



kba

THE FINANCIAL
PLANNING COMPANY

My financial assets

Everything that could be important to you
and your loved ones – all in one place

www.kbafinancial.com

Making sure your loved ones can easily access important documents like your Will, share certificates, bank account details and life assurance plans after your death.

Losing a friend or relative is never easy, and this traumatic period can be made worse when having to deal with their financial affairs after they die. Sadly, people often have to spend vast amounts of time and energy sifting through piles of paperwork to try and find key information about their relative's finances.

As well as making a challenging time even more difficult, this laborious process also means some of your assets could go undetected. For example, you may have a life assurance plan that is due to pay out, but if the accompanying documents aren't readily available there's a real risk that the executors of your estate won't ever find out about it.

Financial assets can be 'lost' for a number of reasons, whether someone dies, forgets to update their address details, or makes investments and doesn't tell their partner. Companies will usually try and find customers when funds are due to be paid out, but this can't be guaranteed.

As a result, it's vital that you make important documents like your Will, share certificates, bank account and life assurance plans easily accessible for your loved ones. By incorporating this process into your estate planning strategy, you can help reduce your inheritance tax bill and ensure the best possible future for those you care about. It also means they'll receive their inheritance much quicker and more efficiently than if they have to search for all the relevant documents after your death.

It's also worth making sure all your documents are in order in case you suffer a serious accident or illness, such as a stroke or heart attack.

Keeping track of your finances

To help you and your relatives keep track of your assets, we've created this checklist. We've also included a contacts checklist so that you can list the details of any professionals involved in your financial affairs, like your solicitor, accountant and financial adviser.

When you've completed the checklist, keep a copy for you and one for your family.

For additional resources on estate planning, visit:

www.gov.uk/when-someone-dies

www.probaterearch.service.gov.uk

www.citizensadvice.org.uk



Name	
National Insurance Number	
Unique Tax Reference	
Date of birth	

Key contacts

	Name and address	Contact
Openwork adviser		
Solicitor		
Accountant		
Doctor		
Tax office		
Employer		
Others		

My Will

A Will is a short but important document because it helps you determine who receives your financial assets and any items after your death. Once you've made your Will, keep it in a safe place and ensure your family knows where it's located. It's important to review it every couple of years to make sure it still aligns with your wishes and to make any updates if your personal circumstances have changed (for example, if you have divorced or remarried).

The original of my Will is held with	
The Will is dated	
The Will was drawn up by	
My executors are	

Claiming the transferable nil rate band

If you've been married or in a civil partnership, a claim can be made to transfer your nil rate band – where any part of it was unused – to your surviving partner. The following documents are needed to support this type of claim. Please use this section to record their location.

Copy of Grant of Representation (Confirmation in Scotland) of deceased spouse/civil partner:	
Will of deceased spouse/civil partner:	
Any Deed of Variation or disclaimer executed in respect of property inherited from a deceased spouse/civil partner:	
Death certificate of deceased spouse/civil partner:	

Powers of Attorney (PoA)

	Date made	Name and address of attorney	PoA type: Financial or health	Has it been registered? Yes/No	Names and addresses of individuals to be notified of any application to register the EPA/LPA
PoA 1					
PoA 2					

Bank/building society accounts (including online accounts)

	Name and address of branch	Sort code	Account no	Contact
Account 1				
Account 2				
Account 3				

Credit cards (including online accounts)

	Credit card company	Account no	Contact
Credit card 1			
Credit card 2			
Credit card 3			

Loans

	Company	Account no	Contact
Loan 1			
Loan 2			

My assets

	Investment name	Investment provider name	Plan no/account no	Contact
Investment bond/unit trust 1				
Investment bond/unit trust 2				
Investment bond/unit trust 3				
Investment bond/unit trust 4				
Investment bond/unit trust 5				

	ISA name	Investment provider name	Plan no/account no	Contact
ISA 1				
ISA 2				
ISA 3				
ISA 4				

My assets (continued)

	Savings & life assurance plans (including critical illness, general insurance, intellectual property, etc)	Investment provider name	Plan no/account no	Contact
Plan 1				
Plan 2				
Plan 3				
Plan 4				
Plan 5				

Home insurance Insurer name	Renewal date	Policy number	Contact

My assets (continued)

	Stocks and shares	Investment provider name	Plan no/account no	Contact
Stocks and shares 1				
Stocks and shares 2				
Stocks and shares 3				
Stocks and shares 4				

	Other asset type (e.g. premium bonds/ national savings)	Investment provider name	Plan no/account no	Contact
Other assets 1				
Other assets 2				
Other assets 3				
Other assets 4				
Other assets 5				

My pensions

	Provider (name and address)	Latest plan value	Plan no	Contact
Pension 1				
Pension 2				
Pension 3				
Pension 4				

Comments/notes

My property

Type	Address	Approximate value	Ownership (Provide examples of ownership)	Outstanding loan	Lender
Main residence					
Other property					

Comments/notes

Large empty area for providing comments or notes.

