



# Guide to managing CaixaBank products and services when processing an inheritance

An inheritance is processed at a very delicate time. Our mission is to make the process as easy as possible.

This document is for information only and is not legally valid

# Basic information



## What is this guide for?

This guide provides step-by-step details on how to process the CaixaBank products and services of the deceased. It will help you identify the documents you have to submit during the process to receive the products and services of the deceased.

**The last page of this document contains a glossary that can help you understand some of the terms used.**

## What products and services might the deceased have had?

The deceased person could have had:



**Banking products and investment services (accounts, cards, loans, securities, investment funds, etc.)**



**Savings insurance**



**Life insurance**



**Various pension plans and funds**

Below, we specify which documents you have to provide or request in each step, regardless of the product or service you need to process.

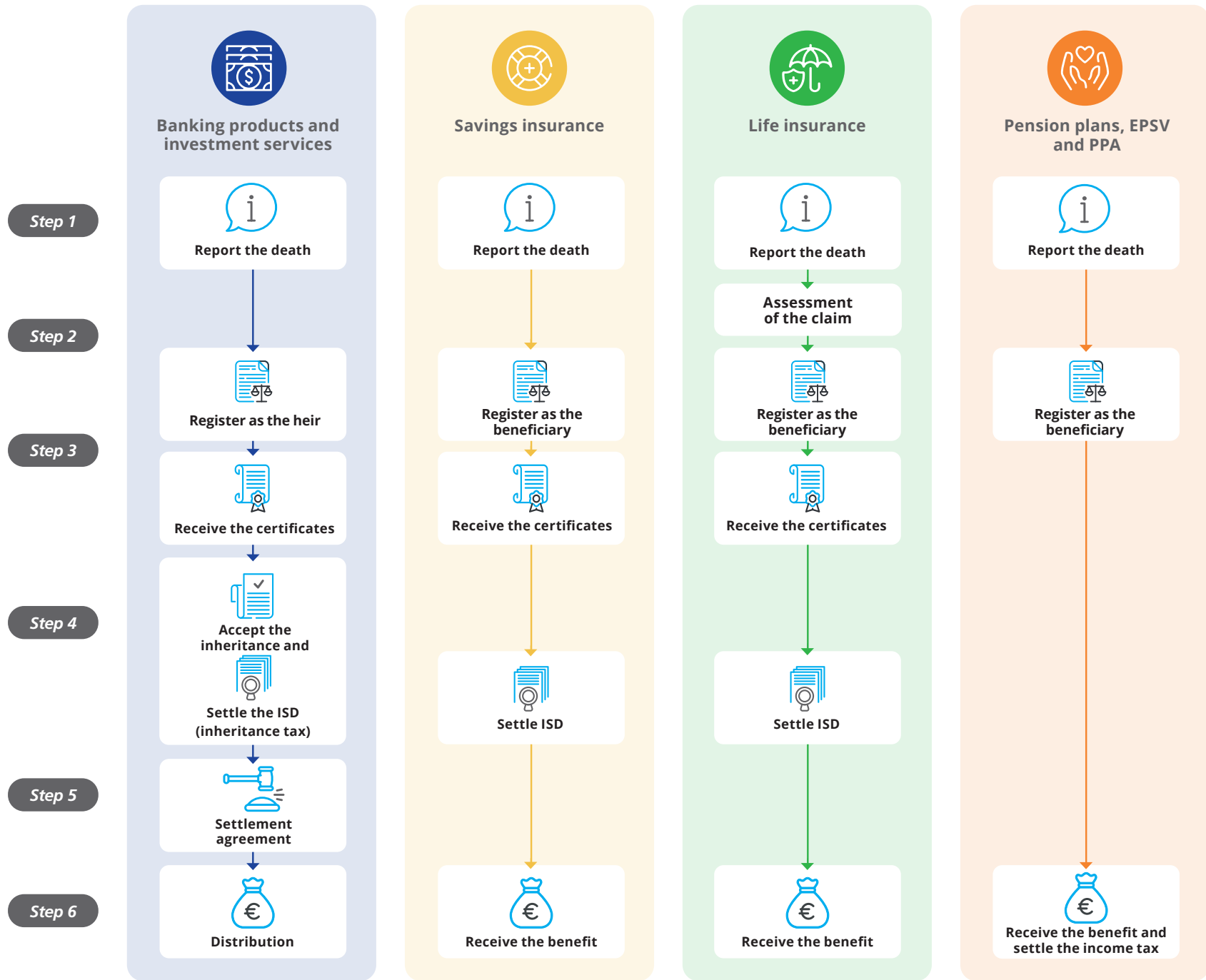
## Where should I start the process?

