

LifeBook

At Derbyshire Community Bank we want to help you manage your money well.

This LifeBook is here to help you be more organised and keep control of your important information and assets.

This can also be invaluable to a family member or a friend if they need to find important information about you in an emergency or if you die.

This is a summary of your finances and personal affairs without giving away too much personal information.

My important documents

Life Book

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Introduction

A Life Book is here to help you be more organised and keep control of your important information and assets. This can also be invaluable to a family member or a friend if they need to find important information about you in an emergency or if you die. This is a summary of your finances and personal affairs without too much personal information.

Write down where you know you have accounts, policies, loans, insurances, etc. All your financial arrangements. There shouldn't be any need to add account numbers. **DON'T** add balances.

Keeping this information all in one place will make it much easier for your loved ones to locate and manage your various financial dealings.

This is also your opportunity to express your wishes about your funeral; what type of funeral service you would prefer, and burial or cremation preferences. You may even have favourite songs for your funeral service.

Do talk to family and trusted loved ones about these topics; they may not have thought about these issues for their own situation.

Once completed, you should keep it safe at home or give it to a trusted loved one for safekeeping.

Don't forget to review this document every year to keep the information up to date and relevant.

Key Information

Full Name	
Date of birth	
National Insurance number	
Tax reference	
NHS Number	

Contacts

Key contacts	Company name and address	Key contact person
Doctor		
Employer		
Solicitor		
Accountant		
Tax office		
Trusted neighbour		
Others		

Next of kin

Name	Address	phone/email

Powers of Attorney

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.

Enduring Power of Attorney (EPA) may still be valid, but largely replaced by LPA

<https://www.gov.uk/power-of-attorney>

Type EPA or LPA	Date made	Name and address of attorneys	Registered? yes/no	Names and addresses to be notified of any application to register the EPA/LPA

Assets

Property

	Address	Ownership	Outstanding mortgage?
Main residence			
Other properties			
Safety Deposit Box			

Finances

Banking Accounts

Need to check bank accounts you've forgotten about - <https://www.mylostaccount.org.uk/>

Also see MSE's guide to finding forgotten accounts, policies, pensions, etc.

<https://www.moneysavingexpert.com/reclaim/reclaim-lost-assets-free/>

This is a list of the banks, building societies, credit unions, etc. where you have accounts:

Type of Account	Name of bank, building society, credit union, etc.
Current Accounts	
Savings Accounts	
Cash ISAs	
Other accounts	

Investments

List the names of investments, brokers, etc. where you hold accounts:

Type of Investment	Name of investment, broker, etc.
Investment ISAs	
Share holdings	
Crypto	
Other	

Insurances

	Insurer name and address	Expiry date
Buildings & contents		
car insurance		
travel insurance		
Life insurance		
pet insurance		

Pensions

<https://www.moneyhelper.org.uk/en/pensions-and-retirement>

Did you know you can locate any pensions you've lost or forgotten about? The UK pension tracing service is free - <https://www.gov.uk/find-pension-contact-details>

Have you completed or updated the death benefit nomination forms for your pensions?

Pension Provider	Plan number	Contact

Mortgages and Loans

Creditors will need to be informed if you are unable to make the repayments. Note here any mortgages, loans, etc. so arrangements can be made for you. No need to enter balances.

Mortgage or loan	Name of mortgage, loan or lender
Mortgages	
Loans	
Car loans	
Credit cards	
Catalogues	
Other	

Your Will

If you haven't written a will, now is a good time to get a will written. Contact your solicitor or a registered STEP practitioner <https://www.step.org/about-step/public>
MoneyHelper guide: <https://www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement>

If you're over 55 years, Free Wills Month is an opportunity to sort your will:
<https://freewillsmmonth.org.uk/>

Is your will registered with <http://certainty.org.uk/nafd/> ?
Have you included your wishes for your funeral?

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

Funeral Arrangements

Planning your funeral now may be the last thing that you want to be thinking about but, it affects us all and when the inevitable happens, it does help to ease the emotional and financial strain on friends, family and loved ones at a very difficult time.

I would like my funeral service to be held at:	
Preferred funeral directors:	
Have you already paid for your funeral? If so, who with?	
I would prefer to be:	Cremated Buried
Ashes scattered/interred?	
If scattered, where? (legal restrictions will apply)	

Details of your final arrangements:

Please bury/cremate the following personal effects with me:	
My preferred hymns/songs are:	
Music I would like:	
Preferred reading?	
Any special tribute? If so, by whom?	
Floral Tributes:	Yes No Family Flowers Only
I also request that:	

We hope you find this document useful and maybe made you think a little about your money and assets. We don't often talk to family and friends about these things, but it is important. Please forward the link to this document to friends and family, use it as a conversation starter and help all of us manage our money better.

If you need a more detailed form, AgeUK publish a comprehensive document: <https://www.ageuk.org.uk/information-advice/money-legal/end-of-life-planning/lifebook/>

About us

Derbyshire Community Bank is a not-for-profit financial cooperative; a credit union. We serve anyone who lives or works in Derbyshire or Derby city. With more than 4,000 Members, we manage more than £2,000,000 assets.

Our purpose is to enable our Members to flourish; saving regularly and borrowing affordably when they need to.

Derbyshire Community Bank is the trading name of Erewash Credit Union Ltd. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Registration No. 432447, Member of the Financial Services Compensation Scheme and Financial Ombudsman Service. Member of the Association of British Credit Unions Ltd.

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