

**A GUIDE  
TO BENEFITS  
AND  
MONEY AFTER A  
DEATH**

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# 1. Financial help for the bereaved

A death in the family can cause money problems for those who are left. Whether the problems are short or long term, there is financial help available.

## 1.1 Bereavement Support Payment

**Bereavement Support Payment gives financial help to deal with the more immediate costs caused by the death of a spouse or civil partner. It is paid where the date of death was on or after 6 April 2017.**

### Eligibility

You will qualify for Bereavement Support Payment if:

- your spouse or civil partner died on or after 6 April 2017
- you were under State Pension age when your spouse or civil partner died
- you were resident in the UK at the time of the death or live in a country where the UK has a relevant European Union or reciprocal agreement
- your spouse or civil partner had paid a minimum of 25 Class 1 or Class 2 National Insurance contributions in any single tax year during their working life

You or your partner don't need to be getting benefits to apply.

### Payments

There are two rates of Bereavement Support Payment – ‘standard rate’ and ‘higher rate’. Payments may include an increased initial payment, followed by up to 18 smaller monthly payments.

#### Higher rate

If you are entitled to Child Benefit for at least one dependent child or were pregnant at the date of your spouse or civil partner's death, you may be entitled to an initial payment of £3,500 and up to 18 monthly payments of £350.

## Standard rate

If you were not pregnant or have no dependent children, you may be entitled to an initial payment of £2,500 and up to 18 monthly payments of £100.

## Claiming the full entitlement

You are only entitled to the increased initial payment if your claim is made within 12 months of the death. To be eligible for up to 18 monthly payments, your claim must be made within three months of the death.

You can claim up to 21 months after the death but your payments will be less.

Bereavement Support Payment will be paid directly into an account of your choice on a monthly basis.

All payments are tax free. Your age will not affect the amounts you receive provided you are below State Pension age. Re-marrying or re-partnering will not affect your payments.

## SMS messages

When claiming Bereavement Support Payment you may receive text messages (SMS) from the Department for Communities (DfC). They will always be clearly marked as DfC and will never ask you to give, or click a link to give, personal information or financial details by message or email.

If you're concerned or unsure about any text messages (SMS) you receive from about Bereavement Support Payment you should contact [Bereavement Support Payment](#) directly. If you suspect you have received a fraudulent message as a scam, please contact [Bereavement Support Payment](#) immediately.

- Further information is available at: [scamwiseni](#)

## Effect on other benefits

Bereavement Support Payments will not affect other benefits you receive, however, in some circumstances they may be treated as savings when applying for other benefits.

## How to claim

To claim, phone the Bereavement Service or download an application form.

- [Bereavement Service](#)
- [Bereavement Support Payment application form](#)

## 1.2 Funeral Expenses Payment

If you're on a low income and need help to pay for a funeral you're arranging, you may be able to get a Funeral Expenses Payment from the Social Fund. You might have to repay some or all of it from the deceased person's estate.

### Eligibility

To get a Funeral Expenses Payment you must be responsible for the funeral and:

- get certain benefits or tax credits
- meet the rules on your relationship with the deceased
- claim in time
- meet the rules on where the funeral takes place

Benefits and tax credits

You may be eligible if you or your partner get any of the following benefits or tax credits:

- [Income Support](#)
- income-based [Jobseeker's Allowance](#)
- income-related [Employment and Support Allowance](#)
- [Pension Credit](#)
- [Housing Benefit](#)
- [Working Tax Credit](#) which includes a disability or severe disability element
- [Child Tax Credit](#)
- [Universal Credit](#)

You may also be eligible if you get [Support for Mortgage Interest](#) loan payments.

The term 'partner' is used here to mean:

- a person you are married to or person you live with as if you are married to them
- a civil partner or person you live with as if you are civil partners

Relationship with the person who has died

You must be one of the following:

- the partner of the deceased when they died
- a close relative or close friend of the deceased
- the parent of a baby stillborn after 24 weeks of pregnancy
- the parent of the deceased child if they were under 16 (or under 20 and in full-time education)

If the parent is 'absent', you must be responsible for the child and the absent parent must get a qualifying benefit.