At a CaixaBank branch. CaixaBank inTouch customers can do it through NOW.

## What steps do I have to follow?

Depending on the CaixaBank products and services to be received, you have to follow these steps:







# Step 1. Report the death

To report the death, you have to send the death certificate issued by the Civil Registry to a CaixaBank branch. CaixaBank customers can do it through **NOW**.

## What is a death certificate?

It is the document that proves the death of a person.

## What happens next?



### With the accounts and deposits

If the deceased was the sole holder of the accounts, the entire balance that existed on the date of death will be frozen. If they shared ownership with other people, the proportional part will be frozen based on the number of account holders.



### With the cards

The card contracts in the name of the deceased, as well as any cards associated with those contracts, will be terminated. The cards of which the deceased person was an authorised user will also be cancelled.



### With online products

If the deceased had online products (CaixaBankNow), access will be cancelled.



### With direct debited bills

Direct debited bills for basic utilities (such as electricity, gas, water) will continue to be paid, as well as those needed to pay the obligations assumed by the deceased with CaixaBank or any company in its group (e.g. loan payments, cards, etc.). If there were bills direct debited from the account, we are at your disposal to answer your questions about this matter, in keeping with good banking practice criteria.



### With Authorisations/Powers of Attorney

All authorisations, powers of attorney and legal representation involving the accounts of the deceased will be cancelled.



### With standing orders

Any transfers and standing orders issued by the deceased will remain in force, and the heirs will be able to suspend them.



### With investment products (securities and funds)

Investment products (securities and investment funds) will be frozen, such that, from the receipt by CaixaBank of the death certificate (or letter specifying the date with a commitment to provide said certificate), no purchases, sales, subscriptions or reimbursements will be allowed. Any portfolio management contracts will be cancelled and the assets in the managed portfolio will also be frozen, as will the rest of the securities and investment funds of the deceased.



### With insurance and pension plan products

For pension plan products (including EPSV and PPA) and insurance products, no new premiums or contributions will be accepted and only the death benefit will be paid.



## Step 1. Documentation required

You have to send to CaixaBank the death certificate issued by the Civil Registry.

### What is a death certificate?

It is the document that proves the death of a person.

### How to obtain a death certificate

You can request it at this link: <https://sede.mjusticia.gob.es/es/tramites/certificado-defuncion>

