held in joint names (for example, a savings account) or if no land, property or shares are part of the estate.

There are a number of other things that the executor will need to deal with, including:

- Valuing the estate.
- Listing everything that makes up the estate.
- Collecting any money owed to the estate and paying any debts.
- Distributing any property and money to the estate's beneficiaries.

If you don't feel you can do it on your own, you can appoint a solicitor to take care of the estate but they will charge a fee for this service.

Probate is the process of validating a person's will and confirming that all financial and legal matters are resolved. Probate is necessary to ensure that the will of the deceased can be acted on as the Probate Office must ensure that any will is valid before it can be actioned.

If there is no will left by the deceased, then the individual handling the estate will be known as an administrator, and they will take out a letter of administration with the Probate Office. They will also need to give an administration bond to the Probate Office, which acts as a guarantee that they carry out their duties as an administrator responsibly.

To begin the process of gaining Probate, please follow the link provided to the Probate Office page, which will provide you with all relevant information for applying for probate. Please also see the Citizen's Information page for more information on Probate below:

- Probate Office: <https://www.courts.ie/hubs/probate>
- Probate: <https://www.citizensinformation.ie/en/death/the-deceaseds-estate/dealing-with-the-deceaseds-estate/>

Understanding inheritance tax

Capital Acquisitions Tax (CAT) is a tax that you pay on any inheritance you may receive. The deceased who has provided you with an inheritance is considered a disponent, while you become known as a beneficiary for receiving an inheritance.

CAT is calculated based off multiple variables, which include the value of the inheritance, your relationship with the disponent, and if you received other forms of inheritance in the same group threshold. Group thresholds are determined based on your relationship with the disponent. Please be advised that you may not have to pay any CAT if the value of the inheritance is below the group threshold. You also do not have to pay any CAT if the inheritance was provided by a spouse or civil partner.

For more information on Capital Acquisitions Tax, please visit the Revenue website which will provide with an overview with everything you need to know about CAT:

- Inheritance Tax and CAT: <https://www.revenue.ie/en/gains-gifts-and-inheritance/gift-and-inheritance-tax-cat/index.aspx>

Check whether you need to register the trust

In the Republic of Ireland, you are legally required to register any trust that has been set up with the Central Register of Beneficial Ownership of Trusts (CRBOT). All EU member states are required to have this central register of trusts, and it is used to help prevent money laundering and terrorist financing. It is required by law for all trusts created to be registered within 6 months of its inception.

For more information on registering trusts, please see the below links to Revenue:

- Trust Register: <https://www.revenue.ie/en/crbot/trust-register/index.aspx>
- Register a Trust: <https://www.ros.ie/online-enquiry-web/nonResidentTrustRegister?execution=e2s1>

Managing life policies and pensions

If your loved one held a pension or life policy, you will need to let the policy provider know about their death so they can update their records.

This will make sure that no more correspondence is sent to the person. This will also start the process to update and change or stop any payments on the policies.

You might be able to fill out forms online if you are the executor, the administrator or the policyholder's next of kin. If you're making a claim or changing a policy, you may need to include a copy of both the death certificate and the Will, along with probate, if relevant.

Here are a few things you might need to think about.

Pensions

- If your spouse or partner has passed away and they are paying into a pension, you may be entitled to a lump sum payment or a spouse's pension from the policy.
- If they had retired and were already receiving a retirement income from an annuity – and the annuity has been taken out on a 'joint life' basis – you will still receive a spouse's pension, but it might be at a reduced rate of payment.
- If a parent has passed away and there is no spouse, then you need to let the pension provider know so they can stop making payments.

Life policies

- The requirements for life contracts are unique and will be explained at the time of notification. For all death claims on life contracts you'll need a death certificate.
- For single life contracts, settlement will be made to an Executor(s) named on the Grant of Representation. Alternatively, if Solicitors are dealing with the Estate there may be the ability to settle to their client account. And for joint life contracts, the proceeds may be payable to the surviving person assured, assignee or trustee.
- If a plan is written in Trust, it would not normally be included as part of the Estate. Settlement of any claim will be made to the Trustee(s). It is their responsibility to distribute the funds in accordance with the Trust. If all Trustees have passed away, it may be possible to settle to the Executors in their capacity as personal representatives of the last Trustee to die (but would require Probate to do so).
- If you and your loved one had a life policy in joint names that included an element of life assurance, you may be entitled to a payment now. For example, a mortgage endowment policy will pay out a 'sum assured' if one of the policyholders dies.

