A guide to taxation at bereavement
Foreword

Dealing with banks, Government departments, local councils, electricity and gas companies, pension providers, insurance renewals, MOT for the car etc can be difficult and time-consuming enough on your own account. Handling all that for someone else can be even more so - who knows where the relevant bits of paper and documents are? - Doing so for someone who has just died, someone to whom you were very close, is almost impossible. In your bereavement everyday matters become subordinated to your fragile state of mind, while there are more pressing matters to be dealt with, both in winding up the affairs of the deceased and in adjusting to your new circumstances.

One area which needs attention in the majority of bereavements is tax. It is also the area most likely to be overlooked or relegated to the bottom of the list of things to do. Most people have a natural tendency to ignore tax during their lifetime, hoping that Her Majesty’s Revenue & Customs (HMRC) are handling it correctly and that they don’t need to do anything about it.

Registering the death and contacting the Department for Work and Pensions (DWP) to sort out state benefits are usually pretty automatic. But remembering to tell HMRC is frequently overlooked completely, especially when the survivor is a non-taxpayer and has had no direct contact with HMRC for years (if ever). This situation might be improved if you are offered the ‘Tell Us Once’ service when registering the death, which can include notifying HMRC. But problems can still occur if you do not realise that you need to tell HMRC about the death.

So this booklet is a checklist and reminder of things to do about tax at bereavement. It is not aimed at those who have professional
representatives like solicitors handling their affairs, but at that large number where the personal representative of the person who has died is the surviving spouse or close family member. Nor is it intended to be an exhaustive account of the entire tax system, but rather to provide sufficient guidance on the common issues which need to be addressed and to ensure adequate contact with HMRC to enable them to take the right steps.

Tax Help for Older People is a registered charity which provides free professional advice on tax to older people on lower incomes and inevitably helps a large number of people at bereavement, so this booklet draws on our daily experience. Of course, many younger people also die, through accident or illness, so we have included a section which contains material more relevant to their situation. The list of contacts at the end is designed to signpost you towards other organisations, both statutory and voluntary, with whom you may need or want to deal. In the period following bereavement, you are not going to be keen on sorting out the tax side of things, so we hope to make the task as easy as possible for you. We are grateful to our colleagues in our sister charity, the Low Incomes Tax Reform Group (LITRG), for their help in compiling this handbook.

Tax Help for Older People 2015

This booklet is dedicated to the memory of the late Elizabeth Munro.
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Taxation of the person who has died

The first thing is not to panic about the tax side of the aftermath of death. Whilst it should not be ignored, there are plenty of other aspects which should be tackled first and sooner, like informing banks and pension providers including the Department for Work & Pensions (DWP) for the state pension and pension credit, or other state benefits so that accounts and pensions can be stopped or transferred to the partner. You, the personal representative, should then get started on the tax aspects so that you can obtain probate, distribute the estate and deal with the tax implications for the surviving partner or other beneficiaries. If you want a timescale, we suggest within a couple of months of the death.

Was the deceased a taxpayer? If the answer is Yes, then read this section. If not, then skip to the next chapter. If you’re not sure, read the advice on the next page and then return to this point.

Before anything else, inform HMRC of the death, preferably in writing (but see also next paragraph). There will be telephone numbers and addresses on any correspondence from the Revenue or coding notices. If you can’t find any of these, then call the general HMRC helpline on 0300 200 3300 and answer the automated questions which guide you to the bereavement team.

A scheme has been introduced across most of the country except Northern Ireland called Tell Us Once (TUO) whereby when you report the death to the Registrar, the information is passed electronically, with your permission, to all other relevant Government and Local Authority departments, so that you don’t have to go around giving the same information to several different bodies. If the scheme is available in your area, you will be told about it when you go to register the death. So when you go to your appointment with the Registrar, take with you all the Government or Local Authority documents of the deceased - driving licence, passport, tax reference number, National Insurance number, NHS number, Blue Badge etc. - and these can be cancelled or appropriate action initiated.
as the Registrar notifies whichever local or central Government departments and agencies you wish to inform about the death. The choice is yours. This scheme does not apply to private or commercial organisations, so while, for example, the DVLA can be notified and the driving licence cancelled via TUO, you will have to notify the car insurance company separately.