### Examples of death certificates

MINISTERIO DE JUSTICIA 1/1

REGISTROS CIVILES

**Tomo:** [REDACTED] **P:** [REDACTED]

Registro Civil de **Miranda de Ebro**  
Sección 3ª **Certificación Literal**

(1-3-5) DATOS DE IDENTIDAD DEL DIFUNTO:  
(6-6) Nombre: [REDACTED]  
(7-6) Primer Apellido: [REDACTED]  
(7-6) Segundo Apellido: [REDACTED]  
(10-1-1) DNI: [REDACTED]  
Sexo: (3-4-2) MUJER  
(6-6-1) Hija de: [REDACTED] (8-6-2) y de: [REDACTED]  
(4-1) Estado: (4-1-2) CASADA (6-1) Nacionalidad: ESPAÑOLA  
(9-7-6) Nació el día: [REDACTED]  
(2-4-6) Lugar de nacimiento: LEÓN  
(2-1-1-3) Provincia: LEÓN  
(2-1-1) País: ESPAÑA  
(9-1-1) Registro Civil de: LEÓN  
(2-1-2-1) Domicilio último (2-1-3-6): [REDACTED]  
(2-1-3-2) MIRANDA DE EBRO (2-1-1-3) Provincia: BURGOS (2-1-1) País: ESPAÑA  
(5-3) DEFUNCIÓN:  
(9-4) Día: [REDACTED]  
(9-4-4) Hora: [REDACTED] ocho horas cero minutos  
(2-8) Lugar: [REDACTED]  
(2-1-3-2) MIRANDA DE EBRO (2-1-1-3) Provincia: BURGOS (2-1-1) País: ESPAÑA  
El enterramiento será en: INCINERACIÓN (2-1-3-2) MIRANDA DE EBRO (2-1-1-3) Provincia: BURGOS (2-1-1) País: ESPAÑA  
DECLARACIÓN DE D/Dña: [REDACTED]  
(2-1-3-2) MIRANDA DE EBRO (2-1-1-3) Provincia: BURGOS (2-1-1) País: ESPAÑA  
COMPROBACIÓN  
Médico D/Dña.: [REDACTED] Número del parte: [REDACTED]  
Hora: [REDACTED]  
Fecha: [REDACTED]

(SIGUEN FIRMAS)  
Encargado D/Dña.: [REDACTED]  
Secretario D/Dña.: [REDACTED]  
REGISTRO CIVIL DE [REDACTED]

CERTIFICO que la presente certificación literal expedida con la autorización prevista en el art. 26 del Reglamento del Registro Civil, contiene la reproducción íntegra del asiento correspondiente obrante en Tomo [REDACTED] página [REDACTED] de la Sección [REDACTED] este Registro Civil.

Miranda de Ebro, cinco de noviembre de dos mil veintuno

D/Dña. [REDACTED] Secretario [REDACTED]

N.º [REDACTED]

MINISTERIO DE LA PRESIDENCIA, JUSTICIA Y RELACIONES CON LAS CORTES

registrocivil

CERTIFICACIÓN LITERAL DE INSCRIPCIÓN DE DEFUNCIÓN

La presente certificación literal ha sido expedida con la autorización prevista en el art. 81 de la Ley del Registro Civil y contiene el tenor literal del/los asientos/solicitado/s que se transcriben en los siguientes párrafos, según resultan de los datos obrantes en el registro individual de la persona que figura en dicho/s asiento/s. Se declara que la presente certificación sólo da fe de las circunstancias que indica la Ley 20/2011 para cada hecho o acto que se comprende en el asiento o asientos a los que se refiere la misma (artículos 44.2, 59.5, 62.1 de la Ley 20/2011, de 21 de Julio, del Registro Civil).

ASIENTOS QUE SE CERTIFICAN

INSCRIPCIÓN PRINCIPAL DE DEFUNCIÓN  
Nº Asiento: [REDACTED]  
Fecha inscripción Registro Electrónico de Seguridad: [REDACTED]  
Código personal del registro individual del inscrito: [REDACTED]

DATOS DE IDENTIDAD DEL/DE LA INSCRITO/A: (6-6) Nombre: [REDACTED] (7-6) Primer apellido: [REDACTED] (7-6) Segundo apellido: [REDACTED] (8-6-1) Hija de [REDACTED] (8-6-2) y de [REDACTED] (3-4-1) Sexo: [REDACTED] (4-1) Estado: [REDACTED] (6-1) Nacionalidad: [REDACTED]  
Tipo de documento acreditativo de identidad: [REDACTED] número: [REDACTED]

(2-4-2) Nació/a en: [REDACTED] (2-1-1-3) Provincia: [REDACTED] (2-1-1) País: [REDACTED] (9-7-1) Fecha: [REDACTED]  
(2-1-2) Domicilio último: [REDACTED] (2-1-3-2) Lugar: [REDACTED] (2-1-1-3) Provincia: [REDACTED] (2-1-1) País: [REDACTED]  
Código Postal: [REDACTED]

La inscripción se practica en virtud de: [REDACTED] realizada por [REDACTED] con Tipo de documento de identidad: [REDACTED] y número de identificación: [REDACTED] según consta en el expediente nº [REDACTED] del Registro Civil.

