A pack *for my family*

Everything you are likely to need: where my papers are, the people and companies to tell, and the details they will ask you for.

PREPARED BY

Eleanor Margaret Hughes

LAST UPDATED

17 October 2026

THIS PACK IS KEPT

Bureau top drawer, with my will

This is an example

Eleanor Margaret Hughes is not a real person. Her name, address, account numbers and references are all invented. The organisations' phone numbers and addresses are real.

A few answers are left blank on purpose, to show that a pack is useful before it is finished.

Inside this pack

Start with the letter, then The first days. The tabs down the edge tell you which part you are in.

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Make one for your own family

You answer the questions in AfterLoss at your own pace, and your own details fill a pack like this one. You can stop and come back whenever you like, and you do not need every answer to start. It covers the everyday things - papers, accounts, the people to call - as well as funeral wishes. It is free, and you can print it as often as you like.

afterloss.uk/family-pack/start

A few things are best done in the first week or two - see The first days. Most of the rest will keep until you are ready.

A letter to my family

IN MY OWN WORDS

Dear Sarah, Michael, and all of you,

I have written this down while it is all fresh in my mind, so that nobody has to guess.

Please do not argue about the small things. The jewellery, the books, the good china: none of it matters as much as you all still ringing each other on a Sunday.

Your father and I had a very good life in this house. When you think of it, I would like you to remember the garden in June.

Look after each other, and have a proper pot of tea at the Wheatsheaf afterwards.

With all my love,
Mum

Signed _____ Date _____

The first days

Only a few things need doing in the first week, and people will help you with each of them. Most of the rest can wait until you are ready.

1. ## Take the time you need
   Be with each other, and accept help when it is offered.

2. ## Register the death within five days
   The five days start when the medical examiner's office tells you that you can register - they will contact you. If a coroner is involved, their office will tell you when instead. The register office will guide you through it and give you the death certificates. Ask for several certified copies, as each organisation in this pack will want to see one.

3. ## Ask the registrar about Tell Us Once
   This free government service tells the tax office, the pension service, the DVLA and the council in one go. The registrar gives you a reference number for it, which lasts 28 days.

4. ## Contact the funeral director I chose, when you are ready
   Their name is in My wishes on page 8, with the rest of what I would like. Anything about a funeral plan is under Where everything is.

5. ## In the first month
   Use the Tell Us Once reference before its 28 days run out. If the house will be empty, call the home insurer, as cover can change when a home is left unoccupied.

6. ## The rest can wait a few weeks
   The rest of this pack lists where everything is, who to tell, and the details each organisation will ask you for. Banks, insurers and utilities expect to hear from families in their own time.

You do not have to do it alone. AfterLoss can walk you through each step at afterloss.uk.

Key information and references

Organisations will ask for these details. They are personal - keep this pack somewhere safe, and share it only with the people helping you.

About me

Name	**Eleanor Margaret Hughes**
Date of birth	**17 April 1952**
National Insurance number	**NP 42 88 17 B**
NHS number	**485 777 3456**
Passport number	**533178904**
Driving licence number	**HUGHE504175EM9AB**
State Pension reference	**NP428817B**
Council Tax reference	**RUT-8841203**
Address	**14 Braunston Road, Oakham, Rutland**
Executor status	**I have a will, and I have named an executor**

My own additions

Premium Bonds holder number	**11QZ 223344**
Funeral plan number	**CO-PF-9920417**
Safe combination	**Sarah has it**

My wishes

These are wishes, not instructions. They are here so you never have to wonder what I would have wanted; please let them make things easier, not harder.

What matters

WHAT MATTERS TO ME

I have had a long and quiet life and I am content with it. What matters is that you are all kind to each other and do not fall out over any of this. None of it is worth an argument.

The service

RELIGIOUS OR NON-RELIGIOUS

Non-religious

THE MOOD OF MY FUNERAL

A celebration of my life

VENUE FOR THE SERVICE

Rutland Memorial Chapel, then the Wheatsheaf afterwards

My wishes, continued

CELEBRANT OR OFFICIANT

A humanist celebrant - Sarah has the details of the one who did Bill's

MUSIC AND HYMNS

Coming in: Elgar, Nimrod. Going out: Ella Fitzgerald, Blue Skies. Nothing mournful in between.

READINGS AND POEMS

The Lake Isle of Innisfree, by Yeats. Michael reads it better than anyone.

EULOGY AND SPEAKERS

Sarah, and anyone else who wants to. Keep it short and keep it honest.

WHAT PEOPLE WEAR

Ordinary clothes. No black unless you want to wear it.

Burial or cremation

BURIAL, CREMATION, OR OTHER

Cremation

My wishes, continued

COFFIN

The simplest one they offer. Willow if it is not much more.

WHAT HAPPENS TO MY ASHES

Scattered at Rutland Water, near the bench with your father's plaque.

Body care

HOW MY BODY IS PREPARED

No embalming unless the timing makes it necessary.

