



# Lifebook

## What I own and where it is kept

### MY DOCUMENTS

Lifebook is a booklet where you can write down important and useful information about your life. Be more organised and capture invaluable information for in the event of an emergency.

# What I Own and Where it is Kept

**Important things like the Will, share certificates, bank account details, life assurance policies will need to be accessed shortly after death.**

The death of a close family member or friend is always a traumatic time for those left behind. It is often made more difficult for those relatives or friends who have been asked to be executors and to deal with the estate, because they often have difficulty in finding key documents and other important information that belonged to the deceased.

Important things like the Will, share certificates, bank account details, life assurance policies all need to be accessible shortly after death.

Quite apart from making the job harder for the executors, it is possible that some assets may go undetected. For example, you may have a paid-up life assurance policy – in other words a policy where there are no more premiums payable, but which still provides benefits.

If the policy documentation has been lost or is hidden away somewhere, how will the executors know?

Insurance companies hold approximately £1 billion in assets that belong to policyholders\*, the vast majority of whom will have died or disappeared. Their families have no knowledge of the policy and so the money will be lost to them. The position is similar with UK banks, who hold £5 billion for missing account holders\*. Although the banks and other financial institutions do their utmost to trace account holders and repay this, a significant amount of client funds lie unclaimed.

Clearly, you can make it much easier if your affairs are in good order and your family or friends don't have to search high and low for documents that they don't even know exist.

*\* the Unclaimed Assets Register*

It also means that the heirs will receive their full inheritance that you intended them to receive more quickly than if someone has to search for assets.

## Gale and Phillipson's Checklist

To help you do this we have created the Gale and Phillipson Asset Checklist. This will enable you to keep track of all your assets and in particular, to let your family know their physical location.

We have also included a Key Contacts Checklist, which enables you to list the details of your important advisers such as your solicitor, accountant, and financial adviser.

Once you have completed the checklist, take a copy for key members of your family. Be sure to keep this stored in a secure place due to the personal information contained within.

**If you would like further copies of this checklist, contact Gale and Phillipson:**

**Primrose Hill (London)** – 0207 483 4488  
**Newcastle Upon Tyne** – 0191 468 2500  
**Northallerton** – 01609 760960  
**Richmond (N. Yorkshire)** – 01748 825971  
**West Wickham (London)** – 020 8777 5993  
**Swanley (Kent)** – 01322 666000  
**Borehamwood (Herts)** – 020 8238 6363  
**Camberley (Surrey)** – 01276 23333

Or your Gale and Phillipson adviser (if you are already a client).

**In addition, the following websites may be of help to anyone dealing with an estate:**

[www.direct.gov.uk/en](http://www.direct.gov.uk/en)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**Step by step guide on what to do after death:**

<https://www.gov.uk/after-a-death>

**Explanation of probate:**

<https://www.gov.uk/applying-for-probate>

MY DETAILS

Name:	
National Insurance Number:	
Tax Reference:	
Date of Birth:	

KEY CONTACTS

Name and Address	Contact
Solicitor	
Accountant	
Doctor	
Tax Office	
Employer	
Others	

**MY WILL**

<b>The original of my Will is with:</b>	
<b>The Will is dated:</b>	
<b>The Will was drawn up by:</b>	
<b>My Executors are:</b>	

**OTHER INFORMATION**

<b>Please use this section to record any additional information e.g. – requests re funeral arrangements, medical research bequests; deed/safe box access; computer access codes.</b>

**POWERS OF ATTORNEY**

<b>Date made</b>	<b>Name and address of Attorneys</b>	<b>Has it been registered? Yes/No</b>	<b>Names and addresses of individuals to be notified of any application to register the EPA/LPA</b>

**BANK/BUILDING SOCIETY ACCOUNTS**

<b>Bank/Building Society</b> (Name and Address of Branch)	<b>Sort Code</b>	<b>Account No</b>	<b>Contact</b>

**CREDIT CARDS**

<b>Credit Card Company</b>	<b>Account No</b>	<b>Contact</b>

**LOANS**

Company	Account No	Contact

**MY ASSETS**

Investment Bonds/Unit Trusts	Investment Detail	Plan/Account No	Contact

ISAs	Investment Detail	Plan/Account No	Contact

Other Assets <i>e.g. -- Premium Bonds/National Savings</i>	Investment Detail	Plan/Account No	Contact



COMMENTS/NOTES

MY PENSION

Provider (Name and Address)	Investment Detail	Plan No	Contact

COMMENTS/NOTES

MY PROPERTY

Type	Address	Approximate Value	Ownership	Mortgage Details (If Applicable)
Main Residence				Lender:  Account Number:  Other Relevant Details:
Other Property				Lender:  Account Number:  Other Relevant Details:

COMMENTS/NOTES

ONLINE AND DIGITAL

For example - Think About	Relevant Details
Shopping websites	
Social media	
Energy Providers	
Broadband Providers	
Telecoms/Mobile phone providers	
Other	

**MISCELLANEOUS INFORMATION****Details of Organisations and Clubs:**

Name	Membership No	Contact

**OTHER CONTACTS****(Utility Companies, General Insurance, Magazines):**

Name	Account/Membership No	Contact

**ADDITIONAL INFORMATION**

**eg Where items are stored:**

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**Date Created/Last Updated**