



The Spectrum IFA Group

International Financial Advisers

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My Name

My Information Pack

For use in the event of my disability or death



The purpose of this document is peace of mind for the person completing it and to ease the burden for the surviving family. We all know that should we become incapacitated through illness or pass away that our family and loved ones will have administrative duties to undertake. These duties will be in addition to coping with our loss and the uncertainty that comes with this loss. These administrative duties are even more challenging and the uncertainties are even greater if we are not living in our mother country. This information pack, your pack, will provide peace of mind by greatly reducing the administrative burden for the family.

Over the last 30 years as a financial adviser, I have had many of these situations. Some have been clients, other cases have been where families of clients have passed away. After having had to advise and assist with the practical issues on too many cases, I know preparation is the best way to reduce both uncertainty for our loved ones and to ease the burden of the administrative obligations. In addition, preparation helps to ensure that only the correct amount of Inheritance Tax is paid and bank accounts, savings and pensions are not lost. By 2022 the UK government had taken more than £1 billion from bank accounts that had been dormant for 15 years and gave it to charities. Dormant pensions and savings will be treated in the same way shortly, and the figure for these has been estimated as exceeding £20 billion.

This record is designed to help with the many issues that people have to deal with following the disability or death of a close relative. It is comprehensive but cannot be exhaustive as each individual will have their own set of circumstances. However, it does include basic details which can often be overlooked at a time of stress and strain. Simple things can be hard to remember. Your partner's birthday and overlooking the notification of a death to a friend or family member are both examples I have seen of what stress and grief can do to a person. Another problem that often occurs is not knowing if there is a Will or if there is one, where the original is kept.

In the modern world of computers, social media and online banking it is passwords that cause considerable consternation. This problem can also be reduced with a little careful planning and I have included some information on this matter in your pack.

Before starting to complete your pack, it is recommended to read through the entire document to see what information is required. When completing the pack with your information, it may not be possible to find all the information at the same time. Anything you complete will help your family but the more you can complete the better. If you have to return to add further information later, you should view this as a normal part of the preparations that you are making, not as a problem. However, completing this pack will give you peace of mind that you have been well prepared and will make the administration a lot less painful for your family.

The pack not only provides the information that will be needed by the survivors to settle your estate, it can also be used as a checklist to ensure those that need notifying have been told or to confirm when an action has been completed.

Jeremy Ferguson

The Spectrum IFA Group



ITEM	DETAILS	ACTIONED
My Full Name		
My Date of Birth		
Children, if any, including contact details: Child 1 Child 2 Child 3 Child 4		
Spanish NIE No.		
UK National Insurance No.		
In the event of Disability		
I have a Power of Attorney. If yes, where is the original?		
I have a Living Will? If yes, where is the original?		
Private Medical Insurance Company and Policy Number		
Income Protection Insurance Policy Company and Policy Number		
In the event of Death		
I have a Spanish Will, UK Will or both		
My Will is kept at		
The Executors of my Will are: Executor 1 Executor 2		
My Executors phone numbers		



ITEM	DETAILS	ACTIONED
Friends you should tell of my passing and their telephone numbers: Friend 1 Friend 2 Friend 3 Friend 4 Friend 5		
My Financial Adviser is		
My Spanish Lawyer is (name and address)		
Spanish Tax Adviser (name and address)		
UK Lawyer (name and address)		
Originals of my birth, marriage and divorce papers are at (Location)		
Financial Details		
Investments		
Names of Income sources – eg salary from XYZ Company, Company name of pensions that pay you a regular income, state benefits etc. Income source 1 Income source 2 Income source 3 Income source 4		
Financial Details		
Mortgage Company (Name and Telephone Number)		
Mortgage Number		
Mortgage is for which property. (Address)		
If joint name, name of other mortgagee. (Name)		



ITEM	DETAILS	ACTIONED
Loans		
Loan Company (Name and Telephone Number)		
Loan Number		
Amount of Loan		
Bank Accounts		
Current Account Bank (Name and Account No)		
If joint account, name of second account holder		
Savings Accounts		
Bank name and Account No Account 1 Account 2 Account 3 Account 4		
Life Insurance Policies (add Spain or UK after the company name plus policy numbers)		
Life Policy 1 Life Policy 2 Life Policy 3		
Investments and Pensions (including pensions that you have not yet started drawing)		
Spain		
Via Spectrum IFA Group		
Investment 2 Investment 3 Investment 4		



ITEM	DETAILS	ACTIONED
Pension 1 Pension 2 Pension 3 Pension 4		
UK		
Via Spectrum IFA Group		
Investment 2 Investment 3 Investment 4		
Pension 1 Pension 2 Pension 3 Pension 4		
UK Premium Bonds or National Savings number		
Property		
What are the addresses and where are the deeds kept for your Main Residence? Property 2 Property 3		
Utilities in my name		
Phone Company and telephone number		
Water Company and reference number		
Electricity Company and reference number		
Gas Company and reference number		



ITEM	DETAILS	ACTIONED
Internet/Cable Company		
Name and Reference Number		
Mobile Company name		
Mobile phone number		
Subscription Services such as Netflix, Sky etc		
Company 1 name and reference number Company 2 name and reference number Company 3 name and reference number		
Clubs		
Club 1 and telephone number Club 2 and telephone number Club 3 and telephone number		
Vehicles in my name		
Registration 1 Registration 2 Registration 3		
Login Passwords - Do not keep any passwords with this information pack. If you keep a record, keep it separately. Make sure your survivor knows where it is kept.		
Social Media (SM) Accounts – (Especially important for photographs)		
Google name (email address) Facebook – Profile URL SM 3 – Profile URL SM 4 – Profile URL		



Notes

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Once the document is completed with any information, in digital or hard copy format, the security of this document is the sole responsibility of the person whose information is contained in the pack.

Useful Links

In the event of a death in Spain outside of a hospital, the police should be notified by calling 092. Some assistance will be provided in addition to arranging a doctor to issue a death certificate.

If necessary, such as if the deceased person is to be repatriated to the UK, the British Consulate can provide assistance. There is a guidance from the UK Government at <https://www.gov.uk/government/publications/bereavement-information-for-spain/spain-bereavement-pack>

There is also a list of English Speaking Funeral directors at <https://www.gov.uk/government/publications/spain-list-of-funeral-directors>

The UK Government has a “Tell Us Once” service that is available in Commonwealth or EEA countries. This service allows you to provide details to one point within the UK Government and it will provide the information to all departments that need to know. The webpage for this service is <https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once?step-by-step-nav=4f1fe77d-f43b-4581-baf9-e2600e2a2b7a>

Facebook

Facebook allows you to appoint a person who can make decisions about your account after your death. Of particular importance, this person has the right to download all your photographs from Facebook.

Appoint a Legacy Contact on FB Now

https://www.facebook.com/help/1070665206293088?helpref=faq_content

My Legacy Contact is

What my Legacy Contact can do

<https://www.facebook.com/help/408044339354739?helpref=related>

Instagram

The Instagram instructions are at <https://help.instagram.com/264154560391256>

LinkedIn

LinkedIn has a procedure in the event of a death for the removal of a profile. It can be found on this web page

<https://www.linkedin.com/help/linkedin/answer/2842?hiptopic=feed&hcppcid=IPH-SEARCH>