

How
to *die*
well

A practical guide to
death, dying and loss

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“Talking about the most difficult things in life makes living them so much easier”

Foreword

Death is a natural part of life – it's something that will happen to every one of us. But, somewhat strangely, it remains one of the last taboos.

Since the outbreak of the COVID-19 pandemic, the subject of death has never been so prominent. During a time of great difficulty and uncertainty, as a society we've looked to each other for support more than ever before. But despite it dominating the headlines and affecting our daily lives, we still find conversations about death incredibly hard.

Awkwardness, fear, sadness or discomfort can cause us to shy away, both from the topic itself and those who are dying or grieving. Thinking about death triggers an insight into grief for many, so it's understandable why people are reluctant to go there. We don't like to contemplate the end of our lives, or that of our loved ones, but I believe talking about death is critically important.

Royal London speaks to families when they're at their most vulnerable, often after losing a loved one. While everyone finds grief hard, the difficulty in dealing with the aftermath depends a lot on the preparation and discussions that people had beforehand. Conversations about death might be tough or uncomfortable, but getting your plans in place and letting your loved ones know your end-of-life wishes can actually give you a great deal of reassurance and peace of mind.

Through our conversations with our customers, we see the massively helpful impact that making financial plans in advance can have on those who are left behind. It can be the difference between a whole family coping financially or struggling for years. Planning to ensure your family's financial security might not be the most romantic gift, but it's perhaps one of the most loving things you can do.

Royal London wants to help people be better prepared for death – emotionally, practically and financially – and to encourage society to have more honest conversations about it. So we initiated the creation of this book to provide people with a practical guide to death, dying and loss. By approaching topics such as end-of-life preparations, funeral planning, saying goodbye to loved ones and coping with grief from a wealth of different perspectives, we hope to break down the taboo around death.

Situations like the COVID-19 outbreak are outside our control. But there are things within the control of every one of us that could make it easier for our loved ones when we die.



Barry O'Dwyer
CEO of Royal London

Introduction

“It’s no surprise that most of us view dying as, basically, terrifying. But it doesn’t have to be. Which is what this book is all about”

Death. The end (probably). The last great taboo. We don’t want to think about it. We’re reluctant to talk about it. Which is perfectly natural because of our powerlessness over it. But this is also behaviour akin to that popular myth of ostriches sticking their heads in the sand, since every single one of us, whoever we are, whatever our story, will die and be touched by death at some point.

Every day in the UK and Ireland, thousands of people die, expectedly and unexpectedly. In 2019, approximately 630,000 people died. Every single death touches numerous people – partners, family members, friends, colleagues, neighbours – which means that millions of us are hit by the shock of the news each year.

And while we seem happy to talk about sex or politics, to share our lives on social media, and to prepare for births and marriage, when it comes to death we’re mostly silent and often totally unprepared. The thought of it is so terrifying, even alien, that we can barely find the words to voice how we feel.

Yet by not confronting death, we imbue it with power, real power, to frighten us. As humans in the 21st century, we’re driven by perfection and avoid anything considered difficult – with death and dying at the top of that list. The harsh truth is, as a society, we’re ill-equipped to deal with the death of others, let alone our own. The powerlessness, the lack of control, goes against our modern-day optimism that we’re invincible. We think that medical technology can fix us, and if it can’t, our own determination can.

It’s no surprise that most of us view dying as, basically, terrifying. But it doesn’t have to be. And that’s what this book is all about. Inside, you’ll find a practical (and sometimes humorous, because we need to laugh about this stuff, too) guide on how to prepare for the inevitable. There’s information on funerals and the challenges of probate, the necessity of drafting your will and how to manage the estate (money, property,

possessions, lifetime giving) of someone who has died. This book also covers the importance of arranging your own end-of-life care and good financial planning, and how to deal with bereavement and manage grief. A series of personal essays from leading personalities in the field offers ideas and insights into what death and dying mean, and how to understand and cope with it all. They cover everything from how to have that tender conversation with a dying relative to what the process of dying is actually like.

There’s also a selection of interviews with people for whom death is truly a part of life. Flora Baker, the author of *The Adult Orphan Club*, speaks of the experience of losing both of her parents in her twenties; Yorkshire folk singer Ben Buddy Slack talks about his Swan Song Project, which pairs songwriters with people who are facing the end of their life so they can write a goodbye song as part of their legacy; and Judith Moran, director of Quaker Social Action, shares information about Down to Earth, the initiative the charity runs for those who are facing funeral poverty.

A subject rarely discussed, funeral poverty is a long-standing but relatively unknown problem, with large swathes of the population going into debt burying or cremating their loved ones, or finding themselves unable to arrange the funeral they wanted. From the price of ceremonies and burial or cremation plots to fulfilling people’s end-of-life wishes, funeral expenses in the UK and Ireland are rising most years, while average incomes are not. Despite there being ways to keep costs down, more often than not, people are unaware of how to go about this. They might discover they don’t have sufficient funds to cover these expenses, or haven’t saved enough for their own funerals, which would alleviate the burden for those left behind. This book aims to help people prepare for death as best they can, financially, practically and emotionally.

Because dying well is important, right? In continuing to avoid talking about death or dealing with the facts of it, we’re leaving ourselves and those closest to us open to many problems when the end comes.

We know in our hearts that love and loss will always co-exist, that one does not happen without the other, just like light cannot exist without dark. Loss through death is intrinsic to our collective human experience. And in order to live truly, to experience life fully, we have to be able to accept that.

Before

Section One

you go



Death? Let's talk

Rhik Samadder

The writer and actor shares how the sudden death of his father turned a lifetime obsession with mortality into a heartfelt need to talk openly about grief

I've been talking about death for as long as I can remember. The knowledge of death clouded even my childhood, or lack of knowledge, to be precise. For Death is the Great Uncertain, the dark into which the light of reason cannot shine. I could not stop talking about the fact it was coming, every day, to anyone who would listen – a bit like how I was about the movie *Arachnophobia*, which terrified me too, yet I rewatched it every Saturday, right after *Gladiators*.

Perhaps such a fixation is odd in a child. I used to have panic attacks contemplating my own annihilation at night, then run to my mother, asking if I was really going to die. This is every parent's nightmare. Especially when the child keeps it up into their teens – knocking on their bedroom door in the middle of the night, totally naked, begging for reassurance about mortality. I can't remember her response, but it may have been, "What time is it?" (Answer: later than you think.) By university, I was ruining every party by pulling out my trick: reeling off a litany of cancer stats, comorbidities, suicide factors, final words. I was a walking actuarial life table, which meant most people didn't want to hang out with me for longer than eight minutes. "Social isolation carries a 30% higher risk of early death," I would whimper into a supermarket whisky and off-brand cola, alone.

Then, in my mid-twenties, my father died. He had a short illness at Christmas and in January he was gone. My obsessive wondering about what lies beyond was suddenly answered by a painful, real-world initiation into grief. I found that I needed to talk more than ever, but from a different place. There's not much to say about death as an experience, because it is a mystery beyond language. But the experience of grieving – it is vital to talk about that. We need a place to put our feelings of loneliness and anger and incomprehension, our depression and exhaustion. The healthiest place is in words with friends, by which I don't mean the online, Scrabble-type game. Although they would be worth a lot of points.

We don't talk about death much in this country, I think because we wrongly believe there aren't enough jokes in it. We avoid the recently bereaved, as if their condition were contagious. We don't know what to say to them, we tell ourselves. Let's give them space. Reconnect after a little time has passed. I can tell you now, it'll be too late by then. I can tell you that enduring relationships are not made in peace time, they are forged and strengthened by the war. Show up, on the front line. The truth is that if you speak from the heart, you can say almost anything

to a bereaved person. Don't worry that they will be repulsed by your awkward words; more likely they will shelter in them, like the lee of a rock in a storm. They may do so privately and never tell. But it's always worth taking a few seconds or offering company if you can.