Gifts made during lifetime

	Date	Amount and/or asset	Recipient of gift
Gift 1			
Gift 2			
Gift 3			
Gift 4			
Gift 5			
Gift 6			

Comments/notes

Beneficiary contact details

	Name	Address	Telephone	Email
Beneficiary 1				
Beneficiary 2				
Beneficiary 3				
Beneficiary 4				
Beneficiary 5				

Other information

Please use this section to record any additional information such as requests regarding medical research bequests, deed/safe box access, mobile phone passwords, etc

Miscellaneous information

Details of organisations and clubs

	Name	Membership no	Contact
Organisation/club 1			
Organisation/club 2			
Organisation/club 3			

Other contacts (utility companies, general insurance, magazines, regular charity donations, mobile phone provider)

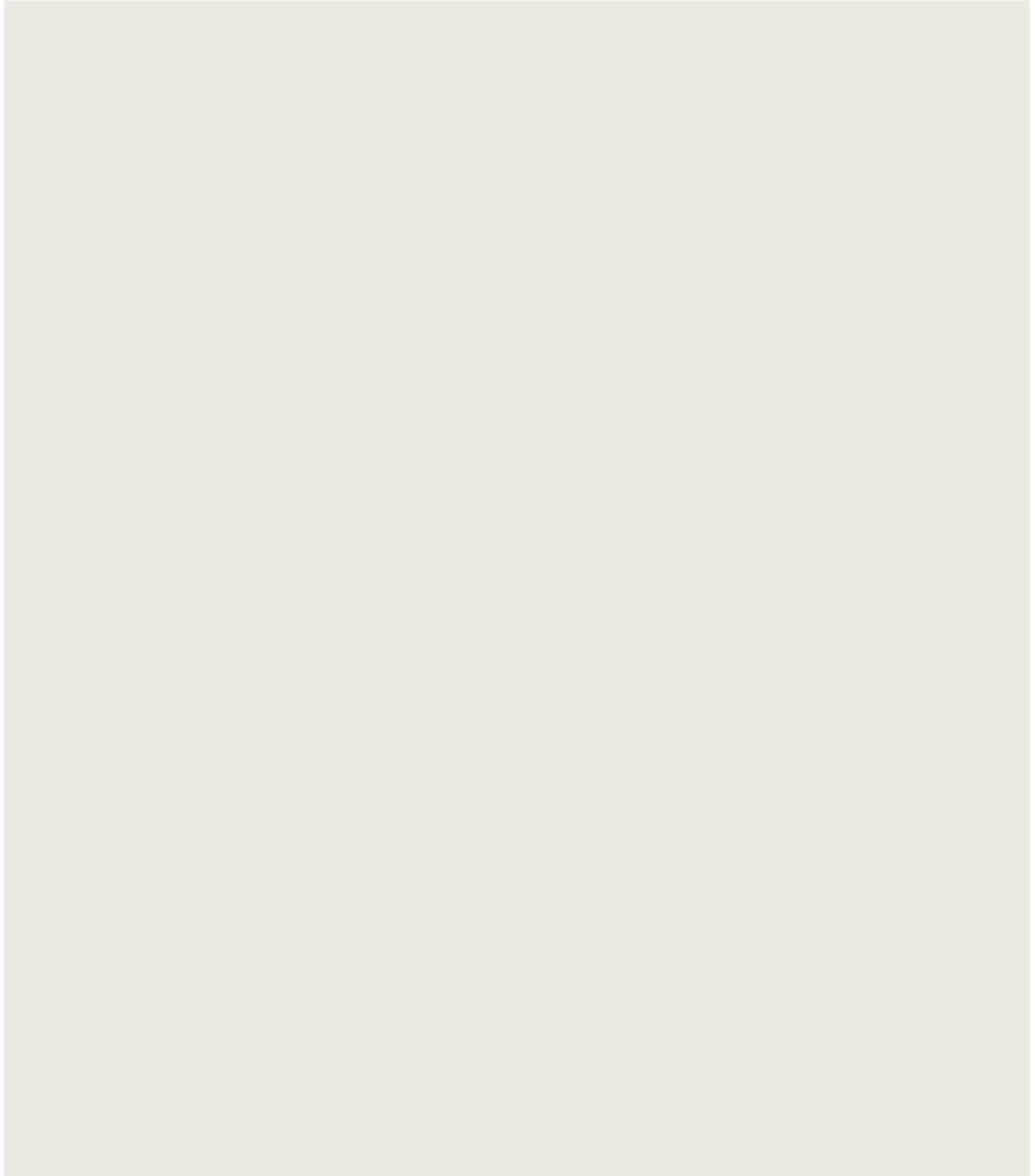
	Name	Membership no	Contact
Contact 1			
Contact 2			
Contact 3			

Additional information (e.g. where items are stored)

Funeral arrangements

Planning a loved one's funeral can feel overwhelming, and there can be a lot of pressure to find the right way to remember them. To make this process easier for your friends and family, it's a good idea to let them know if you have any preferences beforehand.

If you'd like to leave any instructions to your next of kin, please detail them below.



Your family tree

Name		
Spouse		
Parents	Grandparents	
Children	Brothers / Sisters	
Key notes / other connections		

Our Leigh Office

31 Lord Street
Leigh, Greater Manchester
WN7 1AB
01942 889 883

Our Southport Office

15-17 London Street,
Southport, Merseyside
PR9 0UF
01704 776 972

Our Nantwich Office

21 High Street
Nantwich, Cheshire
CW5 5AH
01270 696 293

Our Manchester Office

2nd Floor, 3 Hardman
Square, Spinningfields
Manchester
M3 3EB
0161 260 2002

Our Bury Office

55 The Rock
Bury
Lancashire
BL9 0JP
0161 532 5675



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