Understanding tax

A guide to putting your tax matters in order
2015-16

Marie Curie

Care and support
through terminal illness

Introduction

If you're ill or caring for someone who is, you may need to put your financial matters in order.

This booklet explains how to handle your tax matters in advance so you can get the most from the time you have left. It may also be helpful for family members who are organising someone else's tax affairs.

For guidance on your own circumstances, it's a good idea to speak to a financial adviser. See pages 32-34 for a list of organisations that can help.

The allowances and rates in this booklet apply from April 2015 to April 2016.

You can read more about money matters at **mariecurie.org.uk/money** or call the Marie Curie Support Line on **0800 090 2309***.

* Calls from landlines are free, but there may be a charge if you're calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.

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Handling your tax affairs in advance

Sorting out someone else's tax affairs can be complicated. If you know someone is going to have to deal with yours, it can help to get everything in order beforehand.

Make a Will

One of the best things you can do is to write a Will. This way you can say who you want to inherit your possessions and money, and name the people (executors) you'd like to carry out your instructions. As well as sorting out your finances, your executors will also be responsible for dealing with your tax affairs.

Not everyone is comfortable dealing with the organisations and paperwork involved in sorting out a Will. By choosing your own executors you can make sure you appoint people who feel confident and able to do this.

If you don't name any executors in your Will, or you don't have a Will, then your affairs will be sorted out by your friends or family, or whoever is appointed to do this for you.

We have more information about making a Will and things to consider at **mariecurie.org.uk/makingawill** or call the Marie Curie Support Line on **0800 090 2309***.

Help for the executors of your Will

There are various things you can do to make it easier for your executors to sort out your tax affairs. You can gather together in one place (like a folder or drawer) any information and documents they're likely to need. This could include details of:

- professionals who help you manage your affairs like solicitors, accountants or financial advisers
- your P45 and/or P60 (these show how much tax you've paid)
- accounts if you're self-employed
- details of any assets (such as property or shares) you've sold and made a profit or loss on (this is for capital gains tax purposes – see the next page)
- details of any large gifts you've made in the last seven years (for inheritance tax purposes – see page 9)
- any savings and investments you have
- any life insurance policies you have

It's also helpful if you pay any tax you owe. This may mean completing a self-assessment form for the previous year.

If you get a tax bill that you can't afford to pay, first check that the amount is correct. HM Revenue & Customs (HMRC) can help you with this (see page 33). If the amount is correct you should contact HMRC immediately to discuss your options. You may be able to pay in instalments or at a later date.

Income tax

Your executors are responsible for making sure any income tax you owe up until the time you die is paid. If your estate (this is everything you own) then continues to earn income, perhaps from any savings, investments or rental property you have, your executors must make sure any tax due on this income is paid. They'll be responsible for this until everything is taken care of and your estate has been wound up.

If your executors have to complete a self-assessment form for your income, it'll be much easier to do if you've already gathered together all the information they'll need. For more on what's involved in settling someone else's tax affairs after they've died, see pages 24-30.

Savings and investments

If you have any savings or investments you might want to put these in individual savings accounts (ISAs) if you haven't already. Any savings in an ISA are effectively tax-free, which means you don't have to pay tax on any interest or income you earn and there's no tax to pay when you sell or withdraw your savings or investments.

You can invest up to £15,240 in ISAs (either cash or shares) in the 2015/16 tax year. And if you leave these to your husband, wife or civil partner, they can inherit your ISA tax benefits after you die. If your income from all sources is less than £15,600 in 2015/16, interest from your savings will be tax-free without having to use ISAs.

Capital gains tax

If you have assets, like property or investments, which have risen in value, and you sell or give them away, you may have to pay capital gains tax on any increase in their value.

However, everyone has a capital gains tax annual exempt allowance (£11,100 in 2015/16). This means you can sell or give away assets that have increased by up to £11,100 in value before you have to pay any capital gains tax.

If you're married or in a civil partnership, any gifts you give your partner are usually completely free of tax providing you both live in the UK.

Our chapter about capital gains tax has more information, including how to calculate what you owe and information about tax-free capital gains. See pages 11-14.