I will never forget those who sat with me or messaged in an ongoing way after my father's death. It helped them too, I think. To talk about death is to face reality, and there's no other way to grow. It wasn't all death chat either. Mostly it was stupid stuff. Debating the difference between jam and marmalade. (The presence of citrus.) Betting which member of Destiny's Child would have the biggest solo career. (Michelle Williams, playing the long game.) Deciding whether it would be better to have feet for hands, or hands for feet. (Obviously the first; you'd win the World Cup single-handedly.) Knowing that I *could* talk about my grief if needed, how lonely and afraid I felt at times, meant I didn't have to exclusively feel those things. It meant there wasn't an elephant in the room.

I no longer talk about death every day. A couple of times a week, sure. It passes the time in a post office queue like nothing else. For now, I'm busy with other things: matcha lattes, pigeon welfare, ping-pong videos on YouTube. Life. Nevertheless, I take care to hang onto the gifts my obsession gave me. Lessons in perspective, true value, appreciating moments and choosing one's existence. A short life embraced wholeheartedly, nothing held back, is infinitely richer than a long one lived in fear. If the price of a go on this magical ride – with all its exhilaration and mystery – is getting off eventually to give someone else a turn, well. It's still worth it. Those spiders can go to hell, though.

Preparing for death: *your checklist*

We don't live in a culture where talking about death, or even thinking about it, comes easy. That's what can make it even more difficult to take stock and decide what's best for you when it comes to the end of your life. In order to help you with the process, we've compiled a list of things to consider in your planning. Thinking about your final wishes in advance will make handling your estate easier, and therefore less painful, for your family and loved ones. It'll help them avoid having to guess what you would have wanted while they're grieving.

The reflective bit

Before you get bogged down with the nitty-gritty of getting your affairs in order – someone's got to do it and, for practical reasons, it ought to be you – you should think about how you want to approach death and what it means to you. How would you ideally like your final months to play out? What, apart from your assets, do you want to pass on to your loved ones? Besides a funeral, how do you want to say goodbye before you're gone, if you have the chance?

Making a difference

If you had a lot of moral convictions in life, how can you continue to honour those principles after death? Do some research into charitable causes that you could donate to via your will. Or, if you're a bit short on assets, think about suggesting that those attending your funeral donate to a cause that's close to your heart instead of buying flowers. Additionally, if you live in England, Scotland or Wales (where there's an opt-out system), your organs will be donated upon your death, helping others to keep on living after you. In Northern Ireland and the Republic of Ireland you can opt in to donating.

What you leave behind

Take stock of what you have and how or whether you want those things to live on. And think about where value lies in their physical, intellectual and emotional forms, rather than in terms of monetary worth. To whom will you bequeath your carefully curated book, record or rare cactus collection? Will you write down your family recipes so you can pass them on to the next generation (or your cuisine-curious best friend)? Should you start posting your pearls of wisdom on a public blog, so that your thoughts and turns of phrase are available to all, even after your death?

The logistics

After you've had plenty of contemplation, it's time to put your newly found realisations to good use. Death comes with a lot of paperwork, so get ready to flex your admin muscles.

Life insurance

The challenging thing about preparing for death is, no matter how organised we are, we still won't know when the end is coming. To mitigate the effects of a sudden death, life insurance can be a good choice. Particularly important if you have children or other dependants, or support a long-term partner, life cover can prevent your loved ones from being stuck with the burden of repayments they can't afford or dealing with the sudden financial shock that comes from losing the household's primary earner.

There are plenty of easy-to-use online tools that will help you compare different offers or providers, depending on how much you're willing to spend, your age, health and the job you do, and the kind of coverage you're looking for. Seeking the help of a financial adviser can also be valuable. They'll be able to recommend suitable products based on your personal situation and needs, giving you peace of mind that you're prepared.

Getting your estate in order – what to do

Select a trusted executor

Make a shortlist of the different people in your life and who you can rely on to handle your affairs after you die. Once you've decided, and after discussing it with them first, name your top candidates as executors (more on writing that up later), who will carry out the wishes outlined in your will. If there's no one who can be your executor, you can name a government official (called a public trustee) instead.

Valuing your assets

In order to help your executors, you may want to work out how much you're worth. This includes calculating your debts against any money you have tied up in bank accounts, savings, PayPal accounts, pensions, life insurance policies, stocks, shares and cryptocurrency holdings. If you're a homeowner, you should also value your property – either officially via a property surveyor with Royal Institution of Chartered Surveyors (RICS) accreditation, or by “guess-timation”, through scoping out similar properties in your area using sites such as Zoopla.

Your will

If you want to minimise stress and make sure your wishes are adhered to after your death, this one is important, so listen up! Firstly, engage a lawyer – you can write your will yourself, but it'll need to be signed by two witnesses over the age of 18 in order for it to be legally sound (in Scotland you just need one witness over the age of 16). In your will, you should express who you want your estate to go to, who should look after your dependants (if you have any), who your executors are and what should happen if the people you want to benefit from your will end up dying before you do. If your financial situation is a bit more complicated, you should almost certainly seek the advice of a legal professional. Remember to also keep your will up to date – it will become invalid if you get married after it's written, for example (unless you live in Scotland).

Letter of wishes

A letter of wishes is a non-legally-binding document that accompanies your will, further clarifying your wishes. You might want to include details of who to notify in the event of your death, the kind of funeral you want or any advice to guardians on how you would like your children to be brought up.

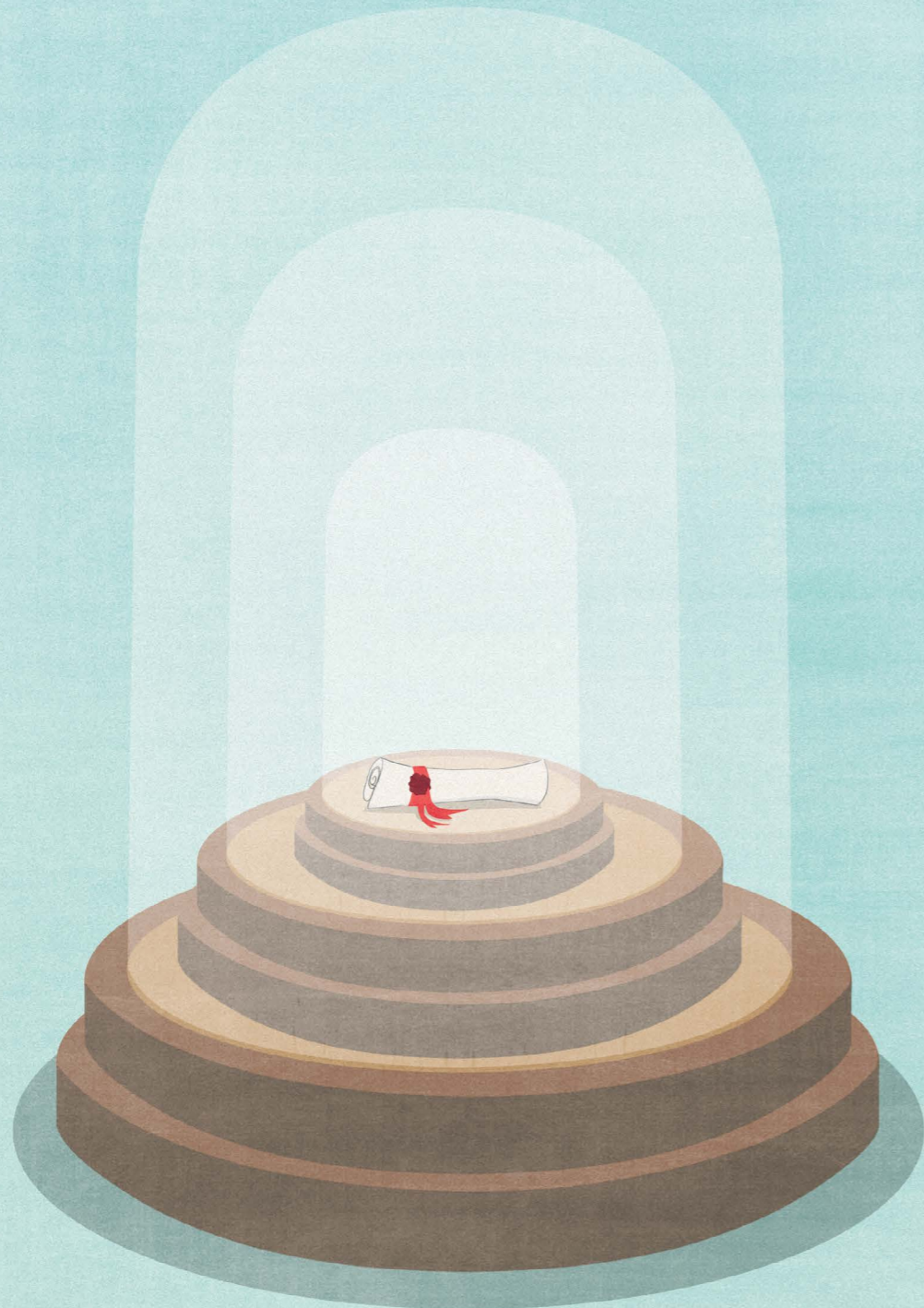
Your funeral

Remember: it's good to talk, so as well as including your funeral wishes in your letter, have the conversation about what kind of funeral you want directly with your loved ones to take the guess-work out of it. To relieve the financial burden on them, consider paying for it in advance, if you can afford to.

