VALOREN

THE FAMILY HANDOVER FILE

prepared for the household of

David James Pemberton

2 OCTOBER 2026

REF VAL-ONWALS

The people who love you should inherit answers, not questions.

The Manifest

8 pieces, in the order they sit in the pack — and the sheet each one is on.

The authority

PAGE

01 The Manifest 2

The registers

02 Accounts & Policies Register 3

The letters

03 Notification Letter · Nationwide 5
04 Notification Letter · Barclays 6
05 Notification Letter · Aegon 7
06 Notification Letter · Zurich 8

The dates

07 The Six-Month Calendar 10
08 The Certificate Order Sheet 11

IF A PIECE IS MISSING

The digital copy holds the content of every numbered piece, ready to reprint — it arrived with this File by email, and a reply to that email reaches a person who can send any piece again.

Names and last digits only — nothing in this pack unlocks anything by itself.

Accounts & Policies

> Work down the list. Date each institution on the line as it is told — this page is designed to be **written on**. The Death Notification Service (free) covers most of the banks in one form.

Banking

			DATE NOTIFIED
Nationwide	Joint current account	4471	
Barclays	Sole current account	•• 4488	

Pensions

Aegon	Pension / Workplace	AV5518	NOMINATION CHECKED

Insurance

Zurich	Home or contents policy	ZH 2210	

Property

Nationwide	Mortgage on the home — joint title	1188	
HM Land Registry	Joint owner — to take their name off the register, send form DJP to HM Land Registry with an official copy of the death certificate; no grant is needed for this step. No Land Registry fee — registering the death of a joint proprietor is free (Land Registration Fee Order 2024, Schedule 4). Deeds: Registered title — no paper deeds; the official copy is in the grey file box.		

Names and last digits only — never full numbers, never passwords.

I

SECTION I

The Letters

One letter per institution, ready to sign — each with the reply card that proves it landed.

BEFORE YOU POST EACH ONE

- Sign it and date it.
- Write your own address on the reply card, so the acknowledgement comes back to you.
- Enclose the certified copy named on the letter.
- Fold it **once**, not twice — this paper is heavy and cracks on a tight crease. A C5 envelope takes a single-folded sheet.
- Write the date on the Register as it goes.

A letter sent is a date you can point to.

Bereavement Services
Specialist Customer Support
Nationwide Building Society
Swindon
SN38 3FN
2 October 2026

Notification of the death of David James Pemberton

Dear Bereavement Services,

David James Pemberton, a customer of yours, died on 9 August 2026. I am their executor. Their details are set out on the right of this letter, and the lower card is yours to return. Please:

1. Register the death and freeze the sole accounts.
2. Leave the joint account operating for the surviving holder.
3. Confirm the balances at the date of death, in writing.
4. Register the death against the mortgage account as well: confirm the balance outstanding at the date of death, whether payments can be held until the grant issues and what interest accrues meanwhile, and whether any life or mortgage-protection cover is attached to it.
5. Complete and return the acknowledgement card below — the return address is printed on it.

Yours faithfully,

ANDREW PEMBERTON · EXECUTOR

DATE

PLEASE REPLY TO
Andrew Pemberton
3 Mill Lane
York YO1 7HT

THE FACTS

FULL NAME
David James Pemberton

BORN
3 April 1949

DIED
9 August 2026

ADDRESS
14 Beechwood Avenue
Harrogate HG2 8QT

ACCOUNTS
Joint current account 4471
Mortgage on the home — joint title 1188

EXECUTOR
Andrew Pemberton

ENCLOSED
Certified death certificate — copy 03

✂ DETACH · THE BANK KEEPS THE LETTER, RETURNS THIS

ACKNOWLEDGEMENT · RETURN THIS CARD N-01

We confirm the death of **David James Pemberton** is registered against their accounts and date-of-death balances will follow in writing.

ACTIONED BY

BRANCH / TEAM

DATE

Return to: Andrew Pemberton, 3 Mill Lane, York YO1 7HT

Bereavement Service Centre
Barclays Bank PLC
Leicester
LE87 2BB

2 October 2026

Notification of the death of David James Pemberton

Dear Bereavement Service Centre,

David James Pemberton, a customer of yours, died on 9 August 2026. I am their executor. Their details are set out on the right of this letter, and the lower card is yours to return. Please:

1. Register the death and freeze the sole accounts.
2. Confirm what documentation you require before the accounts can be closed.
3. Confirm the balances at the date of death, in writing.
4. Complete and return the acknowledgement card below — the return address is printed on it.

Yours faithfully,

ANDREW PEMBERTON · EXECUTOR

DATE

PLEASE REPLY TO
Andrew Pemberton
3 Mill Lane
York YO1 7HT

THE FACTS

FULL NAME
David James Pemberton

BORN
3 April 1949

DIED
9 August 2026

ADDRESS
14 Beechwood Avenue
Harrogate HG2 8QT

ACCOUNTS
Sole current account •• 4488

EXECUTOR
Andrew Pemberton

ENCLOSED
Certified death certificate — copy 04

✂ DETACH · THE BANK KEEPS THE LETTER, RETURNS THIS

ACKNOWLEDGEMENT · RETURN THIS CARD B-02

We confirm the death of **David James Pemberton** is registered against their accounts and date-of-death balances will follow in writing.

