Large print edition

VALOREN

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Bridge document · 60-day window
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Mini-Audit

A short institutional reading for the 60-day window after a bereavement

C-05 · CONTINUITY

"The file is not complete until someone else can use it."

FREE INSTITUTIONAL SAMPLE · NO CARD REQUIRED

ANONYMISED SAMPLE FOR

A surviving partner approximately **60 days** after death

Bridge between first-week bereavement and longer-term planning

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1 Why this exists

2 Three quiet readings

Why this exists 1

The first week after a death is the funeral and the registration. By day 60, most of the institutional notifications are complete, the immediate paperwork has settled, and a different question starts to surface: what about my own records.

This mini-audit exists for that moment. It is a short reading of where a surviving partner's own arrangements sit, sequenced for what is workable in this period. Nothing in it is urgent. Most of it is best left for the right week, not this one.

> **If this is too soon — close the document.**
>
> There is no benefit in working through this if you are not ready. The 60-day mark is a common point at which the question of one's own arrangements starts to surface, but for many households it arrives at month 6, or year 1, or much later. The document waits.

Three quiet readings 2

Most surviving partners discover three things during the months following a death. None of them require immediate action. All three are worth noting for whenever the right week arrives.

B-01 · JOINT VS SOLE ACCOUNT REALITY

1 The accounts that used to be joint are now sole — and that changes what happens next time

While both partners were alive, joint accounts handled most of the household. After a death, those accounts pass to the survivor and become sole accounts. The next death — the surviving partner's own — will freeze them, and direct debits from them will stop. This is not urgent, but it is the single change most people don't notice until it becomes the next household's problem.

WHEN	**Not urgent — note for later**
ACTION	**List direct debits**
COST	**No cost**

B-02 · WILL REFLECTS OLD REALITY

2 Your own will likely names your late partner as executor or beneficiary

If your will was drafted while both partners were alive, it almost certainly names the deceased partner as executor or primary beneficiary. Both are now inoperative. The will remains valid, but the secondary arrangements take over — and the secondary arrangements may not be the ones you would now choose. A new will is straightforward to draft once you feel able. There is no urgency.

WHEN	When you feel ready
OUTLAY	£300–£600 STEP solicitor
VERIFY WITH	STEP solicitor

B-03 · LPAS LIKELY NAMED THE DECEASED

3 Your own Lasting Powers of Attorney probably name your partner as primary attorney

If you have LPAs in place, they likely name your late partner as primary attorney. That arrangement is now inoperative. Replacement attorneys (often adult children, siblings, or a long-trusted friend) become the active attorneys. If no replacements were named, the LPAs themselves have no effect and would need to be re-drafted. There is no urgency, but the question is worth knowing before capacity is ever in doubt.

WHEN	**When you feel ready**
OUTLAY	**£92 × 2 if re-drafted via gov.uk**
VERIFY WITH	**gov.uk/power-of-attorney**

None of this is urgent.

The three readings above sit on the to-do list for the month, the season, or the year that feels right. Many surviving partners take 12–**18 months** before they feel able to address their own arrangements. There is nothing wrong with that timing.

Cruse Bereavement Support

0808 808 1677 — Monday, Wednesday, Thursday and Friday 9.30am to 5pm; Tuesday 1pm to 8pm; closed at weekends. Free and confidential.

Samaritans

24 hours, **365 days**: 116 123. For anyone in emotional distress at any time. Free to call.

POWERED BY VALOREN

Mini-Audit — 60-day bridge document for surviving partners. Free reference from the Valoren bereavement support series. Accurate for England & Wales as of May 2026. Not a substitute for legal or financial advice.
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