DEFUNCIÓN (9-4-4) Hora: [REDACTED] (9-9) Día: [REDACTED] (2-6) Lugar: [REDACTED] Población: [REDACTED] (2-1-1-3) Provincia: [REDACTED] (2-1-1) País: [REDACTED]  
El enterramiento será en: [REDACTED] (2-1-3-2) Población: [REDACTED] (2-1-1-3) Provincia: [REDACTED] (2-1-1) País: [REDACTED]

DATOS DE FIRMANTE:  
Nombre y Apellidos: [REDACTED]  
En calidad de: [REDACTED]  
Fecha de firma: [REDACTED]

Y para que conste y surta los efectos oportunos, se emite el presente certificado literal del Registro Civil.

FECHA Y HORA DEL DOCUMENTO DIRECCIÓN DE VALIDACIONES FIRMADO ELECTRONICAMENTE POR  
[REDACTED] https://sede.mjusticia.gob.es/registrocivil/autoridad Dirección General de Seguridad Jurídica y F. Pública  
[REDACTED] [REDACTED]

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## Life insurance

### What if the deceased had Life insurance?

If the person had a life insurance policy, you must also provide documentation that specifies the cause of death as applicable:



**In case of illness**, medical records or a medical report that proves the causes of death, disease history, date of diagnosis and evolution.



**In the event of an accident**, a full copy of the legal proceedings, if any, including a police report, autopsy and toxicological report.

### How can I find out if the deceased had insurance?

On the website <https://sede.mjusticia.gob.es/es/tramites/certificado-contratos-seguro> you can get the Certificate of Insurance Contracts with death coverage, which details the policies the deceased had and the insurance companies that provided the service.

### What will happen to the pension?

The pension for the month in which the death occurs belongs to the pensioner, meaning the heirs can have it once the will is processed. If the paying agency makes pension payments after the death by mistake, they will be blocked so they can be returned.

### How can I pay for the funeral expenses?

The heirs can request to deduct the funeral expenses from the balance in the deceased person's account. The original invoice from the funeral home must be presented in order to receive the payment, which will be made by registered cheque or transfer.



# Step 2. Register as the heir or beneficiary



You must prove that you are an heir. If the deceased had an insurance product and/or pension plans, EPSV and PPA, you must also prove that you are the beneficiary. [See the difference between heir and beneficiary in the glossary of terms.](#)

## How?

You must provide the following documentation:

### Certificate of Last Will

#### What is that?

This is the document issued by the Ministry of Justice that contains the wills made by a person, with the last one issued being the valid one. If the deceased did not have a will, this certificate will also state this.

#### How can I get it?

You can request it at the following link: <https://sede.mjusticia.gob.es/es/tramites/certificado-actos-ultima>



This certificate states whether or not the deceased had a will:

### 1. IF THEY DID

If they had a will, you must present an authorised copy of the will.

#### What is that?

It is a copy of the will issued with the signature of the notary.

#### How can I get it?

or to another to process the application by showing him/her the Certificate of Last Will and the death certificate.



You can do it through [www.caixabank.es/testamentaria](http://www.caixabank.es/testamentaria), by email to [gestiontestamentarias@caixabank.com](mailto:gestiontestamentarias@caixabank.com), or by handing it in at your branch.

## Step 2. Documentation required

Sample certificate of Last Will

The form is titled 'CERTIFICADO DE ACTOS ÚLTIMOS' and is issued by the 'MINISTERIO DE JUSTICIA'. It contains fields for the deceased's name, date of death, and details of the last will. The form is divided into sections for personal data, marital status, and the details of the will. It includes a section for the notary's signature and the date of certification.

