SuccessionKeeper
Wealth & Legacy Manager

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

How to fill it in

- Fill in one row for each account. Three fields: who it is with, what type it is, and the details.
- The grey prompts above each details column show what to write. The first row is an example.
- Leave out anything you are unsure of rather than guessing.
- Tell your executor where you keep this record, and review it once a year.

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 record 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	Details
NAME • As it appears on letters, statements or the app	CHOOSE ONE • Current account • Savings account • Cash ISA • Premium Bonds • Other NS&I • Fixed-term bond • Other	INCLUDE • Last 4 digits of the account number • App or online only? • Country it was opened in • Contact phone or email • Sole or joint (with whom) • Where statements are • Online portal (web address)
Example: *Example Bank plc*	*Current account*	*Last 4: 1234. Joint with Sam. App only, no paper statements. Statements in the app and emailed monthly. Opened in the UK. examplebank.co.uk. 0300 000 0000.*

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.

SECTION 2

Investments

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

Platform, adviser or registrar	Type	Details
NAME • Platform, adviser firm or share registrar	CHOOSE ONE • Stocks and shares ISA • General investment account (GIA) • Shares held directly • Junior ISA • Child Trust Fund • Employee share scheme • Other	INCLUDE • Last 4 digits of the account number, or holder reference • Where documents are • Contact phone or email • Adviser, if any • Online portal (web address)
Example: *Example Investments Ltd*	*Stocks and shares ISA*	*Last 4: 5678. No adviser. Annual statements in the filing cabinet, top drawer. exampleinvest.co.uk. 0345 000 0000.*

SECTION 2 CONTINUED

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	Details
NAME • Name of the exchange, or the make of the wallet	CHOOSE ONE • Exchange account • Hardware wallet • Software wallet • Other	INCLUDE • Roughly what is held • Who knows where they are • Web address • Where recovery details are stored • App name • Contact phone or email
Example: *Example Exchange*	*Exchange account*	*About £2,000 of bitcoin. Recovery details in the sealed envelope with my will. My sister knows. Example Exchange app. exampleexchange.com. support@exampleexchange.com.*

SECTION 3

Property and mortgages

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

Property address	How it is owned	Details
NAME • Full address, including the country if abroad	CHOOSE ONE • Sole owner • Joint tenants • Tenants in common • Owned abroad • Other	INCLUDE • Mortgage lender and last 4 digits of the mortgage account • Buildings insurer • Letting agent, if rented out • Insurance that pays off the mortgage? • Where the deeds are (or the Land Registry title number) • Contact phone or email
Example: *12 Example Road, Anytown*	*Joint tenants*	*Mortgage with Example Building Society, last 4: 9012. Mortgage protection with Example Life. Buildings insurance with Example Insure. Deeds held by the lender; title number AB123456. 0800 000 0000.*

SECTION 3 CONTINUED

Debts and credit

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

Lender	Type	Details
NAME • Lender, as on statements or the app	CHOOSE ONE • Credit card • Personal loan • Car finance • Buy now pay later • Overdraft • Guarantee for someone else • Other	INCLUDE • Last 4 digits or reference • Payment protection or insurance? • Online portal or app • Sole or joint (with whom) • Where statements are • Contact phone or email
Example: *Example Card Services*	*Credit card*	*Last 4: 3456. Sole. No payment protection. Statements by email. examplecard.co.uk. 0345 000 0001.*

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SECTION 4

Digital accounts

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	Details
NAME • For example Google, Apple, Microsoft, PayPal, Facebook	CHOOSE ONE • Email • Photos and files • Payments (for example PayPal) • Subscriptions • Social media • Phone or cloud account • Other	INCLUDE • Email address or username (never the password) • What should happen to it (close, keep, download photos) • Legacy contact set up? Who? • Where recovery codes are kept (not the codes)
Example: *Google account*	*Email*	*name@example.com. Legacy contact set up: Sam. Download the photos, then close it. Recovery codes in the folder with my will.*

SECTION 4 CONTINUED

Where to find key documents

Document	Where it is kept, and who holds it
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, firm, and phone or email
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 or spreadsheet 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.