Protecting yourself

Dealing with bereavement is always difficult, but it's important to look at your own future and ensure that you have good financial plans in place.

You should review your savings and investments to make sure that any outgoings and other financial commitments, such as school or college fees, are covered. It might be that you need to look at different types of savings or investments to suit your current needs.

You might also need to review your own life assurance to make sure your family are protected if the worst happened.

It's important to get the best advice possible.

You can find available brokers to assist by following the below link to the 'Broker's Ireland' website or the 'Insurance Ireland' website as well:

- Brokers Ireland: <https://brokersireland.ie/>
- Insurance Ireland: <https://insuranceireland.eu/about-us/>

Making a Will

One of the ways you can protect your family is by making a Will so your estate can be distributed according to your wishes.

You don't necessarily need a solicitor to make a Will, but it's always advisable to have important things like this checked over professionally – especially if there are things like a shared property involved. A good solicitor will be able to tell you in advance what the costs might be.

Remember to include all your money, property and possessions as well as instructions on who should benefit. You'll also need to appoint at least one executor – usually a friend or relative – who will carry out your instructions.

You can find further information on making a will here:

- Making a Will: <https://www.citizensinformation.ie/en/death/before-a-death/making-a-will>

It's important to be aware that not all pensions will be payable to the estate and will instead be discretionary. This normally means that Standard Life will decide who should receive the death benefits.

Where to go for support

If you need any advice, or if you just need someone to talk to, there are plenty of places to find help.

Probate Ireland	Visit https://www.courts.ie/hubs/probate
Irish Hospice Foundation	Visit https://hospicefoundation.ie/
Citizens Information	Visit www.citizensinformation.ie/en/death/ or call 0818 07 4000.
Irish Childhood Bereavement Network	Visit www.childhoodbereavement.ie or call (01) 679 3188.
ALONE	Visit www.alone.ie or call 0800 212 024
HSE Death Register	Visit https://www2.hse.ie/services/births-deaths-and-marriages/register/death/
General Register Office	Visit https://www.gov.ie/en/department-of-social-protection/campaigns/general-register-office/
RIP	Visit https://rip.ie/
Decision Support Services	Visit www.decisionsupportservice.ie/



What do the technical words mean?

Throughout this Guide we use a number of technical words or phrases. We've listed them here along with an explanation of what they mean.

Coroner's inquest	An inquiry into how, when and where a person died so that a death can be registered.
Estate	Everything your loved one owned (except, in most circumstances, anything owned jointly with another person). The estate includes all bank accounts, insurance policies, unit trusts and annuities, but not personal pensions unless you have been advised otherwise. The Estate also includes any debts or liabilities which your loved one had, for example credit cards, loans, overdrafts and mortgages.
Executor	If a person who has died has left a Will, they will have named certain people to look after their affairs after their death. These people are the executors.
Grant of representation	Grant of Representation is a legal document that gives an individual the authority to manage the estate of the deceased.
Independent financial adviser	A financial adviser who can provide advice based upon all the products available on the whole of the market.
Joint life	A life assurance policy that provides life cover for more than one person and pays benefits either on the first or second death, depending on which version has been chosen.
Life assurance	An insurance policy that pays out if you die.
Mortgage endowment policy	A type of endowment policy usually linked to an interest only mortgage at the end of the term.
Next of kin	The closest relative of the deceased. Usually this is the deceased's spouse or registered civil partner, but if no such person exists, may be a blood relative.
Policyholder	The legal owner of a policy.
Probate	The legal process of proving a Will, appointing an executor and distributing a person's estate in line with their Will.
Sum assured	This is the amount that the policy provider will pay you as long as you have paid all the premiums due for the term of your policy.
Will	A legal document that allows a person to state how their assets are to be handled following their death and naming an executor or other personal representative responsible for carrying out those wishes.

Standard Life 

www.standardlife.ie

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