Sample Will

The form is titled 'TESTAMENTO ABIERTO' and is issued by the 'MINISTERIO DE JUSTICIA'. It contains fields for the testator's name, date of birth, and details of the will. The form is divided into sections for personal data, marital status, and the details of the will. It includes a section for the notary's signature and the date of certification.



## 2. IF THEY DID NOT

If **they did not have a will**, you have to present the **declaration of heirs ab intestato**.

### What is that?

A declaration of heirs ab intestato is a public document that is used to identify, as per the applicable civil law in each case, who the heirs of a deceased person who did not leave a will are, and their share of the estate.

### How can I get it?

You have to make an appointment with a notary in the last place of residence or usual address of the deceased to process the declaration of heirs ab intestato.



## Step 2. Documentation required

Sample **Certificate of Last Will**

<b>MINISTERIO DE JUSTICIA</b>		DIRECCIÓN GENERAL DE SEGURIDAD JURÍDICA Y FE PÚBLICA SUBDIRECCIÓN GENERAL DEL NOTARIADO Y DE LOS REGISTROS	OFICIO GENERAL DE ACTOS DE ÚLTIMA VOLUNTAD Calle Real Pedro Barredo, 1 Teléfono: 91 520 10 00 ext. 214 Teléfono de La Línea: 9 Teléfono de La Línea: 91 520 10 011
Número identificador:		Origen: ST CIUDADANOS	
Fecha de expedición:		Página 1 de 1	
Esta certificación deberá de redactarse y presentarse obligada (o de razonada, ordenada y remota, con datos con los existentes en el Registro, pudiendo no coincidir con la partida de defunción.			
Primer apellido del causante	Segundo apellido del causante	Nombre	
Fecha de nacimiento	Lugar de nacimiento	Provincia (o Estado)	
Tipo de documento	Nº de documento	Fecha de defunción	
D.N.I.			
Hijo de	Y de	Sexo	
		MULIER	
Estado civil	Apellidos y nombre del cónyuge		
CASADO/A			
Cuando figuren los antecedentes del Registro por el funcionario correspondiente, reseña que la persona arriba expresada <b>OTORGO TESTAMENTO</b> .			
200292014 ANTE: _____			
EN: MITANDA DE EBRO (BURGOS); (TESTAMENTO ABIERTO)			
Fin de la certificación.			
Documento verificado por el Ministerio de Justicia Documento verificado por el Ministerio de Justicia Es responsabilidad de quien emite este documento la verificación de su contenido en la sede electrónica del Ministerio de Justicia (https://sede.mjusticia.gob.es) utilizando el código seguro de verificación (22 caracteres hexadecimales): ULL5LA-mN6h-tp3-ylER			

Sample of **ab intestato**

de

**ACTA DE NOTORIEDAD DE DECLARACIÓN DE HEREDEROS ABINTESTATO DEL CAUSANTE**

**FALLECIDO EL DÍA \_\_\_\_\_ (CONCLUSIÓN)**

NUMERO: DOS MIL DOSCIENTOS VEINTISIETE. -----

En VIGO, mi residencia, a DIECIOCHO de JULIO de dos mil veintidós. -----

Yo, \_\_\_\_\_ Notario del Ilustre Colegio de Galicia, **DOY FE:** -----

I.- Que el día quince de junio de dos mil veintidós, bajo el número 1762 de mi protocolo, acepté el requerimiento instado por doña \_\_\_\_\_ para la iniciación del acta de notoriedad de declaración de herederos abintestato de \_\_\_\_\_, nacido en Vigo, provincia de Pontevedra, el día veintitrés de abril de mil novecientos ochenta, siendo hijo de don \_\_\_\_\_, con D.N.I. número \_\_\_\_\_, y fallecido en Vigo, el día \_\_\_\_\_, con su última residencia habitual \_\_\_\_\_, con su última residencia habitual \_\_\_\_\_.







## Step 3. Receive the certificates

Once your status as heir or beneficiary is proven, your estate administrator will provide you with the balance certificates for the products that the deceased had, whether as holder or usufructuary. With them, you can process the acceptance of the inheritance with a notary office and settle the inheritance and donation tax (ISD).