You may, of course, not be sure whether s/he was a taxpayer or not. So here’s what to look for.

**Pay As You Earn (PAYE)** taxpayers will have end-of-year certificates (P60s), showing earnings or pensions paid and tax deducted. If you can find one of those, you will have most of what you want because it will show the National Insurance Number (NINO) as well as tax references which will enable HMRC to trace and co-ordinate the deceased’s income sources. There may also be payslips from employers, but many pension providers have stopped sending out payslips any more.

**Self-assessment taxpayers** should have copies of their tax returns, tax calculations or similar correspondence. Apart from addresses of their tax office, there will also importantly be a 10 digit number called UTR which is the Unique Taxpayer Reference and will identify the taxpayer to HMRC.

Other clues can be found in building society statements showing interest with tax deducted (section 975 certificates) and HMRC coding notices (P2s) showing allowances given against sources of income.

You are probably going to need these pieces of paper anyway so it’s a good idea to keep them all together in a box or file. If you need to determine for yourself whether the deceased was a taxpayer or not, then go to Appendix A which will help you with the calculations.

The purpose of this exercise is to determine whether there is any potential repayment of tax due or more rarely, any tax still owed to
HMRC. Let’s illustrate by an example. (Throughout this booklet we are going to use approximate round figures to avoid muddying the explanation. The ones we use are roughly in line with the rates and allowances applying to the tax year 2015/2016.)

Brian dies aged 73, exactly halfway through the tax year on 5 October. His taxable income from state pension and works pension was £15,000 a year. His personal allowance was £10,600, so tax was due at 20% on the remainder; (£4,400) i.e. £880. Under PAYE this is collected monthly from his works pension, so he pays £73.33 a month (£880 divided by 12). Thus when he dies, he has paid £440 of tax. His income, however, at the date of his death has only been £7,500 and he is entitled to his full personal allowance for the tax year in which he dies. His allowances at £10,600 obviously exceed his received income of only £7,500, so he clearly is not liable for any tax.

Therefore all the £440 he paid between April and October should be repaid to his estate.

Let’s increase his pension income to £22,000 and see what happens. His tax bill will have been £22,000, less £10,600 at 20%, so £2,280 a year or about £190 a month. At death therefore he will have earned £11,000 of which his personal allowance will account for £10,600. Thus tax is due on only £400 i.e. £80. His estate is therefore due a refund of £1,060 of the £1,140 which he has paid so far (6 x £190).

What should you do?

If you notified HMRC of the death via TUO, HMRC will write to you to explain what if anything they need to know or what they need you to do. This should include a tax calculation, P800. If their information is correct or you confirm any details they need, then they will automatically arrange any repayment of tax. Should they fail to make contact within a month of registering the death, then it
would be advisable to telephone them to make sure that they have logged the death and are taking appropriate action.

The self-assessment taxpayer

The above will normally sort out the PAYE deceased. What if they were in self-assessment (SA)? Sometimes the P800 calculation process will be all that is needed, but much will depend on the complexity of the deceased’s tax affairs. If there are likely to be any complications or unusual aspects, the HMRC may well issue an SA return to be completed. This will achieve the same result of assessing the tax due and paid at death. You, the personal representative, will need the same information whichever route is taken.

Other tax-related matters

Gift Aid donations. Because these are connected with the tax status of the deceased, banks and building societies will automatically cancel direct debits and standing orders once you have reported the death to them. You will, however, need to keep records of them in case they are relevant when winding up the tax situation.