If there's a close relative of the deceased who isn't getting one of the qualifying benefits, you may not be able to receive a Funeral Payment.

#### Claim in time

You must apply within six months of the funeral. You can make a claim even if you're waiting on a decision on a qualifying benefit.

#### Location of the funeral

To be eligible:

- the funeral must usually take place in the UK
- if the funeral takes place in the Republic of Ireland, the deceased must normally have lived in Northern Ireland

There are different rules if the funeral takes place:

- outside the UK
- in the Republic of Ireland if the deceased was not normally resident in Northern Ireland

#### Who is not eligible

As a close friend or relative, you can't get a funeral expenses payment if:

- the deceased had a partner when they died
- there is a parent, son or daughter of the deceased who has not been awarded one of the qualifying benefits or was not estranged from the deceased - this doesn't include family members who are:
  - aged under 18
  - qualifying young people for the purposes of Child Benefit
  - full-time students
  - members of religious orders
  - in prison or in hospital (and who had been awarded a qualifying benefit immediately before they entered prison or hospital)

- asylum seekers being supported by the National Asylum Support Service
- resident in a care establishment and whose expenses are met in whole or part by a Health and Social Care Trust
- not normally resident in the UK
- there is a close relative of the deceased, other than a close relative in one of the excluded groups listed above, who was in closer contact with the deceased than you were, or had equally close contact and is not getting a qualifying benefit

## What you'll get

How much you get depends on your circumstances. The Funeral Expenses Payment can help pay for:

- burial fees and rights to burial in a particular plot
- cremation fees, including the cost of the doctor's certificate
- up to £700 for funeral expenses if the deceased died on or before 7 April 2020, or up to £1000 for funeral expenses if the deceased died on or after 8 April 2020, for fees or items such as funeral director's fees, flowers, coffin
- travel to arrange or go to the funeral
- the costs for moving the body within the UK - but only for the part of the journey that's over 50 miles
- getting a medical reference, report or documentation required in connection with the disposal of the body whether it be by burial, cremation or otherwise
- the cost of documents needed to release the money, savings and property of the person who died

If the person who died had a pre-paid funeral plan, you'll only get help for items not covered by the plan.

When the Department for Communities works out how much help you can get we will also look at how much money, other than your personal savings, is available to help you with the cost of the funeral. This could include money from the estate of the person who died and from insurance policies.

It does not include money from arrears of benefit, [Bereavement Support Payment](#) or contributions received from charities, friends or relatives towards the cost of the funeral.

You can find the full list of what can be included in the [Funeral Expenses Payment claim form](#).



How the money is paid

Usually, if the funeral director hasn't been paid, the money is paid to them.

If the funeral director has been paid, the money is paid into your bank, building society or credit union account.

## Repayments

You'll usually have to pay back any money you get from the deceased person's estate if they have one. The estate includes any money or property they had but not a house or personal things left to a widow, widower or surviving civil partner.

## Other money available

When the Department for Communities works out how much help you can get, it will also look at how much money, other than your personal savings, is available to help you with the cost of the funeral.

This could include money from the estate of the person who died and from insurance policies. It does not include money from arrears of benefit, a Bereavement Payment, [Bereavement Support Payment](#) or contributions received from charities, friends or relatives towards the cost of the funeral.

## Apply for a Funeral Expenses Payment

You must apply within six months of the funeral. The date the claim form is received in a Department for Communities office is the date payment will be considered from, not the date you downloaded or received the claim form.

If you get Universal Credit, you won't get a decision on your claim until after your next payment.

You can claim a Funeral Expenses Payment by phone, by downloading a claim form or by asking for a form.

There's a different form and postal address if you live in [England, Scotland or Wales](#)(external link opens in a new window / tab).

Apply by phone

Call the [Bereavement Service](#) helpline. The adviser will also help you claim any other bereavement benefits you're entitled to.

Download a form

Download an application form from the following page:

- [Funeral Expenses Payment application form and guidance notes](#)

## 1.3 State Pension

If both you and your husband, wife or civil partner were getting the basic state pension when they died, you may be able to use their National Insurance contributions to get extra basic pension.

Find out more [about the State Pension](#).

