# Making sense of financial matters after bereavement

A guide for families following the death of a loved one

Interface

Financial Planning Ltd.

# How financial advice can help you plan for the future with confidence

**Losing someone close to you is one of life's most difficult experiences. Alongside grief and practical arrangements, there are often financial matters that need attention. It can be hard to know where to start or what decisions may need to be made.**

**A qualified financial adviser may be able to help you understand your options and make decisions with confidence when you feel ready.**

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### Reduce financial worry

Your financial advisor can be on hand to help you navigate inheritance or estate matters and financial paperwork or insurance policies that may be overwhelming following the loss of a partner or family member. They can also explain what happens to pensions and savings and help you to plan for future financial security by making informed financial decisions.

Having a clearer understanding of your finances can help reduce uncertainty and allow you and your family to focus on what matters most.

### Why consider speaking to a financial adviser?

A financial adviser may be able to help you understand your financial position which could include looking at:

- Changes to household income, state benefits and entitlements
- Savings and investments
- Pensions and death benefits
- Immediate and longer-term financial considerations

An adviser can help you understand what financial resources may be available to you.

## Understanding estate and inheritance matters

An adviser can help explain:

- The financial Implications of inheriting aSSeTs
- Considerations around inheritance tax
- Managing inherited savings or investments
- Planning for your future financial needs

## Planning for the future

Following a bereavement, financial circumstances can change significantly.

An adviser can help you:

- Review your income and expenditure
- Consider future financial needs
- Understand available options
- Make informed decisions at your own pace

## Questions worth asking

- What happens to pensions and savings?
- Will my income change?
- Am I entitled to any financial support or benefits?
- What financial decisions need to be made now, and what can wait?
- How can | protect my long-term financial security?

> A financial adviser can help answer these questions and explain your options clearly.

## Support for families

Family members often help with practical and financial matters following a death.

A financial adviser can explain options in plain English which can help familles understand future financial implications and support long-term financial planning . Many families will find this provides reassurance in making difficult decisions.

## Choosing the right adviser

When selecting a financial adviser, look for someone who:

- Is authorised and regulated by the Financial Conduct Authority (FCA)
- Has experience supporting people through major life changes
- Explains charges clearly
- Takes time to understand your circumstances
- Provides recommendations tallored to your needs

## Financial planning following bereavement

A financial adviser may be able to help with:

Understanding pensions and death benefits

- Estate and inheritance planning
- Reviewing savings and investments
- Planning for future Income needs
- Protection against financial scams and financial abuse
- Passing wealth to future generations
- Long-term financial planning

## Peace of mind for the future

Good financial planning is not about selling products.

It is about helping you understand your choices, protect your financial wellbeing and make informed decisions about the future. Many people find that a conversation with a qualified adviser gives them greater confidence at a difficult time.

## Important information

Financial advice is not suitable for everyone and should be based on your personal circumstances. Before making any financial decisions, ensure that any adviser you consult is authorised and regulated by the Financial Conduct Authority (FCA).

# Are you concerned about future care costs?

**At Interface Financial Planning we provide expert advice to help you and your family navigate difficult financial decisions.**

We can support you to:

- Manage your investments
- Explore ways to release funds
- Find solutions for unexpected costs

We offer regulated, friendly, and practical guidance for your future peace of mind.

Book an online appointment with one of our qualified Later Life specialists:

**www.interfacefinancialplanning.co.uk**

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