National Insurance Contributions (NICs). If the deceased was over state pension age, then they will no longer be paying NICs. If he or she was under that age and employed, obviously the employer will stop contributions automatically, but should the deceased have been self-employed and paying Class 2 contributions, then you need to contact HMRC to tell them. Any Class 4 contributions (an additional tax on the profits of the self-employed above a certain ceiling) will be sorted out in the self-assessment process.

Tax credits. It is important that you notify the Tax Credits Office (TCO) if the deceased was in receipt of any form of tax credits or was part of a joint claim with their surviving partner. HMRC will need to stop payments immediately to ensure no overpayments
build up. If the surviving partner is still entitled to tax credits, they will need to make a new claim. See the separate chapter on tax credits. Remember, pension credit is a benefit paid by the DWP and is not relevant here. If you notified the DWP through TUO, they will take the appropriate action.

**Student loans.** If the deceased was repaying a student loan, then you should make sure that HMRC know, because they are responsible for collecting the repayments and they are not currently informed through TUO. Write to them at: Student Loans Company Limited, 100 Bothwell Street, Glasgow, G2 7JD

**ISAs** normally lose their tax-free status on death, so see the chapter on taxation of the estate for what to do about them.

**Was the deceased a non-taxpayer?**

There is obviously no question of claiming any tax back, as in the above section but action may be needed if

1) tax credits were involved either individually or jointly

2) pension credits or other benefits were involved either individually or jointly

3) assets or income passes to a spouse or civil partner

If 1, then see Chapter 4 on tax credits; if 2, then you should be contacting the DWP (see Appendix B); if 3, read Chapter 2.

HMRC also has on its web site a short bereavement guide. (http://www.hmrc.gov.uk/tools/bereavement) This is intended to help anyone who needs to have a basic understanding of the steps to take when dealing with HMRC after a death. It takes the form of a questionnaire with links to forms and more guidance.
CHAPTER 2
Taxation of a surviving partner

Where there is a surviving partner, tax is almost certainly going to be a major topic to tackle. There are several scenarios depending whether the two partners were both taxpayers, only one was or both were non-taxpayers. Their individual and joint sources of income and savings will affect the tax position.

Again, let us illustrate by some examples.

Brian, 73, received a company pension of £9,000 a year, a state pension of £6,500 a year and a small personal pension of £1,200, total £16,700. He was therefore a taxpayer. His wife Mary, aged 71, had never worked enough to acquire a state pension in her own right, so her income is only the £3,000 she gets from his contributions. Definitely nowhere near a taxpayer. When Brian dies, she inherits his state pension, £6,500, and half his company pension, £4,500. His personal pension ceases on his death. So Mary now has an annual income of £11,000, just a taxpayer by £400. She must therefore make sure that HMRC know about her new circumstances so that they can issue the correct codes to collect the tax due via her company pension.

She should not assume that HMRC will make the instant and correct assumptions about her new income and tax status, simply because she has told them that Brian has died

Most of the time, HMRC will send her a ‘Bereavement benefit coding form’ or P161(W) to gather this information, but it is not a foolproof system. Even if one is sent and arrives, Mary may well be too confused or distressed to complete it properly or return it. After all, she has never had any dealings with tax or HMRC, so will have little or no idea where to start. But again, Tax Help can give advice. HMRC are reviewing this form so it might not be around for long. If it does go it will be even more important to check that the ongoing tax affairs are correct.

Let’s take this example a stage further. Because Brian died on 5
October, Mary is actually only going to acquire half that income in the year of death i.e. only £5,500 plus the £1,500 she received by way of state pension up to his death. So she remains a non-taxpayer for that tax year, only becoming one in the following tax year. We'll come back to this point after the next paragraph.

Now let’s add another ingredient. Let’s have Brian born before 6 April 1935 so that he is entitled to the Married Couples Allowance (MCA). This allowance continues to the end of the tax year in which the death occurred and is transferable between spouses or civil partners, so Mary is entitled to any unused portion. Thus, ignoring the figures in the examples above, supposing Mary’s income after Brian’s death gave her a liability of, say, £200 for the rest of that year, but there remained £300 of unused MCA, then that would be applied to her tax and reduce it to nil (you can’t get a refund of the unused £100). The MCA would cease in the following tax year and she would be reduced to just the personal allowance for her age. So again, she might not become a taxpayer immediately, but rather with a time-lag until the next 6 April.