## 1.4 Industrial Injuries Benefit

If your husband, wife or civil partner was disabled as a result of an industrial accident or disease that occurred before their death and was not getting Industrial Injuries Disablement Benefit, you may be able to claim it for a period before their death.

Find out more about [Industrial Injuries Benefit](#).

## 1.5 War Pensions and Armed Forces Compensation Scheme

A War Widow's or Widower's Pension is a tax-free pension you may be entitled to if your wife, husband or civil partner died as a result of their service in Her Majesty's (HM) Armed Forces or during a time of war.

For those who served after 6 April 2005, the [Armed Forces Compensation Scheme \(external link opens in a new window / tab\)](#) offers financial help.

## 1.6 Guardian's Allowance

Guardian's Allowance is a tax-free payment for people who are bringing up children whose parents have died.

Find out more [about Guardian's Allowance\(external link opens in a new window / tab\)](#)

## 1.7 Other benefits available

Other benefits and help are available depending on your circumstances.

You may be able to claim certain benefits and one-off payments if you lived with or were dependent on the deceased. Time limits may apply. To have a benefit eligibility check carried out, [contact 'Make the Call'](#).

Or you can [contact your local Jobs and Benefits Office](#).

- [Understanding the benefits system](#)

## 2. Dealing with a deceased person's money and property

After someone dies, someone (called the deceased person's 'executor' or 'administrator') must deal with their money and property (the deceased person's 'estate'). They need to pay the deceased person's taxes and debts, and distribute his or her money and property to the people entitled to it.

### 2.1 Executor or administrator

If the deceased person left a valid will, the person who deals with the estate is called the deceased person's 'executor'.

If the deceased person left an invalid will or no will at all, the person who deals with the deceased person's estate is called an 'administrator'. An administrator may be appointed by the court before they can deal with the deceased person's estate.

If you have doubts about these roles, you should get legal advice from a solicitor.

Find out more about [making a will](#) and [what to do if there is no will](#).

### 2.2 Accessing money, property and other assets

If the deceased person left a lot of money or property in his or her estate, the executor or the administrator may have to apply for a grant of representation to gain access to the money. An application for a grant is made to the Probate Registry.

If the deceased person left a valid will, the Probate Registry will grant probate of the will. If the deceased person left an invalid will or no will at all, the Probate Registry will issue a grant of letters of administration.

Find out more [about probate in Northern Ireland and how to apply for a grant](#).

Tax and National Insurance

Some estates have to pay [Inheritance Tax](#)([external link opens in a new window / tab](#)). Some or all of this must be paid before the court will issue a

Grant of Probate of Letters of Administration. The deceased may also be owed a tax rebate, or may have to pay some tax.

[Contact HMRC](#) (external link opens in a new window / tab) as soon as you can, they will tell you what tax needs to be paid and whether you need to fill out a [Self Assessment tax return](#) (external link opens in a new window / tab) for the deceased.

You should also [contact the National Insurance \(NI\) Contributions Office](#) (external link opens in a new window / tab) to cancel the person's NI payments if they were self-employed or paying voluntary NI.

## Property

'Property' includes houses, real estate generally, shares, antiques, jewellery, works of art, and intangible property such as patents and copyrights.

If the deceased held property in their sole name, and they left a valid will dealing with the property, then the property will usually pass in line with the will. If the deceased left no valid will, or a will that did not deal with the property, it is dealt with under the law of intestacy.

If the deceased held property with another person or people, the deceased's executor or administrator needs to find out how the property was owned. Where the property is a house, there should be written documentary evidence of the type of ownership.

If you sell the deceased's property or other assets at a gain (profit) Capital Gains Tax will be payable if the gain above the market value at the date of death (not the date of acquisition) exceeds the current Capital Gains Tax threshold.

Find out [who inherits if someone dies without a will](#) (external link opens in a new window / tab).

## Jointly owned property

If the deceased person owned property with another person or people as 'beneficial joint tenants', the deceased person's share automatically passes to the surviving joint owner(s). Property owned as joint tenants does not form part of a deceased person's estate on death. But the value of the deceased person's share of jointly owned property is included when calculating the value of the estate for Inheritance Tax purposes.