Inheritance tax

Inheritance tax is a tax on an estate if it's large enough. When you die, everything you own (including property, money and personal possessions) minus everything you owe (such as any unpaid tax, mortgages, loans and debts) makes up your estate.

Anything you leave to your husband, wife or civil partner is normally free of inheritance tax. Generally, the first £325,000 left to anyone else is also tax-free. See pages 15-18 for more information on inheritance tax.

You should always write a Will otherwise your assets may not go to the people you want to have them. Dying without a Will is called dying intestate. This means that the law decides how the estate is divided and your possessions may not go to who you want them to.

Pensions

Check that any pension schemes you belong to know who you'd like your pension savings or your rights to a pension to go to. If you haven't filled in a form telling them this and you have no dependants, any lump sum could end up as part of your estate and may result in an inheritance tax bill. The same goes for any death-in-service benefits you may have with your employer.

We have more information about pensions at **mariecurie.org.uk/help/money** or order our free leaflet about pensions from the Marie Curie Support Line on **0800 090 2309***.

Where to get help

Sorting out your tax affairs can be complicated. If you'd like help with this, contact a tax adviser. For help with writing a Will, contact a solicitor. Solicitors who are members of the Wills and Inheritance Quality Scheme specialise in this sort of advice. See pages 32-34 to find a tax adviser or solicitor near you.

Layton Thompson/Marie Curie

Capital gains tax

During your life, you can give or sell your possessions to whoever you like. But if the possession has increased in value since you first got it, you may have to pay capital gains tax on the gain.

If you bought something and then sold it, the value would normally be the price you bought and sold at. If you were given something and then gave it away, you need to know its market value at the time you received the gift, and its market value at the time you gave it away to work out the gain in value. It's your responsibility to find out if something has increased in value and by how much.

Capital gains tax: example

If you bought shares for £5,000 and later sold them for £15,000, you might have to pay capital gains tax on the £10,000 profit. Similarly, if you inherited jewellery worth £10,000 and this increased in value to £25,000, if you give it away, you might have to pay capital gains tax on the £15,000 increase in value.

If you're given or buy something that's expensive, it can help to keep the receipt or make a note of how much it's worth at the time you got it. If you bought the asset before 31 March 1982, you take the value of the asset on that date to work out the capital gain. HMRC can also help you to work out your gain (see page 33 for contact details).

Capital gains tax is paid by the person who sells or gives away the possession and not the person who receives it. However, you don't have to pay tax on all capital gains.

Tax-free capital gains

Gifts between married couples and civil partners are tax-free. So are gifts to charity. There's also usually no capital gains tax to pay if you gift or sell and make a profit on these items:

- Your car.
- Your main home.
- Personal belongings (known as chattels) worth less than £6,000.
- Things that have a predicted useful life of 50 years or less (such as a boat or caravan).
- Tax-free savings and investments like individual savings accounts (ISAs) and pension schemes. There's no capital gains tax on cash either, although you may need to think about inheritance tax (see pages 15-18).
- UK Government gilts and Premium Bonds.
- Betting, lottery and pools wins.
- Qualifying life insurance policies (unless you buy these second-hand).

Capital gains tax exemption

Everyone has an annual capital gains tax exemption. This is the amount of gains you can make each tax year (6 April to the following 5 April) before you have to pay any capital gains tax.

The amount for 2015/16 is £11,100. This means that when you add together all the gains you've made in the tax year and take away any losses (for example, you may have sold an investment at a loss) the first £11,100 of any gains is tax free.

Capital gains tax annual exemption: example

If in one tax year you sold a painting for a £10,000 profit and a holiday home for a £12,000 profit, but sold some shares for a £6,000 loss, you would have made an overall profit of £16,000 (£10,000 + £12,000 – £6,000). So your taxable gain (the amount you are due to pay tax on) for the year would be £4,900 (£16,000 – £11,100 capital gains tax exemption).

The rate of capital gains tax you have to pay depends on how much taxable income you have for the year along with your total taxable gain. If your total income for the year means you pay tax at the basic rate or less, you'll pay capital gains tax at 18%. However, if any part of your gain falls into the higher-rate band, you'll pay capital gains tax at 28%.