We were looking just at the pension income above, but what about savings? As a non-taxpayer, Mary had registered (we hope) for gross interest by signing form R85 for her own accounts and her half of any joint accounts. That can stay in force while her total income remains under £15,600. If it goes over this amount she must revoke it. This is because there is still a 0% tax band on savings interest for those whose income is below or no more than £5,000 above their personal allowance. As we saw above, Mary is only £400 over her personal allowance, so she has £4,600 of her savings interest taxable at 0%. Sometimes the calculations can be complicated, but help can be obtained from Tax Help for Older People.

The financial position can be altered also by Brian’s half of the joint accounts passing to Mary. He was a taxpayer, so his interest was taxed at 20%. Now Mary has it and, we have decided for this example, she remains a non-taxpayer for the second half of the year. She needs to make sure the building society understand this and stop deducting tax from half the account.
One more example to show how two non-taxpayers can become one taxpayer on a lower income.

Let’s give Brian, aged 80, an income of £14,000, made up of £6,000 state pension and £8,000 occupational pension. Mary 74, worked quite a lot and clocked up £4,000 of state pension through her own contributions and an occupational pension of £5,000. Her income is obviously below her personal allowances of £10,600, so she pays no tax. Brian is above his allowances but the tax liability of £668 is wiped out by the MCA which knocks some £835 off the bill. So they are both non-taxpayers.

On his death, Mary inherits Brian’s state pension, which is bigger than hers, and half his occupational pension, totalling £10,000. She still has her own occupational pension of £5,000, so her taxable income from 6 April the year following Brian’s death is £15,000, well above her allowances and the MCA has disappeared. 6 months earlier their household income was £23,000 a year and they paid not a penny in tax. Now on an income two thirds of that, Mary is going to pay around £900 a year in tax. As mentioned above at various places, she will need to ensure that HMRC know about her new status and also check that her savings don’t take her above £15,600. If it does she must pop around to her banks and building societies to revoke any R85s and consider if she can reclaim any tax now taken on savings using Form R40.

One last example to show the possible complications.

Brian dies aged 66. His sole income is his state pension of £10,900 a year. It passes to Mary, aged 63. This is £300 above her personal allowance, so she becomes a taxpayer with a tax liability of £60. Because she has no other income which is taxable at source, she must pay the tax due through self-assessment. So Mary, who has never earned enough to pay tax or stamp in her life, now has to complete an annual tax return.
Another interesting thing to consider is to do with ISA entitlements. If an ISA holder died on or after 3 Dec 2014, they will be able to pass on their ISA benefits to their spouse or civil partner via an additional ISA allowance which they will be able to use from 6 April 2015. Basically the surviving spouse or civil partner will be allowed to invest as much into their own ISA as their spouse used to have, in addition to their normal annual ISA limit.

*In short, it is important for the survivor to examine carefully their changed financial and therefore probably their tax position. Some incomes such as pensions may only transfer to a spouse while others may be disposed of to other heirs in a will.*

More on that in the chapter Taxation of the Estate.

**Checklist**

**Has your income changed?**
If increased, do you become a taxpayer?
If decreased, do you become a non-taxpayer?
Either way, notify the tax office.

**Have you acquired the deceased’s savings?**
If yes, do you need to de-register from gross interest?
If so, de-register all accounts, not just a select few.

**Have you acquired the deceased’s investments?**
If yes, have you re-registered them in your name?
Keep the dividend warrants - you will need them for most tax forms.