In other cases, where the deceased person owned property with another person or people, the deceased person's share of the property forms part of their estate and is dealt with by the executor under the terms of the will or by the administrator under the law the law of intestacy. Administration of the estate is likely to be complex and seeking independent legal advice is recommended.

## Benefits

If the deceased was receiving benefits, you'll need to tell the Social Security Agency as soon as you can. You can use the [Bereavement Service](#) to do this.

## Blue Badge

If the deceased was a Blue Badge holder, the badge must be returned to the [Blue Badge Unit](#).

## Financial documents you'll need

Some of the documents you will need to find include the deceased person's:

- tax and National Insurance affairs
- bank, building society and savings' accounts and certificates
- stocks and shares
- state and private pensions
- state benefits
- car, health, home and life insurance policies
- utility bills
- other unpaid bills
- property deeds
- mortgage payments
- rent payments
- credit card and store card payments
- loan payments and other formal debts

If the deceased was self-employed or a business partner you will also need to collect together any documents linked to their business.

## 2.3 Timescales

You have one year from the date of the deceased's death to sort out the estate before distributing it. After a year, you could become liable to pay interest on any undistributed assets.

Bear in mind that all bills, debts and taxes have to be settled before you can share out the deceased person's remaining money, property and belongings.

## **2.4 Small estates and dealing with immediate debts**

If the deceased person left a small amount of money (usually £10,000 or less) in his or her estate, it may not be necessary to get a grant of probate or letters of administration to withdraw money from the deceased's account with a bank or financial institution.

This can be useful if money is needed from the deceased's estate to pay for immediate expenses such as the funeral, mortgage or house insurance. Each bank or financial institution has its own rules on what proof it requires and how much money it will release to the person acting in the estate of the deceased.

If the deceased person had several bank accounts, each holding only a small amount of money, but in total exceeding £10,000, then it may still be possible to access the money in those accounts without a grant of probate or letters of administration. Again, each individual bank or financial institution will decide to release the money or not release it to the person acting in the estate of the deceased.

If a bank or financial institution does not require a grant, it may ask the person acting in the estate of the deceased to sign an indemnity. The purpose of this is to protect the bank or financial institution if it later turns out that the money has been paid to the wrong person.

## **2.5 Payments you may have to make**

You may also need to pay:

- rent or mortgage on the deceased's home
- funeral costs
- any unpaid bills
- formal debts owed by the deceased
- insurance on the deceased's home
- other payments to protect the estate assets

## 2.6 Paying debts

As the executor or administrator of the estate, you have a legal responsibility to pay off any debts the deceased had before you can distribute the estate.

You must show that you have made an effort to tell as many people as possible about the deceased's estate. This is to give anyone with a claim the chance to come forward.

You can do this by placing a notice in the Belfast edition of The Gazette, the official newspaper of the UK government, and a local newspaper. If you don't you could be liable if someone comes forward with a claim after you have distributed the estate.

By law anyone who wants to claim has two months and one day from the date of the notice being published to come forward.

If the deceased's estate includes property, you should also place a notice in a newspaper local to the property.

When placing a notice in the Gazette for Northern Ireland estates, you should choose the Belfast edition. If the deceased had close business or personal ties to England or Wales you may also want to place a notice in the London edition.

Find out more about [placing a notice, including fees on The Gazette's website](#)(external link opens in a new window / tab).

## 2.7 Money you may be able to collect

Money owed to a deceased person is part of their estate. You may be able to claim:

- tax rebates
- life insurance
- money from pension schemes
- money from lost or forgotten pensions and savings
- capital from the deceased's business
- formal debts they are owed

However, any informal loans made by the deceased don't have to be repaid by the borrower.



## 2.8 Where to keep money belonging to the estate

Whatever the size of the estate, it's a good idea to open a separate 'estate account' with a bank or building society, so that all transactions about the administration of the estate can be recorded.

Beneficiaries are entitled to go to the court and seek an order that the executor or administrator provide them with a full inventory of the estate and a copy of the estate accounts.