Death folder

This is a digital or physical folder containing important documents in the case of your death. It'll likely hold a copy of your will and letter of wishes, as well as insurance and pension policies, contact details for your solicitor and the executors of your will, and bank account details. Make sure you let somebody know where this folder is.

What are my end-of-life wishes?



“All of us will be intimate with death at least once. When we demystify death and encourage critical thinking, research and debate about it, we will better learn how to support one another in this unavoidable part of life”

Kathy Kortés-Miller, *Talking About Death Won't Kill You: The Essential Guide to End-of-Life Conversations*

Most of us fear death, that's only natural. But part of getting over this fear, or at least making dying more acceptable, is thinking about it in the first place and, moreover, preparing for it. If, for example, you've discussed what you want to happen with your family and those close to you, and have sorted out your affairs, you're likely to be far less fearful when the time comes. And perhaps your loved ones will be, too.

To that end, ensuring your end-of-life wishes are understood by those close to you, and indeed, are protected, is crucial. First and most importantly, make a will (see page 28). Afterwards, take all of the practical steps that are necessary, such as writing a letter of wishes to be included with your will and submitting it to a solicitor for safekeeping or storing it at home in a secure and fireproof place. This will ensure that these wishes will be taken into account by the executors of your will – your solicitor or whoever you've designated.

The letter of wishes might include things you'd like to say to certain people or things you'd like to happen after you've died. For instance, you could provide instructions for what you want to happen at your funeral or memorial – or even state that you don't want one at all! The main point here is that your wishes are made clear and don't conflict with your will, though the letter is not legally binding like a will.

Of course, this also means you're going to have to think about exactly what you want, which can be difficult. Ideally, sit down with your loved ones to discuss everything with them so they know, too. This is something that will be particularly helpful if you live far away from them or are ageing, or if it comes

to a point where you've become incapacitated by a terminal illness, or mental deterioration, and need end-of-life care and decisions to be made on your behalf. An advance decision, also known as a living will, is legally binding. It involves such issues as deciding what treatment you receive – for example, whether or not you'd want to receive life-sustaining care. It's advisable to consult a lawyer in these cases and make sure they're informed of any advance decisions you make. You can also set up an ongoing power of attorney, giving someone you trust the legal authority to make decisions (financial, health/welfare) on your behalf.

On a practical note, when you're arranging to sit down with your loved ones to discuss things, you may find the below guidance helpful:

- Choose a time and place where you won't be disturbed or rushed, so you feel you can say all you want to.
- Give them advance notice so they're not taken by surprise.
- Make some notes beforehand so you cover everything.
- Don't be embarrassed if you get emotional. Be honest and talk about all your feelings, not just the positive ones.

Nothing about discussing or organising your end-of-life wishes is easy, but if you follow this blueprint it might just be a more positive experience than a negative one, and you'll be able to ensure that what you want to happen does happen. There's a lot to be said for that sort of peace of mind.

Don't have a will? You're not the only one

More than half (54%) of adults in the UK don't have a will, with 5.4 million people being unsure of how to make one. For parents with children under the age of 18 (or 16 in Scotland) it's especially important to draw up a will, as it determines who will raise your offspring in the event of your death. It's also necessary to keep your will updated – a good example, as already mentioned, is that pre-existing wills become invalid when you get married, unless you live in Scotland.

What am I supposed to leave behind when I die?

There are so many answers to this question it's hard to know where to begin. Lots of evidence of a life well lived, perhaps; good memories for all who love you; as few debts as possible; completed arrangements for your funeral; and ideally, no awful secrets that will come out after you've died.

You may want to send your loved ones on a round-the-world adventure to scatter your ashes, or on a darker note, you may feel like planning a series of unfortunate events to befall your enemies from beyond the grave. It's been done!

Whatever your thoughts on the matter, spending a little time putting your affairs in order before saying farewell to this world can save a large amount of time and money for those you leave behind.

To do this, enlist a lawyer, make a will and check your executors are happy to take on the task. Write a list of your assets, from bank accounts to obscure shareholdings (don't forget that cryptocurrency you were convinced to buy in 2016), and put all the relevant documents in one file – your death folder (see page 17). These could be property deeds, insurance policies, mortgage information, birth and marriage certificates. Remember, even if you don't own a home, a company or a Damien Hirst painting, it doesn't mean you don't have anything important to leave behind. For instance, an employee benefit in many companies is death in service cover, which can pay out a lump sum of two to four times your salary, or more, if you die while on the payroll – something worth thinking about and including details of in your folder.

Once you've assembled your death folder, don't forget to nominate beneficiaries and explain where all the relevant documents can be found. That's pretty much all the formal stuff. But what about the informal stuff?

You might want to create a personal website where your legacy can be preserved online – or leave instructions for someone to do it for you. You might want to make video or voice recordings for your loved ones, write letters to friends and family expressing your feelings and thoughts, keep a diary to be read after your death, or put together a memory box of important objects or mementos you wish others to have. There's more on all that in our chapter on saying goodbye (page 104).

At the same time, you might not want the private contents of your email inbox or WhatsApp messages to be seen by anyone – in which case, arrange for someone you trust to delete your accounts when you've gone (see page 128 for more details).

Your legacy, what you leave behind, is something entirely personal to you. Perhaps you don't want to be remembered at all. Either way, make sure to leave clear instructions. In the meantime, live well!

Don't bin your bitcoin

Researchers estimate that as much as 3.8 million bitcoin, worth up to £22.8 billion (€25.5 billion), has been carried to the grave with their holders, due to there being no explanation in their wills of how to retrieve their cryptocurrency.





But how can I leave behind some good?

“Don’t sink into the oblivion of ages. Give humanity something to remember you by”



“[The gene] leaps from body to body down the generations, manipulating body after body in its own way and for its own ends, abandoning a succession of mortal bodies before they sink in senility and death. [...] When we have served our purpose we are cast aside. But genes are denizens of geological time. [...] Genes, like diamonds, are forever”

Richard Dawkins, *The Selfish Gene*

Don’t sink into the oblivion of ages. Give humanity something to remember you by, whether it be a work of art, “loadsamoney” or simply the sheer force of your personality.

With a bit of luck, you’ll have spent your life doing some good already – supporting good causes and spreading happiness and positivity among people you meet. Heck, you may even work in a field where the whole purpose is to do good – you may be a doctor or nurse, climate-crisis activist, bin man or woman... There are countless other worthy professions, of course, and naturally, job or no job, the way you live your life also contributes to the good you leave behind. So you might think you’ve done your bit, even if that sounds a little mean-spirited. The thing is, there’s a lot we can do to ensure we leave behind some good when we finally pop our clogs, and why not? After all, we’re part of thousands of years of positive human history and progress, the same species working together to build a better future. And most religious beliefs advise giving as well as taking, doing unto others as you would have them do unto you, being generous – and that you reap what you sow.