Paying capital gains tax

During your lifetime

Capital gains tax is paid through the self-assessment tax system. If you receive a tax return (or notice to file one) you can report any capital gains on this. If you don't, then you'll need to register for self-assessment with HMRC by 5 October in the tax year after you made the gains. You can do this by filling in form SA1 on the HMRC website (**hmrc.gov.uk**).

The government is due to start issuing everyone with a digital tax account from early 2016. You'll be able to use this to report any gains as they occur and pay the tax due in as many instalments as you like. The roll-out of digital accounts is due to be complete by 2020 and will make tax returns unnecessary.

After your death

There's no capital gains tax on anything you leave on your death (though there may be inheritance tax). However, if you already owe HMRC some capital gains tax and hadn't paid this before you died, your executors or whoever takes care of your financial affairs after you die, will need to complete a self-assessment form for you. You can find out more about settling someone else's tax matters after they've died on pages 24-30.

Ways to reduce future capital gains tax bills

You or your husband, wife or civil partner may have assets (things you own) that have increased in value, and which you would have to pay capital gains tax on if you sold or gave them away. If these assets were owned by just you, you could give the assets to your partner as a tax-free gift. There's usually no tax to pay on gifts you receive from your partner as long as you both live in the UK.

If you leave these assets to your partner in your Will there won't be inheritance tax (see the next page) to pay. Your husband, wife or civil partner will also have acquired these assets at their value at the time of your death, and not at how much they originally cost. So any gain in value up to the date of your death is wiped out.

Inheritance tax

Inheritance tax is paid on an estate if it's large enough. An estate is everything you own, like your car, property, savings, investments and personal belongings, less everything you owe, like your share of any outstanding mortgage, loan, household bills or unpaid income tax or credit card bills.

When your estate is valued for inheritance tax, HMRC will want to know about any large gifts you made in the seven years prior to your death, as these may affect tax on your estate for inheritance tax purposes. For example, if you gave one of your relatives £50,000 towards the cost of a home and you died five years later, this money would reduce the tax-free allowance available to your estate for inheritance tax purposes. If you had given them the money eight years before your death, it wouldn't count.

Most people won't have to pay inheritance tax. Fewer than one in 20 estates pay any inheritance tax, although this number is expected to double over the next five years because of rising house prices.

Lifetime gifts

You can make gifts to people whenever you like, but if you die within seven years of making them, they may affect tax on your estate when it's assessed for inheritance tax. People who have received a gift may also need to pay inheritance tax. These are called potentially exempt transfers, or PETs. It's worth keeping a written record of them for inheritance tax purposes.

There are some gifts you can make during your lifetime that are tax-free and have no later tax implications. These include:

- Gifts to charity.
- Most gifts between husbands, wives and civil partners.
- Up to £3,000 worth of gifts each tax year. Any unused part of this allowance can be carried over to the next year (but not the year after).
- Small gifts worth up to £250 to as many people as you like each tax year.
- Wedding and civil partnership gifts. Parents can give their children up to £5,000 each, grandparents and great grandparents up to £2,500 each and anyone else up to £1,000.
- Any regular gifts made out of your regular income, such as for birthdays and Christmas or regular premiums on a life insurance policy, provided you still have enough income to maintain your normal lifestyle.
- Gifts and maintenance payments to your family.

How much inheritance tax might your estate pay?

There's no inheritance tax to pay if you leave your estate to a charity, or your husband, wife or civil partner. However, there may be inheritance tax to pay if you leave your estate to anyone else. After subtracting these tax-free bequests, there's no inheritance tax to pay on estates worth up to £325,000 (this rate is frozen until April 2018). If an estate is worth more than this, inheritance tax is usually due on the extra amount at a rate of 40%.

Inheritance tax: example

If your estate is valued at £400,000, inheritance tax will be due on £75,000 (£400,000 – £325,000). Inheritance tax is usually 40%, so the inheritance tax bill on the estate would be £30,000 (40% of the £75,000).

Sharing an inheritance tax allowance

Married couples and civil partners can usually share their inheritance tax allowances. This means that if a husband, wife or civil partner doesn't use up their full £325,000 allowance, the unused amount can be claimed by the surviving partner and set against their estate. This rule means that married couples and civil partners can pass on a joint estate of up to £650,000 (rate frozen until April 2018) without an inheritance tax bill.