ACTIONED BY

BRANCH / TEAM

DATE

Return to: Andrew Pemberton, 3 Mill Lane, York YO1 7HT

Bereavement Team
Aegon and Scottish Equitable Pension and Bonds
Sunderland
SR43 4DS
2 October 2026

Notification of the death of David James Pemberton

Dear Bereavement Team,

David James Pemberton, a customer of yours, died on 9 August 2026. I am their executor. Their details are set out on the right of this letter, and the lower card is yours to return. Please:

1. Register the death against the pension and stop any future payments.
2. Confirm whether any death benefit or dependant's pension is payable, and to whom.
3. Confirm the position at the date of death in writing, for the estate.
4. Complete and return the acknowledgement card below — the return address is printed on it.

Yours faithfully,

ANDREW PEMBERTON · EXECUTOR

DATE

PLEASE REPLY TO
Andrew Pemberton
3 Mill Lane
York YO1 7HT

THE FACTS

FULL NAME
David James Pemberton

BORN
3 April 1949

DIED
9 August 2026

ADDRESS
14 Beechwood Avenue
Harrogate HG2 8QT

POLICIES
Pension / Workplace AV5518

EXECUTOR
Andrew Pemberton

ENCLOSED
Certified death certificate — copy 05

✂ DETACH · THE ADMINISTRATOR KEEPS THE LETTER, RETURNS THIS

ACKNOWLEDGEMENT · RETURN THIS CARD A-03

We confirm the death of **David James Pemberton** is registered against the pension and the position at the date of death will follow in writing.

ACTIONED BY

BRANCH / TEAM

DATE

Return to: Andrew Pemberton, 3 Mill Lane, York YO1 7HT

Bereavement Team
Zurich

_____
_____

2 October 2026

Notification of the death of David James Pemberton

Dear Bereavement Team,

David James Pemberton, a customer of yours, died on 9 August 2026. I am their executor. Their details are set out on the right of this letter, and the lower card is yours to return. Please:

1. Register the death against the policies listed and confirm the cover position.
2. Note the home policy — the property may stand empty; please confirm cover.
3. Confirm the position at the date of death in writing, for the estate.
4. Complete and return the acknowledgement card below — the return address is printed on it.

Yours faithfully,

_____ _____

ANDREW PEMBERTON · EXECUTOR DATE

PLEASE REPLY TO
Andrew Pemberton
3 Mill Lane
York YO1 7HT

THE FACTS

FULL NAME
David James Pemberton

BORN
3 April 1949

DIED
9 August 2026

ADDRESS
14 Beechwood Avenue
Harrogate HG2 8QT

POLICIES
Home or contents policy ZH 2210

EXECUTOR
Andrew Pemberton

ENCLOSED
Certified death certificate — copy 06

✂ DETACH · THE INSURER KEEPS THE LETTER, RETURNS THIS

ACKNOWLEDGEMENT · RETURN THIS CARD Z-04

We confirm the death of **David James Pemberton** is registered against the policies and the position at the date of death will follow in writing.

_____ _____ _____

ACTIONED BY BRANCH / TEAM DATE

Return to: Andrew Pemberton, 3 Mill Lane, York YO1 7HT

II

SECTION II

The Dates

Every deadline this estate is on, computed from the date of death — and the certificate copies that serve them.

A copy reassures; the original proves.

The Six-Month Calendar

every deadline this estate is on — computed from 9 August 2026

14 AUG 2026

~~Register the death — done~~

Registered 12 August at Harrogate. Ten certified copies ordered.

09 SEP 2026

Tell Us Once closes its window

28 days from registration. One call notifies DWP, HMRC, DVLA, the council and the passport office — after this, each is told separately.

TODAY — 2 October 2026

09 OCT 2026

Aim: submit the probate application

GOV.UK expects a grant usually within 12 weeks of submitting. File PA1P by here and the will's gifts stop waiting on the estate.

09 DEC 2026

Gazette notice matures

Two months after placing it, unknown creditors lose their claim against the executor personally.

28 FEB 2027

Inheritance tax falls due

Interest at 7.75% begins the next day on unpaid IHT — grant or no grant. Instalments available on the house.

31 AUG 2027

IHT400 filing deadline

Twelve months from the end of the month of death to deliver the account. The money (above) is due first — do not confuse the two.

Copper dates are statutory. Mark each one in the household diary the day this File arrives.

Figures on this sheet: the grant expectation — HMCTS, GOV.UK, checked 8 September 2026 · interest on unpaid inheritance tax — HMRC, GOV.UK, checked 8 September 2026.

The Certificate Order Sheet

the week-one question, answered in three numbers and ten rows

10	£12.50	£125.00
CERTIFIED COPIES ORDERED	EACH, AT REGISTRATION	THE SET, 12 AUGUST

The copy ledger

COPY	WHERE IT GOES	WHY	SENT	HOME AGAIN
01	Stays in the pack	never leaves the house — the reference copy	— NEVER SENT	— ALWAYS HOME
02	Thornbury & Vane, Bath	probate application and the will		
03	Nationwide	with Letter 03 — Joint current account 4471		
04	Barclays	with Letter 04 — Sole current account •• 4488		
05	Aegon	with Letter 05 — Pension / Workplace AV5518		
06	Zurich	with Letter 06 — Home or contents policy ZH 2210		
07	*Spare*	held — returned copies rejoin this pool		
08	*Spare*	held		
09	*Spare*	held		
10	*Spare*	held		

Who needs no copy

Tell Us Once covers the main departments at a stroke — DWP, HMRC, DVLA, the council and the passport office are notified together, and none asks for a certificate. More needed later? The register office that holds the record — or the GRO — issues further copies at £12.50.

Certified copies come home — expect the pool to refill as institutions finish.

The certificate fee on this sheet: Certified copy of a death certificate (GRO / registrar), England & Wales — HM Passport Office, GOV.UK, checked 8 September 2026.