Leaving some good – beyond helping your loved ones with whatever financial support you can – isn’t that hard or costly. For a start, have you considered organ donation? As mentioned, if you’re a resident of the Republic of Ireland and Northern Ireland, you need to opt in to become an organ donor, while in England, Scotland and Wales, everyone is now an organ donor under the law unless you opt out. If you want to go even further, you can donate your body to science, thereby allowing medical students and researchers to benefit, and hopefully humanity, too, thanks to the great life-saving discoveries those students and researchers could make.

Next on the list are charitable donations. Many people leave a portion of their estate to charity or to a cause they believe in. There are so many it might be difficult to choose one, but for the record, cancer and animal charities, along with children’s hospitals, are the most popular. You could create your own trust, charity or foundation and leave it with the funds to do good in

Every little helps

In 2017, charitable donations gifted in wills in the UK raised £2.96 billion (€3.31 billion) for good causes, a figure that’s projected to reach £3.4 billion (€3.8 billion) by 2022. In total, wills provide 15% of all fundraising for charities in the UK and 6% in the Republic of Ireland.

your name for a cause you care about – for example, planting trees in the Amazon rainforest or even your local park. Whatever you decide on, you can be assured this sort of legacy will benefit people, and the options are many and varied.

Leaving behind some good doesn’t have to be financially focused, though. You might have a collection of records, vintage magazines, unusual seashells, valuable stamps or a library of first-edition James Joyce novels you could leave to a museum/school/university for the benefit of many.

Responsible financial investment is also becoming increasingly important to people, giving them some peace of mind that the planet might survive the next global catastrophe. By investing responsibly you can use your money to help make the world a better place in the future, after you’re gone. You could invest your pension into a sustainable fund that focuses on renewable energy, for instance, to make sure that your money is being used to manage sustainable causes – that way, you’ll be taking care of the next generation from beyond the grave.

Do I really need life insurance?

“If you’re someone with a mortgage, a family and kids, have debts owing or you’re the main earner and don’t have a substantial amount of savings, the payout your loved ones would get if you were to die could be a lifeline”

“A policy of life insurance is the cheapest and safest mode of making a certain provision for one’s family”

Benjamin Franklin, 1769

Before you start thinking about funeral plans and how you’d say goodbye to your loved ones, it’s important to get the paperwork sorted. First stop: write or check your will, and appoint executors. Next? Check your life insurance policy or consider taking one out if you haven’t done so already.

With life insurance, you make a monthly payment to an insurer and in return they agree to pay out a set amount to your dependants in the event of your untimely death. If you’re fit and healthy and just starting out in your working life with little cash and lots to sort out, it’s an expense you might think you can avoid. But life insurance isn’t something that just becomes relevant in your silver years – it’s important to consider at key landmarks in life, such as buying a house with a partner or starting a family. If you’re someone with a mortgage, a family and kids, have debts owing or you’re the main earner and don’t have a substantial amount of savings, the payout your loved ones would get if you were to die could be a lifeline. Life cover can also be valuable for those without a large debt to repay. For a young couple who are renting, for instance, a death may make those rental commitments or fixed-cost bills impossible to meet for the remaining partner.

So, if family members or loved ones you’re going to leave behind would suffer financially if you died – maybe they will struggle to pay the mortgage or bills – then it’s a good idea to get some sort of life cover overall and let your dependants know the details of your policy. Remember, some companies provide life cover as part of their benefits package, so it’s also worth checking this with your employer.

How much cover do you need? Good question. Generally, the answer is as much as you’d need to fill any financial gap left by your death. You should ensure that your outstanding debts would be paid off, including your mortgage and any loans, and that you think about how much cover you might need to pay for things such as childcare, school fees or higher-education costs. It’s also important to consider flexibility within your insurance policy, to allow you to review it as your situation or family life changes over time. Enlisting the help of a financial adviser can be valuable, as they can look at your personal situation and assess what kind of cover you need. But remember: the bigger the payout you want, the higher your premiums will be, so you need to factor in affordability.

Which brings us to the cost. It doesn’t have to be expensive – life insurance is a particularly competitive market. What you pay depends on your age, health, lifestyle, smoking habit, policy length and amount of money you want to cover. Typically, if you’re younger, fitter and healthier, insurance is cheaper. If you’re a smoker, overweight, older, a drinker or just unhealthy, it could be more expensive.

Oh, and before we forget, it might also be pricier if you have a risky job – think armed forces, professional deep-sea diver or sports person. In that case, either consider taking up knitting instead or find a specialist broker who can help you.

Rome’s funerals weren’t planned in a day

The concept of life insurance goes as far back as ancient Rome, where low-income individuals made regular contributions to burial clubs. Eventually, this money would go towards the cost of their funeral to ensure they had a dignified send-off.

Do I really need a will?

“Wills are uncanny and electric documents. They lie dormant for years and then spring to life when their author dies, as if death were rain. Their effect on those they enrich is never negligible, and sometimes unexpectedly charged. They thrust living and dead into a final fierce clasp of love or hatred”

Janet Malcolm, *The New Yorker*

It's fairly simple. If you own anything of value – whether that's savings or a property – and you want to decide who inherits what you own, then you'll want to make a will. This is a written legal document that details how you would like your estate to be distributed. If you have children under the age of 18, you can also use your will to name a legal guardian (or guardians) to look after them if something were to happen to you and make provisions for their care – just make sure you check this with your preferred guardians beforehand. A will is usually accompanied by a letter of wishes, which can include things like the type of funeral service or memorial you'd like and advice for guardians on how you'd like your children to be raised.

If you're young with no dependants, have little money and own nothing of value, you can probably manage without one – unless you're attached to what happens to your body. If so, a will stating your preferences and signed by you (the testator) and two witnesses (you only need one in Scotland) is paramount if you want to make sure your executors know your wishes. According to UK death experts Farewill, one person specified in their will that their ashes should not be flushed down the toilet under any circumstances.

A will can also be used to divide assets among friends and family (and sometimes pets, if a trust is set up to pay for their care), and to make donations to charity. Once it's written, it's a good idea to pay to have it registered and stored by a solicitor for safekeeping,

or you can simply register it with the National Will Register (although this doesn't exist in Scotland) or the Irish Will Register in Ireland, or even keep it at home (as long as it's somewhere secure); just make sure to inform someone it exists. While you don't have to pay a lawyer to help with your will, there are advantages to having one. They can provide basic inheritance tax planning advice and help you avoid mistakes. Plus, because they're regulated, your beneficiaries would be able to complain to the ombudsman, or Legal Complaints Commission in Scotland, if things go wrong.

A will also helps stop disputes happening over what you leave behind and makes your final wishes clear for the avoidance of any doubt, as well as helping to manage the amount of inheritance tax your estate will pay to the state when you die. If you pass away without a will, you're treated as an intestate person and your assets are allocated under the rules of intestacy, which basically means the law of the land will decide who gets what, and only spouses or civil partners, children and some other close relatives can inherit assets. It's worth noting that, in Scotland, whether you have a will or not, your children or spouse can never legally be disinherited.

These old-fashioned laws may cause issues if there's a second marriage or you lived with someone but didn't marry. Don't worry, though, there are plenty of solicitors that specialise in wills and inheritance tax issues who will be able to help – so get will writing!

A royal privilege

If you live in the UK and die without a will and have no living beneficiaries, under the rules of intestacy your estate will go to the Crown and the Treasury will be responsible for dealing with it.



Inheritance tax... sounds complicated

“Remember there’s nothing wrong with arranging your financial affairs to reduce your own and your family’s tax liabilities. You won’t regret it!”

Put very simply, inheritance tax is a tax due to the state on the estate of a person who has died. Also known as capital acquisitions tax in Ireland, or the “gift tax”, it ain’t a fun subject, and it can get pretty complicated, so it’s worth being as informed as possible if you don’t want to end up letting the taxman have more of your cash than due.