**Do your new circumstances mean that you must complete self-assessment tax returns?**
You should check with HMRC or a charity like Tax Help.
CHAPTER 3
Taxation of the estate

At death, the deceased no longer owns anything and all the assets go into limbo awaiting probate and distribution according to the terms of the will or, in cases of intestacy (that is, where there is no will), according to fixed laws of entitlement. Whilst there, the assets continue to be taxable, although it is the estate which is paying the tax, not the beneficiaries or the executors of the estate. (The executors, however, are responsible for the payment of any taxes due from the estate).

Thus even in a case where all assets pass to the surviving partner, until probate has been granted the estate’s tax liability will not be added to the survivor’s, which might possibly have pushed them into a higher rate band.

Note that this does not apply in cases where the couple are joint tenants rather than tenants in common. Joint tenants both own the property equally, so probate is bypassed.

The executors or personal representative will be responsible for liaising with HMRC to make sure the correct amount of tax is paid by the estate, although in most cases this is likely to be only the interest on the assembled savings. Only where the estate is approaching the Inheritance Tax threshold (£325,000 in 2015/16) will there be a need to complete the full IHT forms and arrange to settle the tax bill. Importantly, remember that ISAs normally lose their tax-free status on death and must be included in the estate for IHT purposes.

Inheritance tax (IHT)

Let’s take IHT first because this is the most major of the tax issues when handling the estate. If the value of the estate is likely to be £300,000 plus, then you should contact HMRC (see the helpline number below) to discuss. You may well have to complete form IHT400 which like so many HMRC forms merely tots up the assets and debts to calculate whether any tax is due. You can download
this form with checklists and guidance from the HMRC website (see details in the appendix) or ask for it from the Probate & Inheritance helpline on 0300 123 1072. (This helpline also handles queries about trusts and deceaseds’ estates). It is reasonably straightforward to complete if the estate is routine such as a house, savings and investments, perhaps even a holiday cottage, but if there are matters like trusts, foreign assets, non-exempt gifts over the last 7 years, business or agricultural assets to deal with, you really should take professional advice. They are too complicated for the layman to unravel. See a solicitor or tax adviser, preferably one who is a member of the Society of Trust & Estate Practitioners (STEP) (see contact details in appendix). The form will also guide you if you need to spread payment of IHT over a period of years.

No Inheritance tax

The vast majority of estates, however, are below the IHT threshold, especially now that the unused proportion of the Nil Rate Band (NRB), that is, the first £325,000 which is taxed at 0%, is transferable between spouse and civil partners. So you will be mainly concerned with checking that tax is paid on any assets generating taxable income after probate but before distribution. As we have said most of this will probably just be savings income taxed at source anyway, but there might be some untaxed sources like National Savings & Investments (NS & I) bonds or rental income. Form IHT205 deals with these simple cases. See under Probate in Useful Contacts in Appendix B.

Taxation for the beneficiaries

There seems to be a widespread belief that gifts and legacies are taxable on the recipients. This is very rarely the case. Just occasionally the recipients of gifts made during the deceased’s lifetime might have to pay some tax on them if the death was within seven years of the gift, but this would assume that the donor was really quite wealthy and had already made gifts of more than the
nil rate band. Any other tax due will have been settled by the estate before distribution and the bequests themselves, are for basic rate taxpayers, neutral. Tax only arises when the recipients actually do something with the money or assets, apart from rushing out and spending it. So if you are left £10,000, that is tax-free, but buy shares with it or put it into a savings account, you will create a taxable income stream and perhaps ultimately a capital gain from the sale of the shares.

Capital gains tax (CGT) is another Frequently Asked Question. Your aunt leaves you her house. No tax was due on that because her estate was below the IHT threshold. Nor is it taxable when you receive it, only potentially when you sell it or dispose of it. If you move into it, then it usually becomes your principal private residence (PPR). You have 18 months in which to sell your previous house to retain the exemption from CGT which a PPR attracts when you own and live in it. If you simply sell it straightaway, there is probably no CGT due because you have (2015/16) an exempt band of £11,100 on your total annual gains. The acquisition value of the house is the probate value. Sell it 6 months later and the value is unlikely to exceed your exempt amount (the gain is the net gain after deducting expenses such as estate agents and solicitors). Hanging on to it for a few years and letting it out will then generate both income tax on the rental (you will need to tell HMRC when you start letting it out) and possible CGT on selling it.

