



EVERYBODY BENEFITS: EMPLOYEE GUIDE

# Financial resilience for life's hardest moments



## We never know when the unpredictable may occur.

Thinking about the financial and practical implications of a bereavement can feel overwhelming. It can feel uncomfortable and even disloyal to think about admin and financial arrangements before anything has happened.

But planning ahead is not about expecting the worst – or being ‘glass half empty’.

It is about making a bereavement more manageable, to allow yourself time to mourn.

Preparedness  
is an act  
of care



## Making the practicalities of bereavement more bearable

When someone dies, grief can arrive alongside a long list of financial and administrative tasks.

There may be bank accounts to freeze, bills to manage, paperwork to find and people to contact. Even simple jobs can feel impossible to face.

Planning ahead cannot remove the burden of bereavement. But it can ease some of the pressures and pain that comes with it.

# Take small steps

The idea of 'getting everything in order' can sound overwhelming, so it is better to start with small tasks.

That might mean locating one important document, updating a beneficiary nomination, writing down account details or having one honest conversation with a partner or parent.

## 12 practical things to think about

1 \*\*\*\*

### Phone passcodes

Without the 4 or 6-digit code to the handset, getting photos or two-factor authentication (2FA) codes for banks becomes nearly impossible.

4 

### Online account details

Keep a secure, password-protected record of important accounts, such as emails, banking, bills, subscriptions and social media, and make sure a trusted person knows how to access it if needed.

2 

### Social media

'Legacy Contacts' on Facebook and 'Inactive Account Manager' on Google both allow loved ones to close accounts without needing the password.

5 

### Keys

Where the physical house, car, garage or garden building keys and spares are kept.

3 

### Cloud storage

Find out where precious family photos are kept - iCloud, Google Photos etc.

6 

### Pets

A plan for who takes responsibility of the household pet.



What matters  
is making  
a start

## 7

### The 'stop' list

A list of recurring subscriptions and deliveries (online services, milk, meal subscriptions, Amazon Prime, newspapers etc).

## 10

### Vehicles

If a car is in the deceased's name, the insurance often becomes invalid straight away. The surviving partner may need to arrange new cover to keep driving the vehicle.

## 8

### Finance commitments

Make sure a trusted person knows about any loans or debt management plans that would still need to be dealt with after death.

## 11

### Dependents

This is the most difficult, but vital topic to address. Who would be the children's legal guardian and what information do they need to know about their routines, school, clubs and healthcare?

## 9

### A 'who to tell' list

As well as family and close friends, who needs to be contacted from work and are there old friends or former colleagues who should be told?

## 12

### Organ donation

Are you or a loved one on the register?





Keep a  
record of key  
information in  
one place

## Keep things in order

Following a death, family members are often left trying to piece together financial and practical details at a time when they are not emotionally equipped to deal with it.

That's why it helps to keep a record of key information in one place rather than 'filed' across different drawers, boxes in attics, devices and emails.

This list should include passwords, bank accounts, mortgage or rent details, insurance policies, pensions, savings and shares, utility providers, regular subscriptions and vital paperwork such as wills, life insurance paperwork, marriage certificate or property deeds.

It is also worth noting the names of any financial advisers, solicitors or accountants.

# Prepare for paperwork, not just emotions

The administrative side of death can come as a shock. Registering the death, informing banks and insurers, cancelling services, dealing with probate and contacting pension providers can all take time - and take its toll.

As many people now manage banking, bills and subscriptions online, this can leave relatives struggling if they do not know how to access accounts.

It can help to think about who would realistically take the lead if you or a loved one passed away and ensure they have access to the information they need including passwords, account numbers and contact numbers.

Some tasks can stretch on for months or even years if paperwork is not in order



# Make sure wishes are shared

Understandably, many families avoid conversations about death because they feel too emotional.

But it really does help to talk about practical paperwork and emotional wishes in advance.

Has a legal guardian been appointed for children?

Is there a will?

Has anyone been named executor?

Are there preferences for a burial or cremation?

Are there financial arrangements in place?

What should happen at the funeral or memorial?

Which family members have which responsibilities?

These are not easy conversations. But not having them is harder in the long term. The aim is to avoid family tension and prevent loved ones having to make major decisions without guidance.



## Appointing a trusted person to take over

When someone loses mental capacity (or still has capacity but needs support), it's important to have a trusted person or people to make some of life's most important decisions.

If you lose mental capacity without a Lasting Power of Attorney legally agreed, decisions on your behalf may fall to the Court of Protection. Loved ones would likely face a stressful and time-consuming process to gain authority over your care and finances, which can be easily avoided with proper preparation.

**A Lasting Power of Attorney (LPA) for property and financial affairs** allows one or more people to manage financial matters such as paying bills, managing bank accounts, handling investments, or even buying and selling property.

**A Lasting Power of Attorney for health and welfare** covers decisions about personal wellbeing including choices about medical treatment, care arrangements and even life-sustaining treatment. It gives the appointed attorney the legal authority to speak with healthcare professionals.

# Understanding the financial impact

A death can affect household finances considerably - very quickly. Direct debits and standing orders do not stop simply because a family is grieving. Bills still have to be paid and bank accounts managed.

**Would they be able to cover mortgage or rent payments? Are there enough savings to help in the short-term? Is there a life insurance policy or death-in-service cover through work? Are pension benefits in place for a spouse or dependants?**

Having these uncomfortable conversations can highlight if there is a financial shortfall and also show what support is already in place.