Under the 2020/2021 tax year rules, an individual in the UK can pass on up to £325,000 of their estate without their heirs having to pay any inheritance tax. This is called the nil rate band (NRB). However, if your estate is going to a spouse or civil partner, there’s normally no tax to pay – plus, when you die, any of your unused NRB is added to their allowance, giving them a total of up to £650,000. On top of this, there’s the residence nil rate band (RNRB). This means the first £175,000 of your property’s value is exempt from inheritance tax if it’s being passed on to direct descendants – that is, children or grandchildren. As with the NRB, any unused RNRB can be passed onto a spouse or civil partner. For people whose assets exceed these thresholds, inheritance tax is usually charged at 40%. In Ireland, there are different thresholds, tax rates and rules that apply to gifts or inheritances (there’s more information about this online at revenue.ie) and capital acquisitions tax is charged at 33% for people who exceed these thresholds.

There are further reliefs alongside spousal exemption, including an annual exemption (£3,000 per year) and gifts for weddings or civil ceremonies (£5,000 for a child or £2,500 for a grandchild per year). There’s also a small gifts allowance each year, which allows you to give as many gifts of up to £250 per person as you want, as long as you haven’t used another exemption for those people. You can give away more than this, including money, property, possessions and shares, and pay no inheritance tax as long as you live for at least seven years after making the gift. In addition, you can give unlimited gifts if they’re from your regular income and don’t reduce your standard of living. Other reliefs include business property relief and agricultural relief.

Want to avoid inheritance tax? Move to Russia!
The countries with the highest rates of inheritance tax are Japan, where it reaches up to 55%, and South Korea, where the top bracket sits at 50%. On the flip side, nations such as China, India and Russia have no inheritance tax at all.

The executors of the will/estate are responsible for ensuring that inheritance tax is paid (using money released from the estate), but the beneficiaries aren’t, unless they’re also the executors. However this is common. And this means the estate’s value must be estimated, submitted and sometimes evidenced. Once all of that is done, probate via a court order can be granted. Working out the value of the estate can be done by the executors but, if possible, it’s worth getting a probate solicitor or tax adviser involved – there are countless forms to fill in, calculations to be made and thresholds to understand. It’s also a good idea to enlist the help of an expert when writing your will, too, as they’ll be able to advise on minimising the amount of inheritance tax to be paid. For instance, in the UK, if you choose to leave some money to a charity, that donation won’t be taxed, and if the donation amounts to 10% of the net estate, then that reduces inheritance tax to 36%.

Probate and inheritance tax issues can take time. Delays are prevalent. But if you do your homework, prepare your affairs in advance, and take professional advice or appoint a solicitor, the whole thing can be managed prudently and efficiently. Remember, there’s nothing wrong with arranging your financial affairs to reduce your own and your family’s tax liabilities. You won’t regret it!

What will I do if I can't afford end-of-life care?

"How people die remains in the memory of those who live on"
Dame Cicely Saunders, founder of the modern hospice movement

Many terminal or long-term sicknesses can be extremely painful and debilitating, and it might actually be months or years before such a disease finally takes you. With illnesses such as dementia, Alzheimer's, Parkinson's and multiple sclerosis, you may also require round-the-clock care from others, as you'll be unable to complete basic tasks. And you may not want that burden to fall solely on your loved ones' shoulders, or you may not have any loved ones.

It's pretty dark stuff, really. Still, compared to the rest of the world, and across the population as a whole, the UK and Ireland are good places to die. In fact, a 2015 report by the Economist Intelligence Unit rated the UK as the best place to die out of 80 countries, with Ireland ranking number four (after Australia and New Zealand).

What does that translate to in reality? It means that in most of the above cases of end-of-life care – that is, care for patients considered to specifically be in the last stage of their lives – the NHS, or the HSE (Health Service Executive) in Ireland, will meet your basic care needs. Palliative care, as this is known, which includes the management of pain and other symptoms and provision of psychological, social, spiritual and practical support, is free. Following assessment, the NHS/HSE, your local council or your hospice (hospitals specifically dedicated to people who are dying) will provide nurses and carers who come to your home and equipment such as hospital beds and wheelchairs, as well as all the pain-management medicine and support you may need.

It's unlikely to be round-the-clock care if you wish to stay at home, although it would be in a hospice.

Such care isn't always conditional on how much money you have, although it can be means-tested, especially in the UK. Often, however, it's based simply on the complexity of your medical condition. So, unless you want specialist private care or want to end your life in a luxury mountain retreat in Switzerland, in the case of terminal illnesses, you won't have an issue affording end-of-life care.

"Compared to the rest of the world, the UK and Ireland are good places to die"



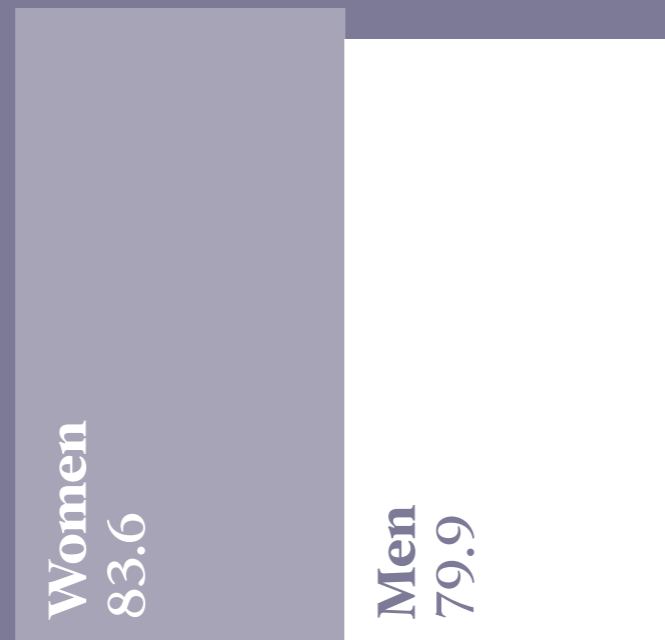
When will I die?

Whether you care to admit it or not, at some point you've reflected on when you might die. For some of us, it's just an occasional, fleeting thought, but for others it can be a recurring question. For better or worse, there's no magic death clock that can give you an exact answer, but a lot of scientific research has been done to give us a better understanding of when our time might be up.

Life expectancy in the UK over two centuries (years)



Life expectancy in the UK today (years)



Life expectancy for the homeless is shockingly low in England. In 2018, the Office for National Statistics (ONS) reported that the average age for homeless people to die in England and Wales was 45 years for men and 43 for women.

In the UK, life expectancy has increased greatly over the past 250 years, thanks to better housing, education, sanitation and medical advancements. While the average life expectancy hovered around 39 years in the late 1700s, it is now 81.4 according to the UN.

In 2019, figures from the Department of Health indicated that, in Ireland, the average life expectancy at birth is 80.4 years for men and 84 for women. In England and Wales, according to the The King's Fund, it's 79.9 and 83.6, respectively, while in Northern Ireland the average is 78.5 and 82.3.

According to the Central Statistics Office, malignant cancers were the main cause of death in Ireland in 2019, followed by circulatory disease. In the UK, it's currently dementia (including Alzheimer's). Meanwhile, Bupa reports that almost 80,000 people die annually from smoking-related diseases in the UK. It goes on to say that smoking can reduce your life expectancy by up to 10 years, and after you reach the age of 40, each additional year that you keep up the habit reduces your life expectancy by another three months.

Generally, women tend to have a longer life expectancy than men, but this hasn't always been the case. In the 19th century, men lived longer than them. Different factors, such as biology, behaviour and environment, have contributed to this shift, with medical advancements, particularly regarding childbirth, giving women the upper hand. Research from 2020 (Our World in Data) shows that, in Russia, women live 10 years longer than men on average. The high mortality rate among men is theorised to be caused by alcohol poisoning, smoking and stress.

Despite the commonly held belief that living by the sea increases your life expectancy, inhabitants of the seaside town of Blackpool have a significantly low life expectancy rate: 74.5 years for men and 79.5 for women.

If you're a Londoner, life expectancy at birth is 80.7 years for men and 84.5 for women. Compared with the northeast, which has the lowest life expectancy in England, this represents a difference of 2.8 years for both sexes.

The ONS reports that the lowest healthy life expectancy for women in England was found to be in Nottingham, at an average of 54.2 years.

