

The Art of Dying Tidily

by

Rev Matthew Hutton DL



A REAL GIFT TO THOSE YOU LEAVE BEHIND

- Easing the devastation of bereavement
- Sorting out all the practical 'stuff' in advance
- A race through my **Three Top Tips**, with a brief mention of Eight Further Key Topics



1. LASTING POWERS OF ATTORNEY

- In case of mental incapacity, which we all hope will never happen
- Failing which, the Court of Protection – and we don't want to go there
- Two forms: **Property & Financial Affairs and Health & Welfare**
- Extreme care needed in preparation
- Register with the Office of the Public Guardian for £82 each LPA

*“Everyone lives
forever.
So far, so good.”*

Steven Wright

2. WILLS

- **Nearly 3 in 5 adults in the UK haven't made one**
- The perils of the Intestacy Rules
- Key choice of Executors to administer the Estate
- Gift of residue ('what's left') – possible use of Trusts
- Gifts of cash or chattels to individuals or to Charities
- A Will once proved is available for public inspection
- Letters of Wishes

3. FUNERAL ARRANGEMENTS

- They may be only wishes, but will be so appreciated by those we leave behind
- Cremation or Burial?
- Where?
- If a religious service or other ceremony, what kind?
- Party afterwards?
- Costs! At least, all deductible for Inheritance Tax purposes ...



"I'm sorry Mark but you're also part of the decluttering process."

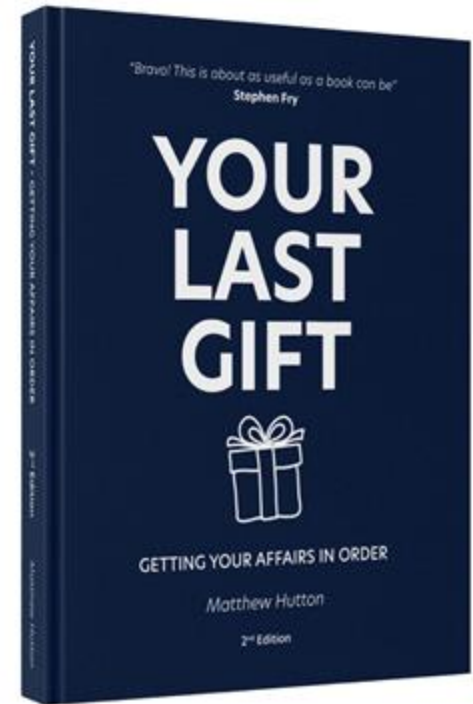
4. EIGHT MORE KEY TOPICS

- Dependants: minor children, elderly relatives, pets – providing for them
- Relationships – the key issue of **forgiveness**, plus contact list for notification
- Death Certificate requirements – changes last September
- **Digital Assets** – key access to passwords. Password Manager?
- Access to cash by survivor – joint bank/building society accounts
- Responsibilities – businesses, charities or clubs, with succession arrangements
- **Inheritance Tax: planning and provision for payment**
- List of Possessions, including things about the home

How to Die Tidily?

Read Your Last Gift (yourlastgiftbook.com)

- ‘*Concise but comprehensive*’ – fewer than 120 pages, with cartoons and quotations
- **Two Checklists and five Downloadable Spreadsheets** (alternatively, in ring-bound booklet form)
- **Updates Tab** on the website – keep an eye on it
- £19.99 hardback or £9.99 digital, both available from the website, plus audiobook (on various platforms)
- 8 page Preface to the Book available from Adviser 3.0



Join the Adviser 3.0 Webinar on Tuesday 10 June 1pm – 2pm