An important point for non-taxpaying beneficiaries. We said that the estate pays tax while awaiting distribution. When you, the non-taxpayer, receive your share, you may be able to reclaim tax paid or overpaid on your inheritance.

The LITRG website (see Appendix B) has some useful guidance for personal representatives handling the estate themselves.
CHAPTER 4
Tax credits

We’ve included this chapter to underline the importance of notifying the Revenue if you are in receipt of Working Tax Credits (WTC) or Child Tax Credits (CTC) in the event of the death of a spouse or co-habiting partner or a child. Reporting the death of a child will mean the amount of child tax credit will change and there may also be some change to entitlement for working tax credit depending on family circumstances.

If you are reporting the death of an adult tax credits claimant, HMRC will need to stop all payments immediately. If there is a surviving partner who may still be entitled to tax credits, they will need to make a brand new claim.

Failure to tell the Tax Credits Office (TCO) and get them to make any necessary changes can lead to over- or underpayments. Although WTC & CTC are nominally tax credits, in practice they behave like benefits and are based on the household unit, not on individuals like the mainstream tax system. So changes in the number of people in the household as well as changes in income can affect how much tax credits you are entitled to. See Appendix B for the contact details of the TCO.
APPENDIX A
Calculation of taxable income

INCOME FOR TAX PURPOSES

You need to be clear what chunks of your money are of interest to the taxman. It sounds odd, but this is not necessarily the same as the interests of the benefits people or the local council. If, for example, you win £100,000 on the lottery, the taxman will pay no attention to that lump sum, whereas the council will promptly withdraw your Council Tax Reduction. So here is a list of the most common sources which HMRC take an interest in:

- Earned income from employment or self-employment
- Pensions, including state pension, and annuities (except war pensions)
- Interest from savings accounts
- Dividends from investments
- Income from lettings

And here is a list of some sources which they are not interested in:

- Pension credit
- Lottery or Premium Bonds wins (or any other gambling wins)
- Winter fuel payments
- Disability Living Allowance
- Personal Independence Payments
- Attendance Allowance
- War pensions
- Industrial Disability
- ISAs
- Some National Savings & Investment products

Remember, neither of these lists is exhaustive. As always throughout this booklet, if in doubt, contact HMRC or Tax Help for fuller information.
Capital in itself does not attract tax. It is only interest or income generated by that capital which is taxable. So if you put that £100,000 win on the lottery in a sock under the mattress, it is still no concern of the taxman. As soon, however, as you put it into a savings account (except an ISA) and start to get some interest, then that interest will be taxable.

**SO WHAT MAKES SOMEONE A TAXPAYER?**

That will depend on whether the taxable income exceeds the personal tax-free allowances which everyone (except the very rich) gets from birth. You add together all the sources of income from the first list and see if they are greater or smaller than your personal allowances (PA). If smaller, then you are a non-taxpayer; if greater, then you will have some tax to pay.

The first step, therefore, is to know what your **personal allowances** are. This depends partly on your age.

Born after 5 April 1938, you have a PA of £10,600

Born before 6 April 1938, you have £10,660

We said above that the PA depends “partly” upon your age. This is because if your income exceeds a certain threshold, then you start to lose the age-related part of your PA at the rate of £1 for every £2 by which your income exceeds the threshold. This year, 2015/2016, that threshold is £27,700. This steady withdrawal continues until you are back to the basic personal allowance of £10,600. It never sinks below this level (unless you are very rich, those with incomes over £100,000 a year also start to lose their personal allowance at the rate of £1 for every £2 above this threshold.)

