What I own and where it is kept

For the Estate of:

……..…………………………………………………

……..…………………………………………………

Date:

……..…………………………………………………

trustmatters group

What I own and where it is kept

This document is to help those left behind tidy up your affairs

Personal details

	Self	Partner
Name		
Address		
Mobile		
Landline		
Email Address		
Date of Birth		
Location of Birth Certificate		
Date of Marriage / Civil Partnership		
Place of Marriage / Civil Partnership		
Location of Marriage / Civil Partnership Certificate		
Details of Previous Marriage / Civil Partnership		

Ownership of property	Beneficial Joint Tenants ☐ Tenants-In-Common ☐ Sole Ownership ☐
Land Registry Title Certificate Number	
Location of Property Documentation	

National Insurance Number		
Unique Tax Reference UTR		
Passport Number		
Driving Licence Number		

Children

Name	
Address	
Contact Number	
Email Address	
Date of Birth	
Partners details	

Name	
Address	
Contact Number	
Email Address	
Date of Birth	
Partners details	

Name	
Address	
Contact Number	
Email Address	
Date of Birth	
Partners details	

Name	
Address	
Contact Number	
Email Address	
Date of Birth	
Partners details	

Other Family and Close Friends

Name	
Relationship to you	
Address	
Contact Number	
Email Address	
Date of Birth	

Name	
Relationship to you	
Address	
Contact Number	
Email Address	
Date of Birth	

Name	
Relationship to you	
Address	
Contact Number	
Email Address	
Date of Birth	

Name	
Relationship to you	
Address	
Contact Number	
Email Address	
Date of Birth	

Name	
Relationship to you	
Address	
Contact Number	
Email Address	
Date of Birth	

Name	
Relationship to you	
Address	
Contact Number	
Email Address	
Date of Birth	

Wills / Codicils

	Self	Partner
Date Will signed		
Date Codicils signed		
Location of Will/Codicils		
Executor (1) details		
Executor (2) details		
Executor (3) details		
Executor (4) details		
Beneficiary details		

Power of attorney

	Self	Partner
Type	LPA Health & Welfare ☐	LPA Health & Welfare ☐
	LPA Property & Financial Affairs ☐	LPA Property & Financial Affairs ☐
	Enduring Power of Attorney ☐	Enduring Power of Attorney ☐
Attorney (1) details		
Attorney (2) details		
Attorney (3) details		
Attorney (4) details		
Date of Registration		
Documents drafted by		
Location of Power of Attorney documentation		

A lasting power of attorney (LPA) is a legal document that lets you (the 'donor') appoint one or more people (known as 'attorneys') to help you make decisions or to make decisions on your behalf. This gives you more control over what happens to you if you have an accident or an illness and cannot make your own decisions (you 'lack mental capacity'). Please contact us for more information

Bank/Building Society Accounts:

Bank	Sort code	Account number	Name on account

National Savings and Premium Bonds

Product	Holder Number	Bond Numbers	Account Number	Certificate Number

Life Assurance Policies including Investment Bonds, Endowment Policies, Discounted Gift Trusts, Whole of Life policies, Term Policies, with Profits Policies

Life Company	Policy Number	Type of Policy	First or Second Death	Sum Assured £	In Trust? Yes/No

Investments e.g. Shares, Unit Trusts, VCT's, EIS, BPR, ISAs

Investment House	Account Number	Type of investment	Commencement	Further details (Owner name, IHT, Trust etc.)

General Insurance Policies

	Insurance Company	Policy Number	Contact Details	Renewal Date	Premium £
Buildings Insurance					
Contents Insurance					
Private Medical Insurance					
Car Insurance					
Pet Insurance					
Other ………………					

Household Contents

Estimated value for Probate	
Details of high value items	

Debts e.g. personal loans/credit cards

Creditor	Value of debt £	Details

Gifts in the last 7 years

Date of Gift	Beneficiary	Value of Gift £	Did it utilise annual gift allowance?	If yes – Which tax year/s

Direct Debits

Company	Date Taken	Amount £	Reason / Service	To cancel on death?