## 2.9 Money in joint accounts

The deceased person may have held money with another person in a joint bank or building society account. Normally this means that the surviving joint owner automatically owns the money. The money does not form part of the deceased person's estate for administration and therefore does not need to be dealt with by the executor or administrator.

However, a deceased person's share in joint property is treated as part of their estate for inheritance tax purposes, both on death and on gifts made during their lifetime.

## 2.10 Lost or forgotten accounts

Find out how to [find a dormant or lost bank or building society account](#)(external link opens in a new window / tab).

## 2.11 Pension schemes

Different rules apply to different pension schemes. The executor or administrator will need to contact each scheme the deceased belonged to and ask if:

- death benefits are payable
- there is a pension for a spouse, civil partner or children
- any of the investment has become part of the deceased's estate under a self-employed pension scheme

Remember that an ex-spouse or former civil partner may have rights to some of the pension, depending on the terms of the divorce or dissolution settlement.

There is a Pension Tracing Service, that you can use to [trace a personal or workplace pension scheme](#).

## **2.12 Life insurance policies**

It's advisable to contact the insurance company as soon as possible. They'll tell you what to do and what documents they need before they can pay out.

It's also advisable to check carefully the amount that should be due, and to whom, under the policy before signing for any money. Also, remember to make sure policies are still in force, and how much they are worth, before committing to funeral costs. Always get a receipt from the insurance company when cashing in a policy.

## 3. Applying for probate

**Following a death you may need to get a Grant of Probate or if the deceased didn't leave a Will, a Grant of Letters of Administration. This official document allows you to deal with a deceased person's estate. You can apply for a grant directly or by using a solicitor.**

### 3.1 About probate

Probate is a term commonly used when talking about applying for the right to deal with the affairs of someone who has died. However, you'll find that different terms are used, depending on if the deceased person left a will and where they lived.

If the deceased has a will, the executor or administrator will apply for a Grant of Probate. The grant is a legal document which confirms that the executor has the authority to [deal with the deceased person's assets](#) (property, money and belongings). This is called 'administering the estate'.

The Executor uses the grant to show they have the right to access funds, sort out finances, and collect and share out the deceased person's assets as set out in the will.

If the deceased didn't leave a will, a close relative of the deceased can apply to the probate registry to deal with the estate. In this case they apply for a 'Grant of Letters of Administration'. If the grant is given, they are known as 'administrators' of the estate.

The grant of letters of administration is a legal document which confirms the administrator's authority to deal with the deceased person's assets.

In some cases, for example, where the person who benefits is a child, the law states that more than one person must act as the administrator.

You may also hear the terms 'personal representative' and 'grant of representation'. A personal representative is the executor or administrator and grant of representation is a general term used for grants of probate and grants of letters of administration.

## 3.2 Grant

A grant is almost always needed when the person who died leaves one or more of the following:

- £10,000 or more
- stocks or shares
- certain insurance policies
- property or land held in their own name or as 'tenants in common'

In most cases above, the bank or relevant institution will need to see the grant before transferring control of the assets. However if the estate is small some organisations, such as insurance companies and building societies, may choose to release the money to you.

You may not need a grant if the deceased:

- left less than £10,000
- owned everything jointly with someone else and everything passes automatically to the surviving joint owner

To find out if the assets can be obtained without a grant, the executor or administrator would need to write to each institution informing them of the death and enclosing a photocopy of the death certificate and will if there is one.

Find out [how to value the estate of someone who has died](#)(external link opens in a new window / tab).

## 3.3 Inheritance tax

You'll need to deal with inheritance tax before you can apply for probate.

The tax form you need to complete depends on if you expect inheritance tax to be due on the estate. Inheritance tax is paid if a person's estate (their property, money and belongings) is worth more than £325,000 when they die.

You can ask a solicitor to help you [value the deceased's estate](#)(external link opens in a new window / tab) or you can do it yourself.

Inheritance tax due	Inheritance tax form(s) required
Yes	<a href="#">Inheritance Tax Account Form IHT400</a> (external link opens in a new window / tab)  <a href="#">Probate summary Form IHT421</a> (external link opens in a new window / tab)
No	<a href="#">Return of Estate Information Form IHT205</a> (external link opens in a new window / tab)

There are additional forms that accompany the IHT400. Use the IHT400 help notes to help you decide which you need to complete.