There are three other major allowances which can affect your tax bill.
One is the **Blind Person’s Allowance** which is worth £2,290, so someone aged 60 who is registered blind (or in Scotland/Northern Ireland is sufficiently without sight so as to prevent them doing work for which eyesight would normally be required, were they of working age) would have tax-free allowances against income of £10,600 + £2,290 = £12,890.

The second one is the **Married Couple’s Allowance (MCA)**. This one is a bit more complicated. The MCA is not an allowance against income like the ones above, but is rather a reducer of any tax due. The MCA is only available to married couples or civil partners where one of the two (doesn’t matter which) was born before 6 April 1935.

Remember that establishing whether you are a taxpayer or not means you must tot up all your taxable income which includes pensions, savings, investments, any work etc. Importantly, add them up gross, i.e. before any tax is deducted at source. Since you are probably doing this for the person who has died, look back at Chapter 1 for the sort of information which you will need.

The third one is the **New Marriage Allowance** introduced 6 April 2015 which allows married couples and civil partners to transfer some of their personal allowance, which may cause further confusion. It all depends on who transferred what and who died.

If the transferor dies, the recipient’s PAYE tax code is adjusted to remove the allowance for the year following the death but they will retain the allowance for the year of death. The transferor’s reduced personal allowance will be used in calculating the final tax year liability.

If the recipient dies the transferred allowance will be taken into account when calculating the final tax liability for the year of death. The transferor’s personal allowance will revert to the full PA for the year.
APPENDIX B
Useful contact details

HMRC
Her Majesty’s Revenue & Customs
www.gov.uk/government/organisations/hm-revenue-customs
or telephone numbers on correspondence of deceased or
0300 200 3300

DWP
Department for Work & Pensions
who have now moved to
www.gov.uk or ask local JobCentre Plus

Tax Help for Older People
www.taxvol.org.uk
or 0845 6013321 (01308 488066 if cheaper)
Mon - Fri 9.00 am to 5 pm
Pineapple Business Park, Salway Ash, Bridport,
Dorset DT6 5DB

LITRG
Low Incomes Tax Reform Group
www.litrg.org.uk

Tax Aid
www.taxaid.org.uk
or 0345 120 3779 Mon - Fri 10 am to 12 noon

CIOT
Chartered Institute of Taxation
www.tax.org.uk
or 0207 340 0550 Artillery House, 11-19 Artillery Row,
London SW1P 1RT

ATT
Association of Taxation Technicians
www.att.org.uk or 0207 340 0551
Artillery House, 11-19 Artillery Row, London SW1P IRT
Law Society of England & Wales
www.lawsociety.org.uk
or 0207 242 1222
The Law Society’s Hall, 113 Chancery Lane,
London WC2A 1PL

Law Society of Scotland
www.lawscot.org.uk
or 0131 226 7411
26 Drumsheugh Gardens, Edinburgh EH3 7YR

Law Society of Northern Ireland
www. lawsoc-ni.org
or 028 9028 1614
96 Victoria Street, Belfast BT1 3GN

STEP
Society of Trust & Estate Practitioners
www.step.org
or 0207 340 0500
Artillery House (South), 11-19 Artillery Row,
London SW1P 1RT

SOLLA
Society of Later Life Advisers whose members specialise in
independent financial advice for older people
www.societyoflaterlifeadvisers.co.uk
or 0845 303 2909
PO Box 590, Sittingbourne, Kent ME10 9EW

TCO
Tax Credits Office
www.gov.uk/government/organisations/hm-revenue-customs/taxcredits
or 0345 300 3900 (Textphone 0345 300 3909)
Tax Credits Office, Preston PR1 4AT
Age UK
The merged Age Concern & Help the Aged
www.ageuk.org.uk
or your local Age Concern/AgeUK.
See your telephone directory.

CAB
Citizens Advice Bureau
www.citizensadvice.org.uk
will guide you to find a local CAB in England, Wales, Scotland & N Ireland. See local telephone directories under local businesses & services for your nearest bureau.

Probate
www.gov.uk and search Probate.
HMRC helpline for probate and IHT 0300 123 1072.
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