WHERE MY BODY RESTS BEFORE THE FUNERAL

At the funeral director's. I would rather not come back to the house.

WHAT I AM DRESSED IN

The green wool dress in the wardrobe, and my wedding ring stays on.

ITEMS PLACED WITH ME

The photograph of the four of us at Whitby, in the inside pocket.

My wishes, continued

People

FUNERAL DIRECTOR

Co-operative Funeralcare, Oakham - the plan is already paid for (CO-PF-9920417)

PALLBEARERS

Michael, and whoever the funeral director provides. Do not feel you have to do it.

After the service

FLOWERS

Family flowers only. Something from the garden if it is the right time of year.

CHARITY DONATIONS

Donations to Marie Curie instead of flowers, if people would like to.

TRANSPORT

One car is plenty. It is a ten-minute drive.

My wishes, continued

WAKE OR RECEPTION

The Wheatsheaf, back room. Sandwiches and a proper pot of tea. They know me there.

NEWSPAPER ANNOUNCEMENT

The Rutland Times. Short - name, date, and where the service is.

MEMORIAL OR HEADSTONE

My name added to your father's bench at Rutland Water. Nothing else.

ANYTHING ELSE

Tell Joan at number 12 yourself, in person, before she reads it anywhere. She has been a good friend to me for thirty years.

Recorded in AfterLoss on 17 October 2026. If we talked about something different more recently, trust the conversation.

Where everything is

These are the documents and items you will need, and where I keep them. A ruled line means I had not recorded it yet. Tick each item as you gather it; there are blank rows at the end for anything I missed. The notes are in my own words, so if one matters, check it before acting on it.

Documents

ITEM	WHERE TO FIND IT
☐ My will	Amory & Clarke, Oakham - my copy is in the bureau top drawer The 2019 will. There is an older one in the loft that it replaces.
☐ Birth certificate	Biscuit tin, bottom of the wardrobe
☐ Marriage certificate	Biscuit tin, bottom of the wardrobe
☐ Passport	Bureau top drawer, in the passport wallet
☐ National Insurance number	On the State Pension letters, green ring-binder It's a small white card, but the number is printed on the letters too.
☐ Property deeds	With Nationwide - mortgage paid off in 2011
☐ Pension and insurance paperwork	Green ring-binder on the study bookshelf
☐ Funeral plan documents	Bureau top drawer, in the blue folder
☐ Power of attorney	**Good to know:** a power of attorney ends when the person dies. It does not give anyone authority over the estate - that passes to the executor.

Where everything is, continued

ITEM	WHERE TO FIND IT
Keys and valuables	
☐ Spare house keys	With Joan at number 12
☐ Car keys	Hook inside the kitchen door
☐ Safe key	Sarah knows where it is
☐ Wedding and engagement rings	Small blue box in the safe
☐ My mother's jewellery	Small blue box in the safe - Sarah knows which pieces go where
☐ Premium Bonds certificates	NS&I hold these online now.
Passwords and digital	
☐ Phone PIN	Sarah knows it
☐ Password manager	The one long password is with Sarah
☐ Email account	Gmail - listed under Online accounts

People who can help

These are the people who already know something about my affairs, and who will not mind being asked. Use the blank lines for anyone else who turns out to know something useful.

WHO	HOW TO REACH THEM, AND WHAT THEY KNOW
Sarah Hughes	My daughter, and my executor · 07700 900412
Michael Hughes	My son. Lives in Leicester · 07700 900817
Joan Pickering	Neighbour at number 12, has a spare key
David Amory	Solicitor, Amory & Clarke, Oakham · 01572 900233

Who to tell

Start with these

These free services each tell several organisations at once, and can save you many separate conversations.

Tell Us Once

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

Notify most government departments about the death in one go. It works by phone as well as online - the registrar gives you the number to call.

Death Notification Service

deathnotificationservice.co.uk

Phone: 0333 207 6574

Notify participating banks and building societies in a single submission.

Bereavement Register

thebereavementregister.org.uk

Stops most marketing post addressed to me.

Pension Tracing Service

gov.uk/find-pension-contact-details

Phone: 0800 731 0175

Find lost or forgotten pensions using employment history.

The organisations I deal with

These are the organisations I hold accounts with. Each will want to hear about the death, and will usually ask for a certified copy of the death certificate. The notes are in my own words, so check anything important with them.

Where no number is recorded, a recent statement from them will have one. In your own plan, AfterLoss also has a ready-made letter and phone script for many of them.