Utility Providers

	Provider	Cost	Contract Length	Payment Method	Notes
Gas					
Electric					
Water					
Home Telephone					
Internet					
Mobile Phone					
Television					
Newspapers					
Other …………………					

Vehicles

Type (Car, bike, boat)	Make and Model	Registration Number	Estimated Value	Documentation Location

Mortgage

Lender	
Type of Mortgage	
Account Number	
Location of Mortgage Deeds	

Investment properties/holiday homes

Address				
	Insurance Company	Policy number	Renewal Date	Premium £
Buildings Insurance				
Contents Insurance				

Address				
	Insurance Company	Policy number	Renewal Date	Premium £
Buildings Insurance				
Contents Insurance				

Pensions

Pension Provider	Policy Number	Type of Pension	Death Benefit	Nominated Beneficiaries

Trusts

Name of Trust	Type of Trust e.g. Discretionary/Bare/IIP	Assets held in Trust	Date of Trust	Location of Trust Deeds

Funeral Arrangements

	Self	Partner
Pre-Paid Funeral Company e.g. Golden Charter		
Policy number		
Contact details		

	Self	Partner
Type of funeral	Burial ☐ Cremation ☐	Burial ☐ Cremation ☐
Church Service	Yes ☐ No ☐	Yes ☐ No ☐
Church details		
Readings / poetry		
Music requests		
Other requests		

Burial

	Self	Partner
Cemetery details		
Plot number if pre-paid		

Cremation

	Self	Partner
Crematorium details		
Ashes disposal instructions		

Pacemaker

	Self	Partner
Do you have a pacemaker fitted?		

Financial Adviser

	Self	Partner
Adviser Name		
Adviser Firm		
Address		
Contact number		
Email Address		

Solicitor

	Self	Partner
Solicitor Name		
Solicitor Firm		
Address		
Contact number		
Email Address		

Accountant

	Self	Partner
Accountant Name		
Accountant Firm		
Address		
Contact number		
Email Address		

Doctor

	Self	Partner
Doctor name		
Surgery		
Address		
Contact number		
Email Address		

Estate Review

Amounts intended as a guide only	**Self £**	**Partner £**	**Jointly Owned £**	
Family Home				
Other property Country:				
Cars				
Contents				
Bank / Building Society Deposits				
National Savings/ Premium Bonds				
Cash ISAs				
Equity ISAs				
Gilts				
Shares				
Unit Trusts / OEICS				
Investment Bonds				
Business Assets / BPR				**TOTAL ESTATE**
TOTALS				

Total Annual Salary			
Total Annual Pension Income			
Total Annual Investment Income			
TOTAL ANNUAL INCOME			

Further information

Calculation of Inheritance Tax

Total Estate	
LESS Residence Nil Rate Band/s	
LESS Nil Rate Band/s	
Taxable Net Estate	
x 40% = **INHERITANCE TAX**	

Total Estate
The total value of your estate as per the estate review above

Residence Nil Rate Band (RNRB)
The RNRB came into effect on April 6 2017. For deaths that occur after that date, estates can now claim RNRB on top of the existing £325,000 nil-rate band. The RNRB started at £100,000 per person. It is set to increase annually by £25,000 every April until 2020, when it reaches £175,000. After that it will increase every year in line with inflation, measured by the Consumer Price Index. You must pass your property to a direct descendant. And the amount of RNRB available is reduced by £1 for every £2 deceased's estate exceeds £2m. The rules for qualification are complicated and it is imperative you seek advice from professionals such as Trust Matters who are specialists in this area.

Nil Rate Band (NRB)
Also known as the inheritance tax (IHT) threshold, is the amount up to which an estate has no IHT to pay. Each person's estate can benefit from the NRB. The current threshold is £325,000 per person (tax year 2019/20). If you gifted in excess of the annual gift allowance (£3,000 per person) in the 7 years prior to your death the value of your nil rate band is reduced by this figure. If you have gifted in excess of the nil rate band in the 7 years prior then the tax due on the gift may qualify for taper relief before IHT is due. If you have been married previously and your partner passed away you may be entitled to further nil rate bands.

Taxable Net Estate
The value of your estate after the relevant allowances have been taken off. IHT is paid at 40% of this figure. If you leave over 10% of this figure to charity in your will then your estate would pay a reduced 36% IHT.

Did you know?
Inheritance tax must be paid by the end of the sixth month after the person has died.

The tax is paid by your executors and must be paid before Probate is granted and therefore without full access to your estate.

There are many ways to help reduce and ideally, eliminate your liability to Inheritance Tax.

Trust Matters have specialised in inheritance tax mitigation for over 25 years. Please contact us to see how we can help your family.

Notes and additional space

Other information
(Safe codes/Passwords/Document storage/Tax Office etc.)

Print name		
Signed		
Dated		

AND FINALLY

Having taken the time to complete this document to help your executors, please ensure they know where it is kept.

You may wish to send Trust Matters a copy for your file.

Securing your family's financial future whilst retaining access to and control of your wealth

Wills and Trusts
Lasting Powers of Attorney
Probate Guidance
Inheritance Tax Planning
Funeral Services

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