Ways to reduce inheritance tax

There are several things you can do to limit the amount of inheritance tax that may be due on your estate:

- Leave everything to your husband, wife or civil partner, then there's likely to be no inheritance tax to pay on your estate.
- Start a regular pattern of giving to reduce the value of your estate. For example, monthly payments into an investment for someone else, or a commitment to make birthday presents to each of your children.
- Give 10% or more of your estate to charity to reduce the inheritance tax rate on your estate from 40% to 36%. It may be a good idea to seek advice from a financial adviser or tax adviser about this – see pages 32-34 for contact details.

- If you have life insurance, consider writing it in trust (see the next page). This way the payout goes directly to the person you want to receive the money rather than your estate, where it might lead to an inheritance tax bill.
- Make sure you give pension schemes an expression of wish form saying who should inherit these from you.

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Trusts

Setting up a trust can be a useful way of making sure you pass on assets, like property, money or investments, to the people you want to receive them. You can set up a trust to pay out benefits, like an income or lump sum, while you're alive or after you've died.

Trusts can be complicated so it's essential to set them up correctly. Once you put something in a trust it's no longer yours, it's owned by the trustees. If you'd like help setting up a trust, contact a solicitor or accountant – see pages 32-35 for contact details.

Please note that trust law in Scotland is different to the rest of the UK.

What is a trust?

A trust is a legal arrangement where you set aside assets to benefit one or more particular people or a group of people (such as your children). You can set up a trust at any time. To do this, you need to:

- appoint trustees to manage the trust
- say who the beneficiaries are
- state what assets you're putting in the trust
- say how the trust is to be run

The people involved in a trust are:

- **The settlor**: this is the person who sets up the trust.
- **The trustees**: the people who technically own the assets in a trust and are responsible for managing the trust and paying any tax due on the assets owned by the trust.

- **The beneficiaries**: the people who the trust is set up for and who benefit from the assets in the trust.

Why you might set up a trust

There are several reasons why you might want to set up a trust. These include to:

- control and protect your family assets
- provide for someone while you're still alive
- provide for someone after your death
- reduce a potential inheritance tax bill on your estate

Life insurance policies can be written in trust (this means put in a trust). There are several reasons why people might find this an attractive option:

- You can say who will receive the proceeds from your life insurance.
- The life insurance policy pays out quickly on death as the money goes directly to the beneficiary of the trust and not to your estate, where the payout can be held up for several months while probate is sorted out (sorting out who is legally responsible for dealing with your possessions).
- There is often no inheritance tax to pay on the payout as the insurance isn't yours but owned by the trustees.

A life insurance provider or a financial adviser will be able to tell you more – see pages 32-34 for contact details.

Types of trusts

There are several types of trusts including the following:

- **Bare trusts**: the beneficiaries are immediately entitled to everything in the trust. These don't necessarily require special paperwork and often occur naturally. For example, if you're the named owner of investments that belong to a child who is too young to hold them for him- or herself.

- **Interest in possession trusts**: the beneficiaries are entitled to all the income from the trust, or use of the assets in it (such as a home), but not the assets themselves. This can be useful if you have shares or property and want your partner to receive all the income from these during their lifetime, but someone else to inherit the assets when your partner dies.
- **Discretionary trusts**: the trustees decide how much income and capital is paid out and who gets the assets. The trust could be for your grandchildren with their parents acting as trustees.
- **Mixed trusts**: these can mix and match different types of trusts.
- **Trusts for vulnerable people**: these can be for disabled people or children and they often get special tax treatment.

Tax on trusts

Different types of trusts are taxed in different ways. If you put an asset in a trust you're effectively giving it away. If that asset has increased in value since you got it, then you may have to pay capital gains tax (see pages 11-14) on this increase in value. For example, if you put shares in a trust that you bought for £5,000 and they're now worth £15,000, you may have to pay capital gains tax on the £10,000 profit.

You may also have to pay some inheritance tax (see pages 15-18) on the assets you put in a trust depending on what type of trust it is. The inheritance tax may be due when you're alive or after your death. The main situations when inheritance tax might apply are when:

- you put assets in a trust
- the trust hits a 10-year anniversary
- assets are moved out of a trust
- someone dies

However, with some trusts, there's no inheritance tax to pay when you transfer assets into the trust. And if you survive for more than seven years after this, these assets don't normally form part of your estate for inheritance tax purposes.

