

Fail to Plan - Plan to Fail

There is one absolute certainty in life and that is death. We may not know where and when it will come but we know with absolute certainty that it's coming. With that in mind, sadly many of us remain ill prepared for it when it happens, either to ourselves or to a spouse, partner, parent or family member. For some it will be because they find it difficult to discuss, it's so much easier to avoid the subject and after all 'I don't need to worry about that for years' and then.....it happens, sooner than anticipated, suddenly or out of the blue. For others, I can hear the cries of indignation, "I am prepared, I've made a will". Well, that may not be sufficient on its own. To start with, a will, though an essential and important step, is only a part of the preparations you need to make. Also, a very large proportion of wills only reflect what the law would impose if you didn't have one and they may not protect all your financial assets in the way that you would wish them to be. Death is a distressing and often difficult emotional time for those we leave behind, which can be made a lot worse by a lack of often simple and straightforward planning and preparation. Below is a list of things you can do now to ensure that your loved ones have less to cope with when you shuffle off this mortal coil. I'm not suggesting that it's definitive, but it's preferable to doing nothing:-

- Make a will but make sure it is doing more than just reflecting what the law states would happen in the absence of a will. Make sure it protects your assets such as the family home if a spouse or partner needed to go into care. It's usual to consult a solicitor or legal advisor when drawing up a will. (If you don't know one locally remember NARPO retain solicitors Harvey Howell for this very purpose and offer very competitive fixed rates). Once it is drawn up to your satisfaction, make sure that your next of kin and your Executors know where it is.
- At the same time as you attend to your will, consider granting Power of Attorney (PoA) for Finance or Welfare or both in case you become incapacitated or infirm prior to death. You can do this on line or via a solicitor (again Harvey Howell can provide this service for you if you are not confident to do it yourself). Just remember that the Power of Attorney ceases the instant you die and matters become the responsibility of your Executors. For this reason, if circumstances allow, it may be sensible for your PoA(s) and Executor(s) to be the same. Don't forget that obtaining PoA is only part of the process. If you want your Attorneys to be able to make financial related decisions on your behalf you will need to register the Finance PoA with every institution you intend or need to use it for such as banks and service providers. (This may include but is not limited to things like making payments, transferring money between accounts, changing electric or gas tariffs).
- Record where important documents such as Birth Certificates, Marriage Certificates, Passports and Driving Licences can be found.
- If you have a safe where such things are stored, make sure that you are not the only person who knows how to access it. You are trusting your Executors with your estate so you should be able to trust them with access to your safe.
- There are lots of things that may need to be cancelled or amended in the event of your death dependant upon whose name they are in or if they are no longer required. Make a written list including the supplier and any account numbers. Include:-
 - Bank Accounts
 - Investments
 - Employers
 - Pension Providers

Life Insurance
Home Insurance
Car Insurance
Travel Insurance
Miscellaneous Insurances
Landline
Mobile Phone
TV service provider
TV Licence
Internet/Wifi provider
Council Tax
Gas supplier
Electricity supplier
Water Company
Loan providers
Finance companies (such as vehicle leasing)
Subscriptions (such as magazines or periodicals)
Memberships (such as NARPO or the gym)
Library
Buss Pass
GP
National Insurance Number
NHS Number
Passport Number
Driving Licence Number

N.B. Government Departments such as DVLA, HMRC and DWP can all be informed together using the 'Tell us Once' facility.

- Detail any specifics that you want your funeral to include. Don't assume that someone else knows or remembers even if you have spoken about it.
- Once you've made your list keep it somewhere safe but also make sure your next of kin and your Executors know where it is. (If you are storing any or all of this information or records electronically, does your spouse/partner/executor/POA have knowledge or access to your passwords on your IT devices). Don't forget that if you change a provider, you need to update your list.
- Include the fact that you are in Narpo and the fact that the branch welfare team can help/assist/support if required at this most difficult of times. The Branch Welfare Coordinator can be contacted on the following email welfare.narpowarks@gmail.com
- Having all of this information to hand in one place will save your loved ones and your Executors countless hours of time and plenty of stress. They will have enough on their plates already dealing with their own grief, arranging a funeral and dealing with your estate. Do your bit to ease their pain and do it now! Hopefully it won't be needed for a while - but just in case.

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