ORGANISATION	WHAT IT IS	HOW TO TELL
Nationwide Building Society	Bank	Call or write
Reference 99-99-99 / 3391xxxx · 0800 464 3018 · Bereavement Services, Specialist Customer Support, Nationwide Building Society, Swindon SN38 3FN		
Ask for the Bereavement Team. They will explain what they need from you.		
Barclays	Bank	Call or write
Reference 77-77-77 / 8842xxxx · 0800 068 2238 · Bereavement Service Centre, Barclays Bank PLC, Leicester LE87 2BB		
Skipton Building Society	Savings	Call or write
Reference 66-66-66 / 9930xxxx · 0345 266 1209		
NS&I	Savings	Call or write
Reference 11QZ 223344 · 08085 007 007		
Premium Bonds are covered by the same reference number.		
Legal & General	Pension	Call or write
Reference LG-4471882 · 0345 070 8686		
Standard Life	Pension	Call or write
Reference WP-4471 · 0345 278 5602		

Who to tell, continued

ORGANISATION	WHAT IT IS	HOW TO TELL
Aviva	Life insurance	Call or write
Reference LA-88213 · 0345 268 2194		
Royal London	Life assurance	Call or write
Reference RL-88214 · 0345 646 2092		
Direct Line	Home insurance	Call them
Reference HI-66201 · 0345 605 9163		
My policy has a condition about the house standing empty, so call them early.		
Octopus Energy	Energy	No number recorded
Reference OE-220417		
Anglian Water	Water	Call or write
Reference AW-55127 · 0800 141 2944		
BT	Broadband	Call or write
Reference BT-4471203 · 0800 169 1663		
Vodafone	Mobile	Call or write
Reference VF-31882 · 0808 005 7450		

Who to tell, continued

ORGANISATION	WHAT IT IS	HOW TO TELL
Rutland County Council	Council tax	Tell Us Once covers this
Reference RUT-8841203 · 01572 722 577 · Rutland County Council, Catmose House, Catmos Street, Oakham LE15 6HP		
TV Licensing	TV Licence	Call or write
Reference 4471 8820 · 0300 131 1261		
Hargreaves Lansdown	Investments	Call or write
Reference HL-4410 · 0117 906 7806		

When you call, ask them to

- Note the date of death on the account, so no reminders or charges are sent
- Tell you exactly which documents they need, and where to send them
- Confirm any refund, final balance, or claim the estate should expect
- Give you a reference number for the call, and note it in this pack

If you would rather write, send the same requests with a certified copy of the death certificate, and ask for it back.

Anything not listed here, from subscriptions to store cards, tends to surface in bank statements and the post over the first weeks.

Money and accounts

These are my accounts, and anything I owe, grouped by type. Each one is a call to that firm's bereavement team, who will say what happens to it next and give a figure as at the date of death. An account in my name alone is usually frozen until the estate is settled. A joint account usually passes to the other holder. I have kept passwords and PINs out of this pack.

INSTITUTION	WHO HOLDS IT	NUMBERS	ABOUT
Current accounts			
Nationwide	Joint with Sarah	Sort code 99-99-99 Account number 31485590	£2,400 as at October 2026
The household account. The council tax and the water bill come out of this one.			
Savings			
Leeds Building Society	Sole	Sort code 88-88-88 Account or roll number 70418826	
Pensions			
Aviva	Sole	Policy or plan number AV 5530 1187	£41,000 as at September 2026
Workplace pension from the school.			

WHAT IS OWED

Mortgages			
Halifax	Joint with Sarah	Mortgage account number 90412277	£120,000 owed as at October 2026

Online accounts

These are the online accounts I hold. I have kept my passwords out of this pack - each service has its own way of helping families.

SERVICE	SIGN-IN
Gmail	eleanor.hughes@example.com
Netflix Family plan, shared with Sarah	eleanor.h
Amazon	eleanor.hughes@example.com
Facebook	_____
Octopus Energy online Paperless billing	eleanor.hughes@example.com

A checklist to tick off

Tick things off as you go.

STEP	DATE DONE

This week

- [ ] Register the death - within five days of being told you can
- [ ] Ask for several certified copies of the death certificate
- [ ] Ask the registrar about Tell Us Once - the reference lasts 28 days
- [ ] Find the will, and check who the executor is
- [ ] Contact the funeral director I chose, and show them my wishes

The first month

- [ ] Tell the 16 organisations listed under Who to tell, and the firms behind the 4 accounts under Money and accounts
- [ ] If the house will be empty, tell the home insurer
- [ ] Register with the Death Notification Service and the Bereavement Register

Later

- [ ] Close or hand over the 5 online accounts listed under Online accounts
- [ ] Check for lost pensions with the Pension Tracing Service
- [ ] Deal with anything that turns up in the post and bank statements
- [ ]

Calls made, and notes

Write down who you spoke to and the reference they gave you. It saves explaining everything twice.

DATE	WHO YOU SPOKE TO	REFERENCE

Anything else

AfterLoss

This pack was made with AfterLoss. If you would like the same help, step by step and at your own pace, it is at afterloss.uk.

afterloss.uk

Want a pack like this for your own family? Start yours at afterloss.uk/family-pack/start

Whenever your own plan changes, you can print a fresh copy from AfterLoss.

This pack contains general guidance, not legal advice.