In order for us to issue the certificates, you must sign the CaixaBank testamentary contract. Once signed:

- **We will issue certificates** for all the products in force that the deceased had, noting the balance on the date of death. In addition, if you request it, we will give you, at no cost, a statement for the year prior to the death, detailing the activity of the sight accounts in the deceased person's name.
- The **heirs** must **accept the inheritance and settle the taxes**. They should take into account any loan repayment insurance and request guidance if there were portfolio management contracts (investment transactions may have been processed subsequent to the death if the passing was not reported in a timely manner).

### What happens if the deceased had an insurance product and/or pension plans, EPSV or PPA?

Please note that:

- 1 In these contracts, the deceased may have expressly designated a beneficiary, in which case **any associated payments will be made to that person**.
- 2 **If the deceased not designate a beneficiary**, they will be designated in accordance with the provisions of the insurance policy or rules of the corresponding plan.
- 3 If the deceased was covered by an insurance policy, we will issue a certificate in the name of each beneficiary, with the amount to be received. This amount is taxable as either an inheritance or donation (ISD), or as personal income (IRPF). It is important to know that, in the case of life and savings insurance, the ISD can be settled before the inheritance is accepted.
- 4 If you are only a beneficiary of a PPA or EPSV pension plan, you do not need to receive the balance certificates or pay the ISD. You can also collect the plan before accepting the inheritance. In the year after the payment, you will receive the relevant tax notice so you can file your Personal Income Tax Return (IRPF).



**What happens if the deceased had financing products (loans and credits)?**

If they have financing products (loans and credits), all the heirs will assume the debt jointly, meaning they will all be liable for all the debts of the deceased person.

If they agree amongst themselves that only some will assume the debts of the deceased, absolving the rest, CaixaBank will analyse this possibility and decide, based on risk criteria, the release requested.

**If the deceased person was a loan guarantor, is the guarantee extinguished with the death?**

No, the guarantee is not extinguished with the death, meaning the heirs acquire the same obligation as the deceased.


**What should you do if you have been assigned investment funds or securities after the estate of the deceased is distributed?**

To speed up the change of name, you must have signed the document authorizing the distribution of the estate with CaixaBank for the administration of the investment funds or securities that are awarded to you.



### Step 3. Documentation required

#### Sample **certificate**

 Certificado de posiciones para expediente de defunción

CaixaBank, S.A., inscrita con el número [redacted] en el registro de Entidades Financieras del Banco de España, figurando inscrita en el Registro Mercantil de [redacted] tomo [redacted] folio 1, hoja número [redacted] inscripción 2ª, con número de identificación fiscal [redacted], y domiciliada en [redacted]

**CERTIFICA:**

Que según consta en nuestros registros, [redacted] con NIF número [redacted] que falleció en fecha [redacted] era titular del contrato de cuentas a la vista número IBAN [redacted] y:

- presentaba un saldo a fecha de defunción de [redacted]

Que en el contrato indicado constaban como otros titulares:

- [redacted]
- [redacted]
- [redacted]

Y para que conste, se expide la presente certificación a [redacted]



# Step 4. Accept the inheritance and settle the taxes



Depending on the type of product or service to be received, you have to follow these instructions:

## 4.1 Accept the inheritance

Only the people who inherit the balances of **banking products** should present the **public deed of acceptance of the inheritance**.



### What is that?

It is the document that records the acceptance of the inheritance and the award of the assets that comprise it. It must include all the goods that will be distributed and what proportions go to each heir. The document must be signed by all the heirs

