FREE CHECKLIST

Pension and policy record

One place to note every pension and life policy you hold, so the person who deals with your affairs knows exactly who to contact. It takes about 30 minutes.

None
There is no central UK register of pensions or life insurance policies

6 April 2027
From this date most unused pensions count towards the estate for Inheritance Tax

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

Why this matters

Pension providers and insurers only know about their own customers, and they are not told automatically when someone dies. From April 2027 your executor must find every pension, get its value and report it to HMRC before probate. A missing pension or policy can delay everything else.

How to use this checklist

- Fill in one row for each pension and each policy.
- Use old statements, payslips and bank statements to jog your memory.
- Tell your executor where you keep this record.
- Review it once a year, and after any job change or house move.

Never write down

- Passwords or PINs
- Online banking or app logins
- Full card or bank account numbers

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

What counts as a pension or policy?

Current and old workplace pensions, personal pensions, SIPPs, drawdown, annuities, overseas pensions, term and whole-of-life cover, mortgage protection, over-50s plans, funeral plans, death-in-service cover from your employer and any business cover such as relevant life or key person insurance.

SECTION 1

Your pensions

Include every pot, even small ones from short jobs. Your State Pension does not need a row.

Provider or scheme	Employer it relates to	Years paid in	Member or policy number	Type (workplace, personal, SIPP, drawdown)	Expression of wish done? (date)	Where the paperwork is

Tips

- **Lost track of one?** The free GOV.UK Pension Tracing Service gives contact details for old workplace schemes.
- **Expression of wish:** this form tells pension trustees who you want to receive your pension. Check it names the right people, especially after divorce or a new partner.
- **Unmarried?** A pension left to a partner you are not married to or in a civil partnership with does not get the spouse exemption from Inheritance Tax from April 2027.

SECTION 2

Life insurance and other cover

Include cover through your employer and your business, and any old policies you still pay for or that are paid up.

Insurer	Type of cover	Policy number	Personal, employer or business	Written in trust? Trustees	Adviser or broker	Where the paperwork is

Death-in-service cover

Employer: _____

Multiple of salary or amount: _____

Expression of wish done? Yes / No Date: _____

Policies in trust

A policy written in trust is usually paid to the trustees without waiting for probate. Make sure your trustees know they are trustees and where the trust deed is kept.

SECTION 3

Key contacts and next steps

Role	Name and firm	Phone or email	Notes
Executor			
Financial adviser			
Solicitor (holds will?)			
Accountant			
Employer HR or pensions team			
Policy trustees			

Your checklist

- ☐ Every pension listed
- ☐ Every life policy listed, including work and business cover
- ☐ Expression of wish forms checked
- ☐ Trustees told about policies in trust
- ☐ Executor knows where this record is
- ☐ Next review date: _____

Where this record lives

Paper copy kept at: _____

Digital copy kept at: _____

Last updated: _____

Bank accounts, savings, ISAs, Premium Bonds, shares, crypto and property are covered in our free Financial record checklist (PDF, 6 pages).

Want this kept up to date for you?

SuccessionKeeper is a private financial record of your pensions, policies, accounts 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.

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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. Read our guide to pensions and Inheritance Tax from April 2027 at successionkeeper.com/blog.