If you do have Inheritance Tax to pay, you should send forms IHT400 and IHT421 together with any payment of Inheritance Tax, if you've already worked this out, to HMRC. Use the address on the form.

If you've indicated on the form that you'd like HMRC to work out the tax for you they will do this and tell you what is due. Once any tax due has been paid, or if there's no tax to pay, HMRC will stamp and return the IHT421 to you. You'll need the stamped IHT421 for the probate interview.

You can contact the [Probate and Inheritance Tax helpline](#) if you need any advice or help.

Find out more [about Inheritance Tax](#)(external link opens in a new window / tab) and [how to pay it](#)(external link opens in a new window / tab), including paying early or by instalments.

### 3.4 Applying for a grant using a solicitor

You can ask a solicitor to apply for the grant for you. There is normally a charge to provide this service, so check out this cost first.

You can search for a solicitor specialising in probate [on The Law Society of Northern Ireland website](#)(external link opens in a new window / tab).

### 3.5 Applying for a grant without a solicitor

You can apply for a grant without using a solicitor if the deceased was living in Northern Ireland and:

- left a valid Will and you are named as executor in that Will
- did not leave a Will but you are next of kin and are resident in the UK

To get a grant, you'll need to go to an interview bringing the required original documents with you, confirm the details in your application and sign the probate forms.

Documents and information you'll need

For the interview to get a grant, you'll need:

- photographic ID for each applicant
- death or coroner's certificate
- inheritance tax form IHT205 or IHT421
- original Will
- marriage certificate – if no Will and the deceased was married
- Decree Absolute – if no Will and the deceased was divorced
- probate fee payment
- other forms required by the Probate Officer

A copy of the Will is not acceptable. Make sure that no-one writes on the original Will or attaches paperclips or staples to it.

The original Will is kept in the court file after the interview. The certified copy of the death certificate will also be kept on file at the court.

Requesting an interview appointment

When you have all the documents and information needed, you should send a completed appointment request form with the required copy documents to the Probate Office.

If the deceased lived in County Fermanagh, Londonderry or Tyrone you can use either the Londonderry or Belfast office, but if they lived in County Antrim, Armagh or Down you must use the Belfast office.

If there is no inheritance tax to pay, you should send the following documents with the appointment request form:

- copy of the death certificate
- completed tax form IHT205
- copy of the will - if there is one

If you completed the tax form IHT400 and IHT421, you'll need to send the following with the [appointment request form](#):

- copy of the death certificate
- the stamped IHT421 form
- copy of the will - if there is one

The Probate Office will try to give you an interview within three weeks of getting your appointment request form. You will be notified of the appointment date and time by telephone or letter. The interview will take place in a private office and will last about 30 minutes.

If an executor named in the deceased's Will cannot come to the interview, you should contact the relevant Probate Office. They will tell you what to do.

If the deceased person left a Will, at least seven days must have passed from the date of death to the date of appointment. If there is no Will, 28 days must have passed.

Contact details for the probate offices in:

- [Belfast](#)
- [Londonderry](#)

Probate interview

You need to bring the required original documents to the interview. You can bring a friend with you, but no person acting as an adviser may be present at the interview.

You must bring the right documents with you for the interview. If you don't your application will not be able to go ahead. You will then need to get a solicitor to make the application on your behalf.

Probate staff will look at the documents, ask you some questions and prepare the probate forms for you to check.

You will make an oath or affirmation confirming that all the details of your application are true and right. You will then sign the probate forms.

After the interview

The Probate Office should issue the Grant of Probate or Grant of Letters of Administration soon after the interview. It will be sent to you by post.

### **3.6 Probate fees**

The fees to be paid are based on the net value of the estate and are made up of two parts, the grant fee and the personal application fee.

<b>Net value of the estate</b>	<b>Grant fee</b>	<b>Personal application fee</b>
less than £10,000	nil	nil
more than £10,000	£261.00	£61.00

The personal application fee is only charged if you are applying for a grant without a solicitor.

Certified copies of a grant cost £14.00 each. These are useful if you have to deal with several financial institutions.