Understanding how - or if - a surviving partner would manage financially if one person died is a sensible step





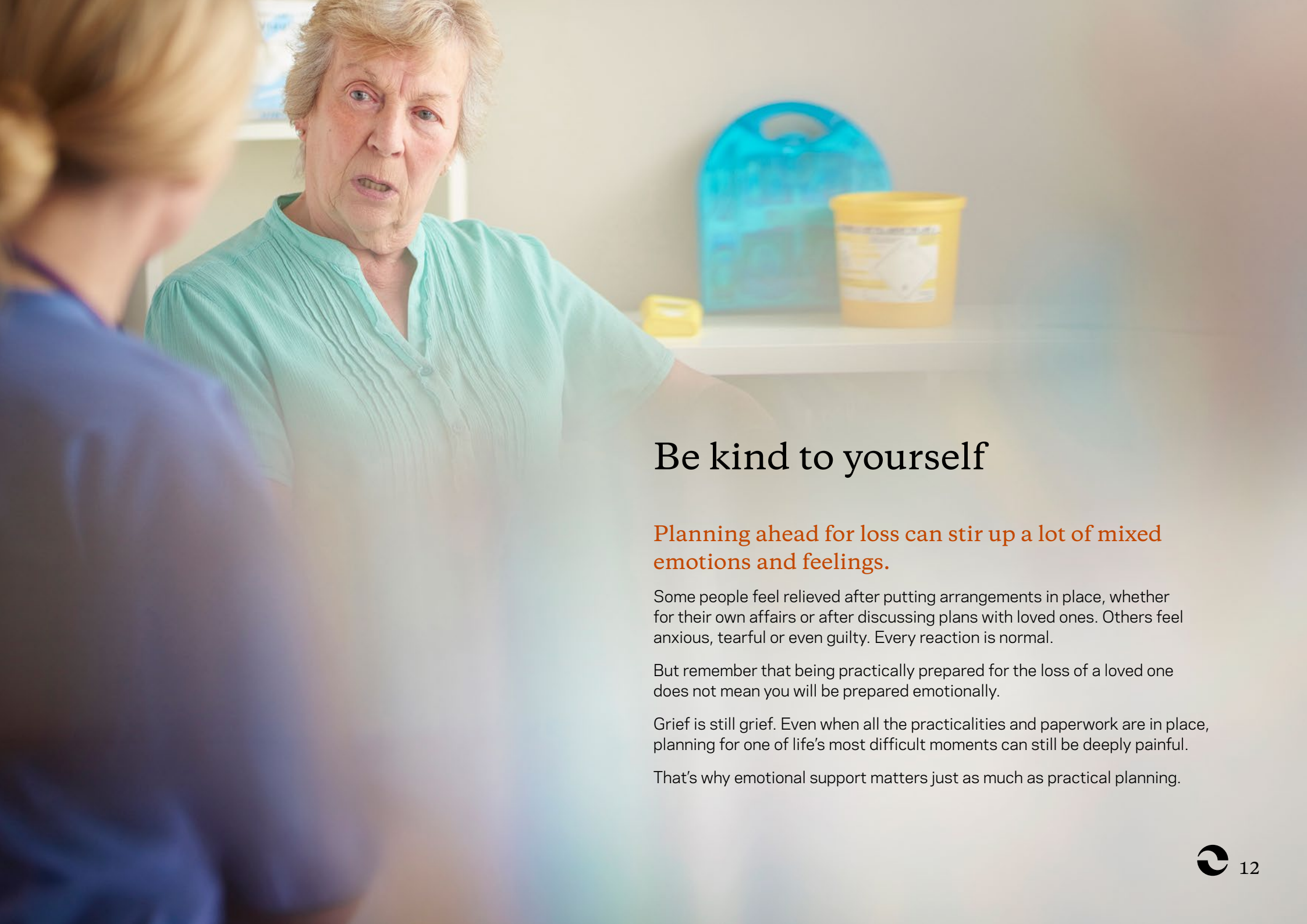
## Workplace support

It's also worth finding out what benefits are provided through work, such as bereavement leave, flexible working, employee assistance programmes, group life cover or access to financial wellbeing services and grief counselling support.

Check that 'death in service' nominations are up-to-date and what process loved ones would need to follow if a claim had to be made.

In difficult times, people do not have the emotional energy to check policies and paperwork or chase missing information. They have enough on their emotional plate.

Knowing in advance what workplace support is available can make things feel less overwhelming when the worst happens.



## Be kind to yourself

### Planning ahead for loss can stir up a lot of mixed emotions and feelings.

Some people feel relieved after putting arrangements in place, whether for their own affairs or after discussing plans with loved ones. Others feel anxious, tearful or even guilty. Every reaction is normal.

But remember that being practically prepared for the loss of a loved one does not mean you will be prepared emotionally.

Grief is still grief. Even when all the practicalities and paperwork are in place, planning for one of life's most difficult moments can still be deeply painful.

That's why emotional support matters just as much as practical planning.

# Riding the rollercoaster of emotions

Dealing with the death of a loved one or planning for loss should not feel like carrying the burden alone.

It may help to confide in someone you trust. For some people, that might be a family member or friend. For others, it could be a line manager, HR, or a professional support line or grief counsellor.



## Help is on hand

### Cruse

One-to-one bereavement support

**0808 808 1677**

→ [FIND OUT MORE](#)

### Marie Curie

Support line for pre- and post-bereavement advice

**0800 090 2309**

→ [FIND OUT MORE](#)

### Mind

Support and self-care

→ [FIND OUT MORE](#)

### National Bereavement Service

Practical guidance and emotional support

→ [FIND OUT MORE](#)

### Sue Ryder

Expert information and advice

→ [FIND OUT MORE](#)

### Winston's Wish

Special support for people under 25

→ [FIND OUT MORE](#)

### The Good Grief Trust

Help and hope all in one place

→ [FIND OUT MORE](#)



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**0800 389 7723** (Monday to Friday)

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