FREE CHECKLIST

Financial record checklist

Everything the person who deals with your affairs would need to find, in one place: bank accounts, savings, investments, crypto, property, debts, digital accounts and key documents.

None

There is no central UK register of bank accounts, investments or crypto holdings

6 months

Inheritance Tax is due six months after the end of the month of death

1 record

Saves your executor weeks of searching through post, statements and email

Why this matters

Banks, platforms and lenders only know about their own customers, and nobody contacts the family to say an account exists. Your executor has to rebuild the picture from post, statements and email. Accounts that are online only, or that you rarely use, are the easiest to miss.

How to use this checklist

- Fill in one row per account. Leave out anything you are unsure of rather than guessing.
- Use the last four digits of account numbers, not the full number.
- Tell your executor where you keep this record.
- Review it once a year, and whenever you open or close an account.

Never write down

- Passwords, PINs or memorable words
- Online banking or app logins
- Full card or account numbers
- Crypto seed phrases or private keys

Your executor needs to know where to look and who to contact, not how to log in.

Pensions and life insurance

These have their own sheet in our free **Pension and policy record**, because from 6 April 2027 most unused pensions count towards the estate for Inheritance Tax and your executor must report them before probate.

SECTION 1

Bank accounts, savings and NS&I

Include current accounts, savings, cash ISAs, Premium Bonds and other NS&I products, and any account you rarely use.

Bank or provider	Account type (current, savings, cash ISA, Premium Bonds)	Last 4 digits	Sole or joint (with whom)	App or online only?	Where statements are

Tips

- **Check your app list.** App-only banks often send no paper post, so your executor may never see a letter from them.
- **Joint accounts** usually pass straight to the surviving holder, but your executor still needs to know they exist.
- **Premium Bonds:** note your NS&I holder number if you have it. Bonds can stay in the prize draws for a time after a death, so your executor needs to know about them.

SECTION 2

Investments and crypto

Include stocks and shares ISAs, general investment accounts, shares held directly with a registrar, employee share schemes, Child Trust Funds and Junior ISAs you manage.

Platform, adviser or registrar	Type (stocks ISA, GIA, shares, JISA, employee scheme)	Account or holder reference	Adviser, if any	Where documents are

Crypto

Do not write seed phrases or private keys here. Record where they are kept and who knows how to reach them.

Exchange or wallet	Type (exchange account, hardware wallet, software wallet)	Roughly what is held	Where recovery details are stored	Who knows

SECTION 3

Property, mortgages and debts

Include your home, rental or holiday property and any property abroad.

Property address	How owned (sole, joint, tenants in common)	Mortgage lender	Insurance on the mortgage?	Where the deeds are

Debts and credit

Credit cards, loans, car finance, buy now pay later, overdrafts and anything you have guaranteed for someone else.

Lender	Type	Last 4 digits or reference	Payment protection or insurance?	Where statements are

SECTION 4

Digital accounts and key documents

Email often holds the trail to everything else. Google and Apple let you choose in advance who can access your account after death.

Service	Used for (email, photos, payments, subscriptions)	Legacy contact set up?	What should happen to it

Where to find key documents

Document	Where it is kept	Notes
Will (original)		
Lasting power of attorney		
Property deeds		
Trust deeds		
Birth and marriage certificates		
Funeral wishes or funeral plan		
Passport and driving licence		

SECTION 5

Key contacts and next steps

Role	Name and firm	Phone or email	Notes
Executor			
Solicitor			
Accountant			
Financial adviser			
Mortgage broker			
Who knows where this record is			

Your checklist

- ☐ Every bank and savings account listed
- ☐ Investments and crypto listed, with no keys written down
- ☐ Property, mortgages and debts listed
- ☐ Legacy contacts set for email and phone
- ☐ Executor knows where this record is
- ☐ Next review date: _____

Where this record lives

Paper copy kept at: _____

Digital copy kept at: _____

Last updated: _____

Want this kept up to date for you?

A paper record goes out of date the day you open a new account, and nobody receives it unless they know where to look. SuccessionKeeper is a private financial record of your accounts, pensions, policies and property. It never connects to your bank or asks for passwords. Regular check-ins keep it current, and if you stop responding, a controlled-release process sends a structured summary to the people you name.

Start your free 14-day trial at successionkeeper.com. No card needed.

This checklist is general information for UK readers, not financial, legal or tax advice. SuccessionKeeper records where your accounts are held. It does not trace or recover accounts, move money or give advice.