The United Nations Development Programme released a study in 2019 that showed the nations with the highest life expectancy in the world are Hong Kong (84.7 years), Japan (84.5) and Singapore (83.8). Ireland came in 16th, while the UK ranked 29th.

In *Population Change and Trends in Life Expectancy*, a 2018 survey by Public Health England, it was reported that, since 2011, the rate of growth for life expectancy has slowed for both men and women.

In 2020, the National Records of Scotland reported that the average life expectancy in the country is 77.1 years for men and 81.1 for women. However, while this is the lowest life expectancy of all the countries in the UK, Scottish men spend a higher proportion of their life in good health compared with their counterparts in England, Wales and Northern Ireland.

Your bucket list



Whether it's climbing Mount Everest or trying every cocktail on the menu in your favourite bar, there's no right or wrong way to do a bucket list. Put simply, it's a wish list of everything you'd like to do before you die. It's impossible to know when you might go, so there's no time like the present to make your dreams happen and live your best life. This is a space to write down anything that you might like to experience before your time is up.



20 things to do before you die

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Interview with *Louise Winter* Funeral director

The founder of Poetic Endings, a contemporary and ethical funeral directors based in London, shares her thoughts on how the funeral industry is changing for the better

Louise Winter is a progressive funeral director and the founder of Poetic Endings, a London-based funeral service that offers “thoughtful, creative and affordable funerals”.

She is also a co-director of Life. Death. Whatever., an initiative that aims to shake up the dialogue surrounding death and dying. Her new book *We All Know How This Ends* was written with the equally progressive Anna Lyons, an end-of-life doula.

Q What exactly does the term “progressive funeral director” mean?

A It means that we’re not like other funeral directors! More conventional funeral directors often have a set way of working and don’t really know how to go outside that. They’re more [traditional] and can be inflexible in their approach. The term “progressive funeral director” demonstrates a different attitude and approach towards funerals. That doesn’t necessarily mean turning funerals into parties and having big celebrations of life, it means bringing a different skill set to the role – creativity, emotional intelligence and more flexibility. [At Poetic Endings] we like to think that we understand the meaning of ritual and ceremony, but also that it needs to be relevant to our times. Ritual without relevance is just a formality. We try to incorporate a creative process into the funeral service we offer, which I hope serves bereaved people of today and tomorrow.

Q Why do you think we still have a Victorian-esque image of what funerals should look like in the UK – the top hats and horse-drawn hearses?

A Victorian funerals are a bit of a myth perpetuated by the funeral industry. The industry is not that old – the Victorian way of doing funerals didn’t necessarily involve funeral directors. Many people arranged funerals themselves and cared for the person who had died at home in the front room. During the wake, everyone came to visit the person to make absolutely sure they were dead before they were buried. Then, times changed and society became more squeamish about death, for various reasons – we had two world wars, the NHS was introduced, we had a major flu epidemic, we learnt more about germs and medicine, religion became less relevant and set beliefs in there being afterlife became less common. All of these things came together to mean that death was something

people didn’t want in their homes any more. It became this thing that people wanted to keep at a distance, as far away as possible. Funeral directors did exist but they weren’t as commercial as they are now. They were often builders or joiners who were asked to make coffins. They quickly saw an opportunity to turn something that used to belong to family and friends into a commercial process. That’s how the high street funeral director became the norm. That continued to the point where we are now, where the government has had to step in to investigate the funeral industry due to questionable practices and exploitative behaviour.

Q Please tell us a bit about your book *We All Know How This Ends*.

A I started the project Life. Death. Whatever. with my colleague Anna Lyons, who works with people who are facing the end of their life. Life. Death. Whatever. is all about coming together to help everyone to have a more empowered approach to whatever they’re going through. Whether they’re facing difficult conversations with their doctor or are imminently arranging a funeral, they need to know what questions ought to be asked or what’s needed. The book is a mixture of our and other people’s experiences, but takes readers on a journey of everything they’re likely to go through when facing the end of their lives, plus how exploring our mortality can mean that we can live better lives. It’s definitely a book for everyone – everyone should read it at some point.

Q Where did the name for your progressive funeral service Poetic Endings come from?

A I made up the name – it just came into my head one day. It came from my love of poetry and it’s to do with how poems don’t necessarily talk about beautiful things, they cover some really difficult subjects, but the whole point of a poem is that they take something difficult and package it in this beautiful way – like I wanted to do with funerals. Funerals are not always beautiful with a happy ending for someone who has just died peacefully in their sleep. They’re often really tragic and difficult. But we can bring some poetry to them, not in the form of words, but in the form of how we handle the situation and our approach to it. I think we all deserve a poetic ending. Ultimately it will help the people who survive us to live their best lives.

Q What do you believe makes a good farewell?

A Emotional engagement, taking a risk, getting involved in aspects of the funeral that seem scary. Transformation happens when people are prepared to take a risk and do something that's out of their comfort zone, whether that's standing up at the funeral and saying something, or seeing the person who has died. What we're trying to do as funeral directors is help people to get in touch with what it is that would be a risk for them and help them feel safe and supported in doing it.

Q Could you share some of the most memorable services you've been involved with organising?

A I think they're all really memorable in their own way. Sometimes they're really complex – we've built yurts in the middle of the countryside and we've had sound systems for people who really loved music and the quality of sound was super-important to them. Equally we've done really simple things where it's been 20 minutes, early in the morning, at the crematorium chapel, one person sitting inside, a bird singing outside, and just supporting that person saying their goodbye. Often, the most simple funerals are the most difficult, the most emotionally complex. Funerals are varied – I can talk about all the different coffins and hearses you can have, but really it's the emotional engagement with the process that makes a funeral unique and memorable.

Q Are there any trends occurring in the funeral industry right now?

A Not really trends, but we've noticed the level of engagement increasing. Rather than just going along with what a funeral director on the high street says, people are wanting to get involved and ask lots of questions and participate. Almost every call we get now is from someone who's very engaged, has a whole list of questions for us and is consulting different funeral directors to find the right one for them. That's something we weren't experiencing a few years ago. It's becoming much more mainstream, because different generations have different expectations.

Q Do you see any common misconceptions among your clientele about what kind of funerals you can and can't have?

A Yes, that a person has to be embalmed before you can see them, or that funerals have to take place in a church. That you have to have a vicar, or that you can only have five seconds of music. People often have very restricted ideas about what funerals are, and they're often very surprised when they find out that there are actually very few rules. In general, people can have the service they want – we start with a blank page and create the rituals and ceremonies that serve the people who attend the funeral.

Q Do you have any favourite resources about death and funerals?

A Amy Cunningham in New York – she's one of my favourite funeral directors.

“Victorian funerals are a bit of a myth perpetuated by the funeral industry”

“I personally embrace planning for my death. Firstly, if I’ve already told my kids what I want, where I want my ashes to go, the music that I want played at the funeral, there’s relief in that because I know that they’re prepared”

TV personality Jeff Brazier, in an interview for Lost for Words, Royal London’s 2020 exhibition in collaboration with RANKIN

Interview with *Ben Buddy Slack*

Founder of The Swan Song Project

The Yorkshire-based singer-songwriter reflects on the power of music to help individuals prepare for the end of their lives

Ben Buddy Slack realised the importance of saying goodbye after his grandmother died. Based in Yorkshire, the folk musician now runs The Swan Song Project, which pairs a professional songwriter with anyone facing the end of their life and terminal illness. Together, they write and record a song as a fitting tribute to that person's legacy.

Q What inspired The Swan Song Project?

A It was when I lost my grandma. She always loved music and we'd sing and play music at her house. Towards the end of her life she was in a care home. My uncle and I went to visit her one day when she was pretty unresponsive, until we started playing "Black Velvet Band", which was her favourite song. We were holding her hand and she started tapping her fingers and her face kind of lit up – it was a really powerful moment and memory. A few years later, my mum and great-auntie were speaking about it and I thought, "Wouldn't it have been nice if we had recorded Grandma singing with us?" Then I thought, what if my grandma had written a song – how nice would it be to have a song she'd written for us? At the time I was doing a lot of songwriting with people in the community, working in prisons and various settings, and I wondered if I could do that with people at the end of their lives. I contacted a few hospices in Leeds and Bradford and they all got back to me and said yes! We started by working with [the charity] Marie Curie.

