The Death File

Estate Planning Factsheet

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CKLG ACCOUNTANTS & CHARTERED TAX ADVISERS

Although none of us want to think about death or incapacity, you can help those you leave behind with a little planning and organisation of your financial affairs. Creating a file, whether paper or digital, with all relevant information will help ease the burden. Affectionately known as the 'Death File' it will aid in administering your Estate. Things to include:

1. Your latest Will and any codicils (or a copy and details of where the original can be found).
2. Birth and Marriage certificate. Copy passport and driving licence.
3. NHS Number/ card and your GP details.
4. Contact details of your professional advisers (i.e. Accountant, Solicitor, IFA).
5. Names of your Family and dependants (perhaps consider including a family tree).
6. Advance Decision/ Advance Statement (or a copy and details of where the original can be found).
7. Registered LPA's (Property & Financial and Health & Welfare).
8. Your wishes for burial or cremation (if not in your Will), other funeral wishes and wishes for your ashes. To also include a short history of your life to help with the funeral.
9. Your digital information (user names and passwords, or a note of where these can be found).
10. Details of utility providers and account numbers.
11. National Insurance number and Tax Reference.
12. A list of all income, to include; all pensions, employment, savings, dividend, property, benefits and any other income you are in receipt of, including any ISA's.
13. A list of all Pensions held, including plan references and nominations in place.
14. A detailed list of all assets and liabilities including:
    a) Bank and building society details.
    b) National Savings and premium bond holdings.
    c) Life Insurance policies.
    d) Property details, including details of any loans secured against them, and whether they are jointly owned.
    e) Details of any business interests. If unlisted, include contact details.
    f) All other assets (car, jewellery etc).
    g) Details of any specific debts owed.
15. Details of any specific outgoings that will need to be taken care of.

If you have questions regarding estate planning please get in touch

CKLG Tax Accountants & Chartered Tax Advisers · 9 Quy Court · Colliers Lane · Stow-cum-Quy · Cambridge · CB25 9AU
T: 01223 810100 · E: help@cklg.co.uk · www.cklg.co.uk