The tax rules on trusts are complicated. You can find out more about how individual types of trusts are taxed at **GOV.uk** or from a solicitor, tax adviser, accountant or financial adviser. See pages 32-34 for contact details.

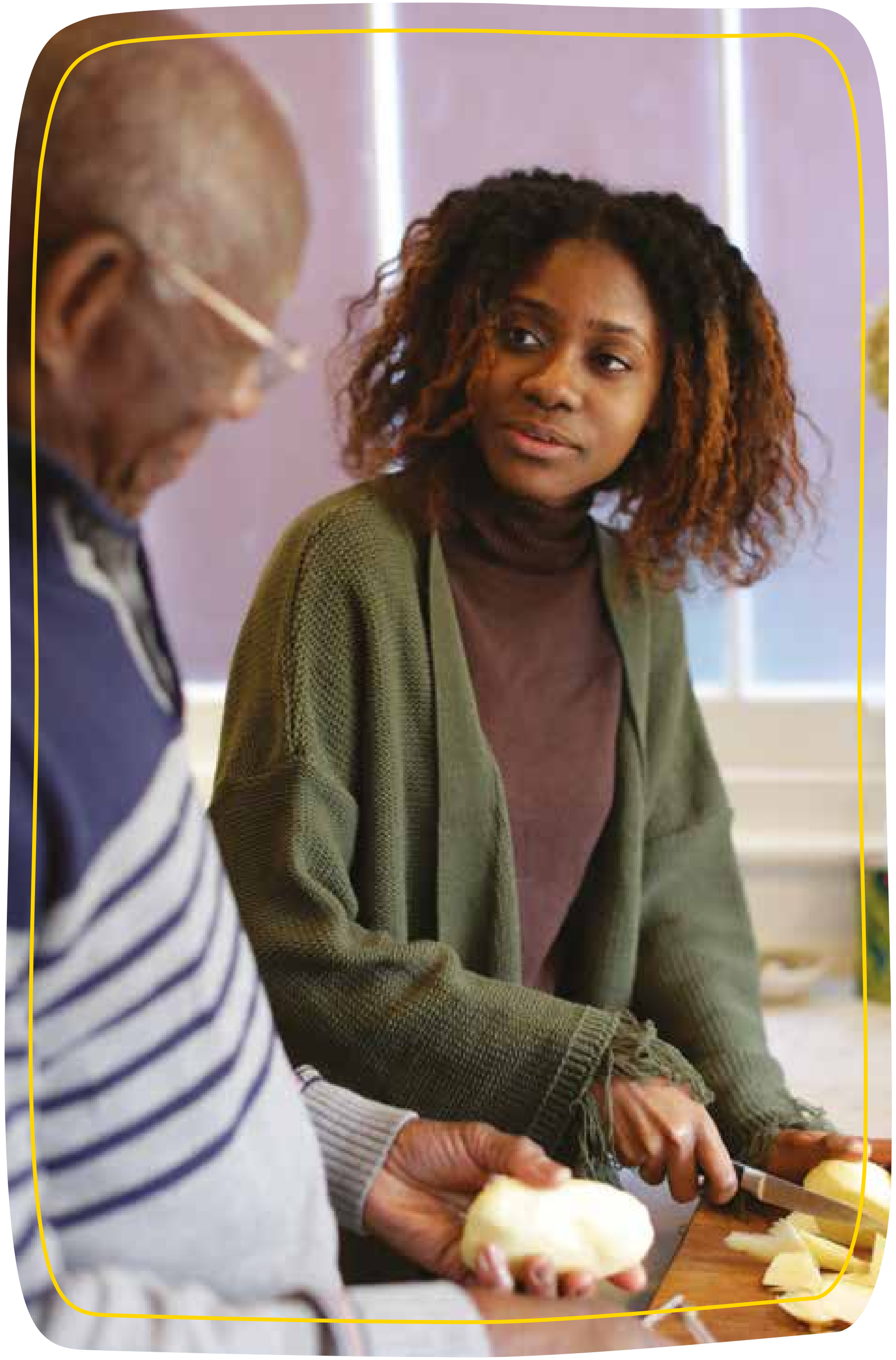
Setting up a trust if you're terminally ill

If you're terminally ill it's unlikely you'll gain any tax advantages by setting up a trust. This is because any assets you put in the trust probably still form part of your estate for inheritance tax purposes, unless you live for another seven years.