Q Tell us a bit about the kind of songs you write with people facing the end of their life. What kind of topics come up?

A We've written songs about all sorts of things. Many choose to express their love to their friends and family. A lot will reflect on their life, sometimes reaching new conclusions about it. There's one song I remember from fairly early on in the project. The woman came to us feeling quite angry – she'd had a really hard life and, just when things were looking up, she got cancer. She felt like she'd had a really hard time. So we thought her song would probably be about that. But then, when we started talking about it, she thought she'd been really lucky in some ways as well. She felt lucky to have her children and felt proud of them. By the end, the song was no longer an angry song – there was a bit in it about hard times, but the overall message was that her life had been a good one. Sometimes the songwriting process can help to change people's perceptions. When you start thinking about your life and putting it into an art form, you might see it in a different way. It's such a privilege to have those conversations with people.

Q As a songwriter and musician, what does it mean to you to use music in this way? Has it changed how you feel about music?

A I went into it a bit knuckleheaded. I thought, "Oh, I'll be fine," but it's like dealing with compounded grief, which is tough. I don't think there's a way of doing it properly without making a connection with someone. So when you lose them, it hurts. One thing I've learnt is that it doesn't matter how much you rationalise or intellectualise death. I know from the beginning that the person I'm working with is at the end of their life, but you can't think your way out of the feeling that comes with that. I don't know if that's changed the way I feel about music but I would say it's deepened it. I'm a big believer in music and songs – they're incredibly powerful. Seeing that in practice, I've thought more about how songs work and the life of a song. They don't have to be for mass consumption. If a song is made just for one person and it means a lot to that person, then that's all it needs to do. Someone might only want their wife to hear it, and that's completely fine.

Q Why do you think songwriting is a good form for saying goodbye?

A I guess a song feels communal. You can sit and listen to a song together. A song washes over you in a certain way, along with the beauty of the music and the voices. I remember hearing about people who would ring someone's answerphone over and over again after they'd gone, just to hear their voice. Voices are important. Like with my grandma – it would have been so easy to press record, but we never thought to do it. There's something about the structuring of a song that consolidates ideas, too. Writing a song can help you say what you really mean.

Q What kind of impact has working on The Swan Song Project had on your feelings about your own mortality?

A Well, when you're young, you don't want to think about this stuff. I've written songs with a few young people. I worked with a woman who was the same age as me and that was particularly tough. It makes you aware that there's no logic or justice to it. You can get a terminal illness at any age. It's definitely changed my view of my own mortality in that sense and given me a bit more appreciation for my health – it's pushed me to do some things I was putting off. I'm quite lucky as my partner works at one of the hospices and we talk about it openly. But then I speak to other people and I realise they aren't comfortable talking about it. Part of our aim with the project is to try to improve the conversation about dying. We started a podcast during lockdown that talks about the songwriting craft and music that means something to those with bereavement. Sometimes hearing a song is easier than reading about it.

Q What are your hopes and ambitions for The Swan Song Project?

A My big goal is to make swan songs part of our culture. That when someone is getting older or facing the end of their life, it's normal for them to think, "I'm going to write my song." That would be a beautiful thing. You don't have to do it with us, or with a professional musician. I hate music snobbery and how we think musicians are different to the rest of us. They are just people who practise music – everyone has music taste and a way of expressing themselves that's unique to them. Anyone can write a song. It can just be a little tap and it doesn't have to be pitch perfect. One of the things that keeps me going with the project is when people tell me, "Oh, I wish this had been around a year ago when my dad was still here." That's why I'm looking forward to writing more and more songs.

“My big goal is to make swan songs part of our culture. That when someone is getting older or facing the end of their life, it's normal for them to think, ‘I'm going to write my song’”

*TV presenter Konnie Huq,
from an interview as part
of Lost for Words, Royal
London's 2020 exhibition in
collaboration with RANKIN*

“I’ve never really considered writing my own will. Or I think [dying is] far away, I’m so young. The loss of my parents didn’t spur me on to write my will or get my affairs in order, but I think it might have been too much to deal with at the time. Only with COVID-19 has it spurred my husband on to write a will and, actually, I think I’m in a better place than I probably was back then to do it anyway”

Interview with *Barry O'Dwyer* CEO of Royal London

Insurance expert and leader of the Royal London group on why talking about death is so important and the warming traditions of the Irish wake

As CEO of the mutual life, pensions and investment company Royal London, Barry O'Dwyer knows a thing or two about death. The Irishman is passionate about demystifying financial matters and has seen first-hand how preparing your paperwork appropriately for your death is a sign of love. He oversees Royal London's campaigns and political lobbying, which aim to make an impact on issues such as probate mismanagement and funeral poverty.

Q Why is talking about and planning for death important?

A It's a strange subject to be so taboo, because it's a natural part of life. Thinking about death triggers an insight into grief for many people, and it's understandable why many of us are reluctant to go there. I don't like thinking about the death of anyone close to me. The subject has to be handled and discussed sensitively with loved ones. So why do I think talking about death is so important? Obviously, in my line of work I see the positive impact of making financial plans – receiving a life insurance payout, for instance, or the proceeds of a funeral plan, can be the difference between a whole family coping financially or struggling financially. Making these sorts of plans, ultimately, is a form of love. It may not be the most romantic purchase you'll make but it might be one of the most loving. That's one of the key reasons I think talking about death is so important.

Q What does “dying well” mean to you?

A Being content that you've led a good life and you've made a positive impact on your family and the community that you leave behind, making sure that you don't die with regrets about not having told people you love them. These are the sorts of things that come to mind first and foremost when I think about dying well.

In a practical sense, there's something about having made plans so that your loved ones know what you wanted – talking to them in advance, leaving them with the information they need, making sure that you pass on as much wealth as possible to the people or causes you loved, which is a big part of what we do as an industry. In general, lots of people are unprepared for their death. Accepting death while you're alive means you can make the most of the time that you have. It's this idea that you feel you've had a positive impact on people when you're alive and you're leaving them with good memories.

Q Any top tips or simple tricks for leaving behind more wealth?

A The core thing to do is to write a will, so that you're deciding where your money goes. Lots of people die without one. People have this perception that if you die without a will it's not a big problem because your wealth will automatically go to your loved ones, but it may not. Essentially, if you die without a will, the law will determine where your money goes, and it may not be in the direction that you'd expected.

The other thing is there are lots of practical ways in which people can limit the amount of inheritance tax they pay. Obviously, it applies at higher levels of wealth and it's perfectly right and appropriate to pay inheritance tax, but there are ways in which you can make sure that you don't pay too much, meaning you can leave as much as possible to your loved ones. That's where good financial planning comes into its own and this is where financial advisers can add a huge amount of value, helping you to understand the best way of structuring your finances before you die.

Q Has working in this industry changed your own relationship with dying?

A It's hard to know because I'm struggling to think about how I perceived it before! I'm an actuary, and part of your training to become one is to understand the financial consequences associated with the different ways people die, and conversely, the financial consequences of people living much longer than they expected. That inevitably makes you think differently. When I hear a phrase on the news like “thousands of lives could have been saved”, I automatically think of it as “thousands of lives could have been prolonged”. They can't be saved. The way we talk is an example of the way we fail to acknowledge death as an inevitable. But we're all going to die. One of the stats that blows my mind is how about 50% of new mortgage applicants don't take out life insurance. I'd like to speak to each one of them and remind them that they're not in full control of when they're going to die, but they can be in full control of what the aftermath looks like for their families. If mortgage applicants are in their thirties or forties, they're probably not going to die for the next 20 to 25 years, but if they do, the consequences for their families could be horrendous. So maybe it's changed my relationship with death because, like a lot of people in this industry, I've become passionate. I'm passionate that people should understand how to protect their families.

Q This book touches on different cultural attitudes to death in the UK. You're Irish, how do you see these differences?

