Quilter

My money file

Complete this document to provide a guide to your financial affairs in the event of your death or incapacity.

Suitable for customers and investors



How to use this document

The money file is designed to guide your family members, friends, or appointed attorneys by providing a clear record of your accounts, assets, commitments, and important contacts. By setting this out in one place, you can help reduce worry and uncertainty, save time, and make it easier for others to act on your behalf when needed.

This document is provided as a template outlining the types of information that may be relevant. It can be tailored or expanded to reflect your individual circumstances and preferences.

We recommend including any relevant paperwork for accounts or services listed in this document, such as bank statements, insurance policy documents, and pension or investment summaries.

You should review the content of this document on a regular basis. We recommend adding a date to any changes you make.

Date: D D M M Y Y Y Y

About me

Full name:

Previous names:

Date of Birth: D D M M Y Y Y Y

National Insurance Number:

Address:



Legal personal representatives (LPR):

Name, address, and contact details of any legal personal representatives (executors) appointed by your Will to manage your affairs when you die.

Name, address and contact details of LPRs	
Where the original Will can be found	

Powers of Attorney:

Name, address, and contact details of any attorneys appointed to manage your financial affairs.

Name, address, and contact details of attorney(s)	
Where the original Power of Attorney document can be found	

Key contacts

Name, address, and relevant contact details for any key contacts.

Financial adviser	
Solicitor	
Accountant	
Employer	
Other	

Bank and savings accounts

Bank/building society	Sort code	Account no	Joint account holder (if any)	Contact	Online only/ paperless account
CashHub				Quilter, Sunderland, SR43 4JP 0808 171 26 26	

Investments

Details of your investment accounts, such as ISAs, general investment accounts, investment bonds, and premium bonds.

Type of investment	Provider	Account number	Joint owner(s)	Address/contact	Online only/ paperless account
Collective Investment Account (CIA)	Quilter Investment Platform			Quilter, Sunderland, SR43 4JP, 0808 171 26 26	
Individual Savings Account (ISA)	Quilter Investment Platform		N/A		
Collective Investment Bond (CIB)	Quilter Life and Pensions				

Pensions

Details of your pension plans. As part of this exercise, you should also ensure that you have submitted an up-to-date death benefit nomination form to your pension provider. This form allows you to record your preferred beneficiaries, helping the provider understand your wishes in relation to any pension death benefits payable on your death.

Product/scheme name	Provider	Account number	Address/contact	Online only/ paperless account
Collective Retirement Account (CRA)	Quilter Life and Pensions		Quilter, Sunderland, SR43 4JP 0808 171 26 26	

Insurance policies

Details of any policies which may provide a payment in the event of your illness or death, such as health insurance, critical illness, income protection, life assurance, or funeral plan.

Many insurances polices are subject to trust, or a death benefit nomination to ensure the benefits are paid efficiently and in accordance with your wishes. You should take this opportunity to review these policies and make appropriate arrangements.

Type of insurance	Provider	Policy number	Sum assured/ benefit	Contact details	Online only/ paperless account

Debts – owed by me

Details of amounts you owe, for example loans and credit cards.

Nature of debt	Provider	Account number	Balance	Online only/ paperless account

Loans – amounts repayable to me

Any loans made by you to another person or trust.

Loan made to	Outstanding loan	Account number Location of any loan agreement/ supporting documents	Online only/ paperless account

My main residence

Address	Joint owner(s)	Approx value	Outstanding mortgage

Other land/property

Address	Joint owner(s)	Approx value	Outstanding mortgage	Letting agent/details

Other assets, liabilities and relevant information

Use this box to provide details of any assets, liabilities, or other relevant information not covered elsewhere in this form that may assist in the management of your financial affairs.

Inheritance tax planning

This section is designed to help your legal personal representatives with factors which may affect the inheritance tax (IHT) payable on your death, such as the availability of any transferable nil-rate or residence nil-rate bands.

The guidance given in this section is correct as of the 2026/27 tax year. For more information and guidance on dealing with the estate of someone who's died visit: ***gov.uk/probate-estate***

Spouse/civil partner

Full name	
Address (or last address)	
Date of birth	
Date of death (**where** applicable)	
Location of estate records (where applicable)	

Guidance for LPRs

Use this information to establish whether the estate is entitled to any unused nil-rate band or residence nil-rate band from a pre-deceased spouse or civil partner.

If you've sold or gifted your main residence

You should include any main residence sold or gifted on or after 8 July 2015.

Date of sale/gift	
Value of property sold/gifted	

Guidance for LPRs

This information can help determine if the estate is entitled to use the residence nil-rate band downsizing addition. This is a provision which allows the estate to use the residence nil-rate band even if the property has been sold or given away.

Gifts

Details of any gifts you've made over the past 14 years. If you made the gift jointly with another person, only include your share.

Where applicable, include any reliefs or exemptions which applied. For example, £3,000 annual gift exemption, gifts of excess income, or gifts of assets which qualified for business relief. Where possible, you should retain evidence of eligibility for any exemptions claimed.

Date	Amount	Recipient	Reliefs or exemptions which applied

Trusts

Trust created by me

Provide enough detail to help your LPRs understand the trust, including why it was set up, any advice received, and whether you kept any rights to withdrawals or payments.

You should record the value of gifts made to these trusts in the gifts table above.

Trust name	Trust date	Location of trust deeds	Name/address of the trustees	Additional information



Guidance for LPRs

Some trusts allow the settlor to carve-out a right to regular payments or flexible reversions, whilst remaining effective for reducing inheritance tax liability of the estate. You should contact the trustees to understand the nature of the trust and how it may impact inheritance tax of the estate.

Trusts where I am a beneficiary

PInclude any trusts where you are entitled to an interest in possession (usually the right to occupy a property or right to income arising from the trust fund), or where you have an absolute (vested) interest.

Trust name	Trust date	Nature of entitlement	Name/address of the trustees	Additional information



Guidance for LPRs

Interest in possessions given via a Will trust (or Deed of Variation) or a lifetime trust created before 22 March 2006 will form part of the estate and will be subject to IHT. The trustees are required to fund a proportion of the overall IHT liability of the estate.

Trusts where an absolute interest is given also form part of the estate and subject to IHT. As LPR, you will need to claim the estate's share of the trust fund from the trustees.

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This communication is issued by Quilter, a trading name of Quilter Investment Platform Limited, who provides an Individual Savings Account (ISA), Junior ISA (JISA), and Collective Investment Account (CIA), and Quilter Life & Pensions Limited, who provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 01680071 and 04163431, respectively.

Registered office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB.

Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority under reference number 165359. Quilter Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 207977.

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