However, you may want to use a trust to make sure your assets go to the people you want to have them, or to guarantee certain assets for particular people, like your children.

If you have children from a previous relationship, you may want to set up a trust that will pay your current husband or wife an income, but when he or she dies, the assets in the trust go to your children.

You could also use a trust for any benefits that are paid out after you die, such as any death-in-service benefit from your employer or the money from a life insurance policy. If these are paid into a trust the beneficiaries could receive benefits from these without their own estates increasing in value (the trustees own the assets), which would limit any inheritance tax on their estates.



Layton Thompson/Marie Curie

Settling someone else's tax matters

When somebody close to you dies, it's usually up to the executors of the Will to sort out the financial affairs. This includes gathering together all assets (including property, savings and personal possessions), paying any tax owed (either from when the person was alive or after they died), repaying any debts (such as loans and mortgages), and making sure that whatever is left goes to the people named in the Will.

If there isn't a Will or no executors are named, then usually friends or relatives will have to take care of the financial affairs. These people are called administrators, and like executors, they're known as personal representatives.

We have more information about what to do when someone dies at **mariecurie.org.uk/help** If you need any support at this difficult time, call the Marie Curie Support Line on **0800 090 2309***.

Telling HMRC about someone's death

Any tax owed to HMRC must be paid before anyone can inherit from an estate (everything owned minus debts).

It's the responsibility of the personal representatives to tell HMRC that someone has died. This may happen automatically when the death is registered if the registrar is part of the Tell Us Once scheme (see page 34). With this service, when you register a death, the registrar automatically informs several organisations, including HMRC, so the personal representatives or family don't have to contact all these organisations individually. This service isn't available in Northern Ireland.

If your local registrar is not part of this scheme or the personal representatives haven't heard from HMRC within three weeks of registering the death, they should contact HMRC with details of the name, address, dates of birth and death, and the National Insurance number of the person who died.

If the personal representatives don't want to deal direct with HMRC or other financial or government organisations, they can appoint someone else to help them such as a solicitor, accountant or friend.

Tax owed up until the date of someone's death

Once HMRC has been told about a death it will work out if the person paid the right amount of tax up until the date of their death. If the person owed any tax, then their estate will have to pay this. If they've paid more tax than they needed to, HMRC will refund this money to the estate.

HMRC will also let the personal representatives know if they need to complete a self-assessment form on behalf of the person who died. They'll probably have to do this if the person usually filled in a tax return, owed any capital gains tax on assets like property or investments, or had complicated financial affairs.

Tax due from an estate

There are various types of tax that the estate may have to pay. As well as any income tax owed during the person's lifetime, there may be income tax or capital gains tax due while the estate is being sorted out, and inheritance tax depending on the final value of the estate.

Income tax

The personal representatives will have to fill in a tax return up until the date of death. If the estate continues to earn income (perhaps from any savings or investments) after the person died, then they'll need to fill in another tax return up until the end of the tax year (the following 5 April), and another after that if the estate has not yet been sorted out.

For example, if the estate includes any rental property or shares in a business, it may be earning income from these which it will have to pay income tax on. Any income from overseas or foreign share holdings may not have UK tax automatically deducted. In this case the personal representatives may have to complete a tax return and pay tax on these.

Interest earned on bank and building society accounts and dividends paid on company shares are usually already taxed, which means no extra tax has to be paid. However, this isn't always the case, such as with some National Savings and Investments accounts. The personal representatives will need to check if the right amount of tax has been paid.

Any cash or investments in individual savings accounts (ISAs) stops being tax-free from the date of death. So the personal representatives will have to account for tax on these too. This is unaffected by the change in the law that allows a husband, wife or civil partner to inherit their partner's ISAs. The new rules work by giving the husband, wife or civil partner a one-off increase in their own ISA allowance so that they can pay more than usual into their own ISAs. The increase in their allowance equals the value of the ISAs that the person had.