A My view is, fundamentally, people aren't all that different in the world, but customs and beliefs are. It's quite interesting that they can make a real difference to the experience of death. The most obvious difference for me is religious belief. I've seen people take huge comfort in their religion at a time of death. Particularly when it's an untimely death. The thought that it isn't final provides huge solace for some people. More generally, though, I grew up in this environment of open caskets and wakes, so that if you attended a funeral, you could see the person one last time. Often, people would touch or kiss the corpse. Some of these traditions probably seem odd, but they do serve a purpose in helping communities to heal and honour their dead.

The concept of the Irish wake is possibly a more extreme version of what I've seen more and more in modern funerals in the UK. There's a move away from that slightly austere, traditional set-up, and more recognition that a funeral should be a celebration of a person's life. It's a chance for those left behind to remember the person that they've loved. I think it's becoming more common to share funny stories involving the person concerned at their funeral. That helps the people who are left behind, and it's nice for everyone to think their friends and family might be laughing at their funeral and it hasn't been a totally depressing affair. Some of the traditions of the Irish wake are reflected in the fact that people are more accepting that a funeral should be a combination of sadness and celebration. It can be an occasion to laugh together while remembering the person who has gone.

Q Are there any quotes, books, films or poems about death that are particularly meaningful to you?

A I like this quote, from Mark Twain – “The fear of death follows from the fear of life. A man who lives fully is prepared to die at any time.” That reminds me of what I was saying about preparing and actually it being a very loving thing to do, to prepare for the eventuality. A film that sticks in my mind is *Coco*, the Pixar film. It's a really nice way of introducing the subject to kids and it's a great film for families to use to talk about death.

“I grew up in this environment of open caskets and wakes, so that if you attended a funeral, you could see the person one last time”

Further resources

Here are some easily accessible resources and websites that can point you in the right direction when it comes to tackling the logistics of wills, tax, probate, legacies and more in the UK and Ireland

Useful charities and organisations

Age UK

The UK's leading charity for supporting older people.
ageuk.org.uk

Alone

An Irish charity supporting older people to continue living independently.
alone.ie

Citizens Advice

Provides information on the legal rights of residents in each nation of the UK.
citizensadvice.org.uk

Citizens Information

Current, comprehensive information on social and public services in Ireland.
citizensinformation.ie

Compassion in Dying

Offers guidance on end-of-life planning, supporting people to make advance decisions, also known as living wills.
compassionindying.org.uk

Dying Matters

Run by a national coalition of individuals and organisations, this campaign aims to raise awareness and build an open culture of talking about dying, death and bereavement.
dyingmatters.org

End of Life Care Coalition

A group of charities and organisations calling for high-quality and personalised care as people approach the end of their lives.
endoflifecampaign.org

HMRC

The UK government's department for guidelines and information on tax, including inheritance tax.
gov.uk/government/organisations/hm-revenue-customs

Revenue

Ireland's government site for tax and customs, with information on gift and inheritance tax.
revenue.ie

First steps

A list of useful links to helpful charities and organisations to help you think about, plan and record your end-of-life wishes, as well as deal with the paperwork after a loved one dies. The range of topics they cover includes money, support and legal issues.

Age UK: legal information

Information on a variety of legal issues, such as choosing a power of attorney and making a will.
ageuk.org.uk/information-advice/money-legal/legal-issues

Citizens Information

Essential information on what do when someone dies in Ireland and voluntary services that offer support.
citizensinformation.ie/en/death/when_someone_dies_in_ireland.html

Royal London

A document that simplifies recording all your funeral wishes and personal and financial details so that you have them in one place.
royallondon.com/articles-guides/learn/bereavement/planning-ahead-to-protect-your-family/when-im-gone-list

A guide to where to find help when someone dies. It covers everything from how to deal with debt, resources for financial aid for paying for funerals and the support that's available for bereaved children.
royallondon.com/articles-guides/your-money/when-someone-dies

The Irish Hospice Foundation

Resources to help with planning for death and end-of-life care.
hospicefoundation.ie/programmes/public-awareness/think-ahead

The Money Advice Service

Information on how to deal with money after a death, including paying for funeral costs and sorting out an estate when there's no will.
moneyadvice.service.org.uk/en/categories/when-someone-dies

Power of attorney

Information on how to give a trusted loved one power over your legal decisions, should you become incapacitated through ill health.

General guidance

royallondon.com/articles-guides/your-money/power-of-attorney

Nation-specific guidance

England and Wales

gov.uk/power-of-attorney

Scotland

mygov.scot/power-of-attorney

Northern Ireland

nidirect.gov.uk/articles/managing-your-affairs-and-enduring-power-attorney

The Republic of Ireland

citizensinformation.ie/en/death/before_a_death/power_of_attorney.html

Your legacy

If you're looking to use your last wishes to create some positive changes when you're gone, here's some further information on how you can donate your organs, tissues and body, leave money to a charity in your will, or set up a charitable trust.

Organ donation in the UK

In England, Scotland and Wales your organs will be automatically donated after you die, unless you opt out. In Northern Ireland you must opt in if you'd like to donate your organs.

organdonation.nhs.uk

Organ donation in the Republic of Ireland

In Ireland you need to register yourself as an organ donor.

hse.ie/eng/about/who/acute-hospitals-division/organ-donation-transplant-ireland

Donating your body in the UK

Information about donating your body to medical research in the UK.

hta.gov.uk/faqs/body-donation

Donating your body in Ireland

In Ireland, you can register to donate your body for scientific research at a number of further-education institutes, such as:

The Royal College of Surgeons in Ireland

rcsi.com/dublin/about/faculty-of-medicine-and-health-sciences/academic-departments/anatomy-and-regenerative-medicine/anatomical-gift-programme

Trinity College Dublin

tcd.ie/medicine/anatomy/donation

UCD School of Medicine & Medical Science

www.ucd.ie/medicine/bodydonation

Leaving money to a charity

Information on how to make a financial gift to a charity in your will.

rememberacharity.org.uk/leaving-a-gift/how-to-leave-a-gift-in-your-will

Setting up a charitable trust

Guidance on setting up a charity in the UK.

gov.uk/set-up-a-charity

Writing a will

In order to ensure that your end-of-life wishes are going to be met, it's important to write a will. The links below cover the specifics of drafting a legally binding will in the UK and Ireland, whether you need a solicitor and where to find one if you do.

General guidance

royallondon.com/articles-guides/your-money/making-a-will

Nation-specific guidance

England and Wales

gov.uk/make-will/writing-your-will

Scotland

lawscot.org.uk/for-the-public/what-a-solicitor-can-do-for-you/making-a-will

Northern Ireland

nidirect.gov.uk/articles/making-will

The Republic of Ireland

citizensinformation.ie/en/death/before_a_death/making_a_will.html

Do you need a solicitor?

citizensadvice.org.uk/family/death-and-wills/wills/#b-whether-you-should-use-a-solicitor

Finding a solicitor

England and Wales

solicitors.lawsociety.org.uk

Scotland

lawscot.org.uk

Northern Ireland

lawsoc-ni.org/solicitors

The Republic of Ireland

lawsociety.ie/Find-a-Solicitor

Applying for probate

Guidance on the process of applying for the legal right to handle someone's estate after their death.

Nation-specific guidance

England and Wales

gov.uk/applying-for-probate

Scotland, where it's referred to as "confirmation"

mygov.scot/confirmation

Northern Ireland

nidirect.gov.uk/articles/applying-probate

The Republic of Ireland

citizensinformation.ie/en/death/the_deceaseds_estate/dealing_with_the_deceaseds_estate.html#156c52

Inheritance tax

Trying to wrap your head around the different thresholds and exemptions? Here's the government guidance on inheritance tax in the UK and Ireland, as well as some explanatory reading.

Government outlines

The UK

gov.uk/inheritance-tax

The Republic of Ireland

revenue.ie/en/gains-gifts-and-inheritance/gift-and-inheritance-tax-cat/index.aspx

Help with inheritance tax

moneyadvice.service.org.uk/en/articles/a-guide-to-inheritance-tax

ageuk.org.uk/information-advice/money-legal/income-tax/inheritance-tax