In the case of any stocks-and-shares ISAs (the sort that are invested in stock market investments), a husband, wife or civil partner will be able to take over the ISA complete with the investments. They must do this within three years of the death of their partner, or within 18 months of the estate being sorted out – whichever is longer.

Capital gains tax

If the estate sells any of the person's assets for more than they were worth when they died, then there may be capital gains tax to pay on this profit. However, the personal representatives have a capital gains tax allowance (£11,100 in 2015/16) for the tax year that the person died and the next two years. This may be enough to cover any gain made by the estate, in which case there would be no capital gains tax to pay. See pages 11-14 for more about capital gains tax.

Simon Rawles/Marie Curie

Inheritance tax

The amount of inheritance tax due depends on who is inheriting and if they're married or in a civil partnership. It may be possible to combine allowances for a higher amount. You should consult a financial adviser or tax adviser for more details (see pages 32-34).

Anything the person leaves to their husband, wife or civil partner is free from inheritance tax. This comes out of the estate before it's assessed for inheritance tax. If the full £325,000 inheritance tax allowance isn't used, the unused part can be claimed by the person's husband, wife or civil partner and set against the estate. This means that between you, you can pass on a joint estate of up to £650,000 (rate frozen until April 2018) without any inheritance tax bill.

If the person who died wasn't married or in a civil partnership, inheritance tax will only be due if the estate is worth more than £325,000 after deducting any tax-free bequests.

If a person has made substantial gifts in the last seven years prior to their death (such as buying property for a relative) these may use up part of the tax-free allowance for inheritance tax purposes. This means they can push the estate over the tax threshold.

Even if no inheritance tax is due, the personal representatives must fill out inheritance tax forms for HMRC. Until this is done the estate cannot pay out any inheritances. The forms needed for this are on the HMRC website (**hmrc.gov.uk**).

You can find out more about inheritance tax on pages 15-18.

Life insurance

Any life insurance that the person put or had written in trust, will be paid directly to the beneficiaries (the people you named to benefit from the policy) and won't count as part of the estate for inheritance tax purposes. You can read more about insurance at **mariecurie.org.uk/help/money** or order our booklet about insurance from the Marie Curie Support Line on **0800 090 2309***.

Pensions

Lump sums from any pension the person may have had often don't count as part of the estate. This is because pension schemes are usually set up so that you don't directly own the pension savings or rights to a pension. So when someone dies, any benefits will go direct from the scheme to the person's heirs without becoming part of the estate.

For more information about pensions, visit **mariecurie.org.uk/help/money** or order our booklet about pensions by calling the Marie Curie Support Line on **0800 090 2309***.

Receiving an inheritance

You usually only receive an inheritance once the estate of the person who has died has been sorted out, and any tax due on the estate has been paid.

Once you receive an inheritance it's treated just like any other of your assets. For example, if you inherit some money and put this in a savings account, you'll have to pay tax on any interest you earn unless you're a non-taxpayer or you choose a tax-free savings account.

Similarly, if you inherit an asset and then later decide to sell it, you may have to pay capital gains tax on any profit you make. The profit will be any increase in value from the date of the death of the person who left it to you up to when you sell it. For example, if the asset was worth £3,000 and you sold it for £5,000 you would have made a profit of £2,000.

Everyone has an annual capital gains tax allowance (£11,100 in 2015/16) so providing you don't exceed that during the tax year, there's no capital gains tax to pay. For more on capital gains tax see pages 11-14.

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How we can help

We help everyone affected by a terminal illness get the information and support they need, whether you have an illness yourself or you're a family member or friend.

Marie Curie Support Line
0800 090 2309*
Ask questions and find support. Open 9am to 5pm Monday to Friday. (Your call may be recorded for training and monitoring purposes.)

* Calls from landlines are free, but there may be a charge if you're calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.

Marie Curie Community
community.mariecurie.org.uk
For anyone affected by terminal illness to share experiences and support each other. Available 24 hours a day.

More information and further support
We also have an extensive range of information materials available to view online or in print. Visit **mariecurie.org.uk/help** where you can also find film guides, information about our services, and links to further support.

Marie Curie Nurses
Marie Curie Nurses work night and day, in people's homes across the UK, providing hands-on care and vital emotional support. If you're living with a terminal illness, they can help you stay surrounded by the people you care about most, in the place where you're most comfortable.
mariecurie.org.uk/nurses

Marie Curie Hospices
Our hospices offer the reassurance of specialist care and support, in a friendly, welcoming environment, for people living with a terminal illness and their loved ones – whether you're staying in the hospice, or just coming in for the day.
mariecurie.org.uk/hospices

Marie Curie Helper
We know the little things can make a big difference when you're living with a terminal illness. That's where our trained Helper volunteers come in. They can visit you regularly to have a chat over a cup of tea, help you get to an appointment or just listen when you need a friendly ear.
mariecurie.org.uk/helper

Useful organisations

Chartered Institute of Taxation
020 7340 0550 or 0844 579 6700
core.tax.org.uk
A membership body for taxation professionals in the UK. You can find a tax adviser near you at **core.tax.org.uk/members/findamember**

Citizens Advice
03454 04 05 06
03454 04 05 05 (Welsh language line)
adviceguide.org.uk
Provides information on your rights, including benefits, housing and employment, and on debt, consumer and legal issues. Search the website for your nearest bureau in England, Wales, Scotland and Northern Ireland.

HM Revenue & Customs (HMRC)
hmrc.gov.uk
0300 200 3300 (textphone 0300 200 3319)
Contact HMRC about any tax queries and download relevant application forms and guides.

Institute of Chartered Accountants
01908 248 250
icaew.com
Find a chartered accountant in England and Wales.

Chartered Accountants Ireland
charteredaccountants.ie
Find a chartered accountant in Northern Ireland.

Institute of Chartered Accountants Scotland
0131 347 0100
icas.org.uk
Find a chartered accountant in Scotland.

Law Society (England and Wales)
020 7320 5650
lawsociety.org.uk
Find a solicitor in England and Wales.

Law Society Scotland
0131 226 7411 (textphone 0131 476 8359)
lawscot.org.uk
Find a solicitor in Scotland.

Law Society Northern Ireland
028 9023 1614
lawsoc-ni.org
Find a solicitor in Northern Ireland.

Money Advice Service
0300 500 5000 / 0300 500 5555 (Welsh language line)
moneyadviceservice.org.uk
A free, independent service set up by the government to help people manage their money. You can call its telephone helpline or book a face-to-face appointment.

Tell Us Once
0800 085 7308 (Department for Work and Pensions)
gov.uk
A free service that lets you report a death to most government organisations in one go. You can do this online or by calling the number above. It's not available in Northern Ireland.

Unbiased
unbiased.co.uk
A website listing experienced, regulated independent financial advisers and other financial professionals by location.

Did you find this information useful?

If you have any feedback about the information in this booklet, please email us at **review@mariecurie.org.uk** or call the Marie Curie Support Line on **0800 090 2309***.

Further information

This booklet was produced by Marie Curie's Information and Support team. It has been reviewed by financial professionals and people affected by terminal illness.

If you'd like the list of sources used to create this information, please email **review@mariecurie.org.uk** or call the Marie Curie Support Line on **0800 090 2309***.

Notice

The information in this publication is provided for the benefit and personal use of people with a terminal illness, their families and carers.

This information is provided as general guidance for information purposes only. It should not be considered as medical or clinical advice, or used as a substitute for personalised or specific advice from a qualified medical practitioner. In respect of legal, financial or other matters covered by this information, you should consider seeking specific professional advice about your personal circumstances from a qualified and regulated practitioner; Marie Curie does not provide legal, financial or investment advice or services.

While we try to ensure that this information is accurate, we do not accept any liability arising from its use. Please refer to our website for our full terms and conditions.

Marie Curie – what we're here for

We're here for people living with any terminal illness, and their families. We offer expert care, guidance and support to help them get the most from the time they have left.

Marie Curie Support Line
0800 090 2309*

Ask questions and find support. Open 9am to 5pm Monday to Friday. (Your call may be recorded for training and monitoring purposes.)
mariecurie.org.uk/help

You can also visit **community.mariecurie.org.uk** to share experiences and find support by talking to people in a similar situation.

* Calls from landlines are free, but there may be a charge if you're calling from a mobile. Check with your mobile provider for details. Calls from any type of phone will be free from 1 July 2015.

Marie Curie

Care and support through terminal illness