### How can I get it?

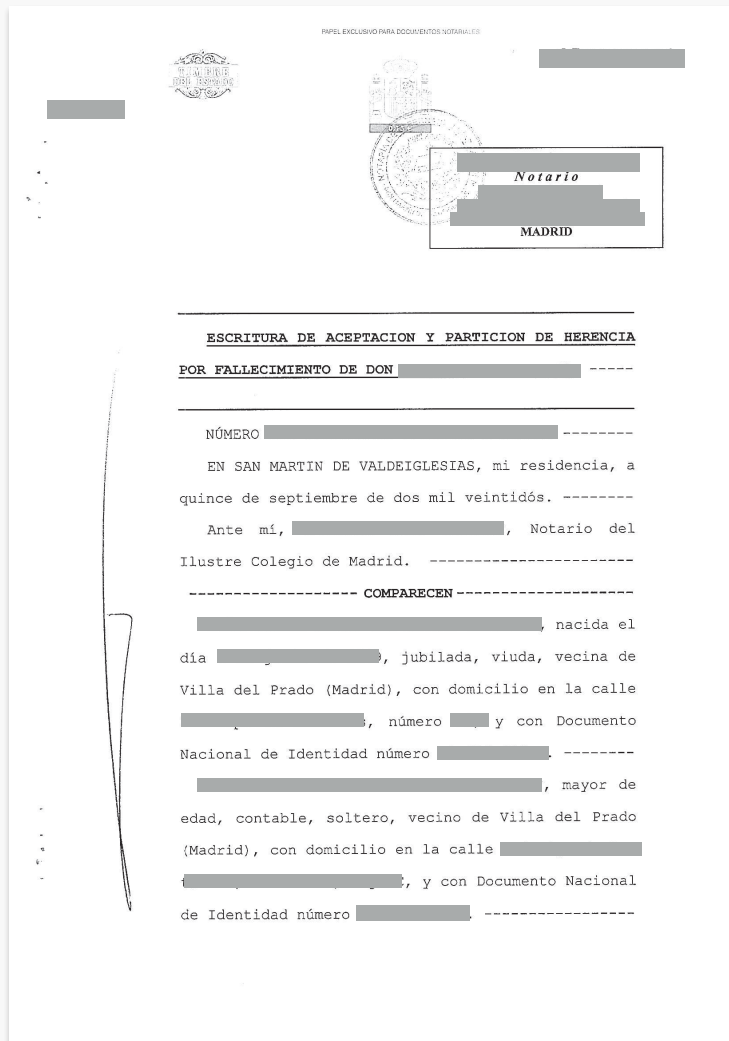
This procedure must be formalised in a public deed by going to a notary. Only the heirs have to sign it; the beneficiaries do not need to do this step

There is a faster and simpler route for wills involving a low balance, which are considered simple. Once the process is initiated, you will be informed if it can be applied in your specific case.



### Step 4.1 Documentation required

#### Sample public deed of acceptance of inheritance





## 4.2 Settle the taxes

Both the people who inherit the balances of **banking products**, and the beneficiaries of **savings insurance and life insurance**, must **pay the inheritance and donations tax (ISD) and submit proof of payment to CaixaBank**.

### What is that and how is it paid?

It is a regional tax that must be filed with the corresponding settlement office of each autonomous community.

#### Do taxes have to be settled when receiving benefits from pension plans, EPSV or PPA?

In this case, beneficiaries should not pay the Inheritance and Donations Tax (ISD); instead, they will pay the relevant tax when they file the annual tax return (IRPF) for the year in which they received the benefit.

#### Can I pay the inheritance tax with the balance in the deceased person's account?

Yes, you can request to pay the Inheritance Tax using the balance in the deceased person's account.



# Step 5. Settlement agreement



CaixaBank will analyse all the documentation you provided and issue a **legal report on the inheritance that will establish how the balances in the CaixaBank products will be distributed.**


We will give you a copy so you can share it with the other heirs.

Savings insurance, life insurance and pension plan, EPSV and PPA products are not included in this legal inheritance report, since the benefit is paid directly.



## Step 5. Documentation required

### Sample Legal inheritance report


Informe jurídico de Testamentarías

Este informe contiene la propuesta de reparto de las posiciones de la persona fallecida. Se ha elaborado a partir de la información aportada por los herederos durante la tramitación del expediente de defunción.

El documento se estructura en los siguientes apartados:

1. Datos de la persona fallecida
2. Datos del expediente
3. Sucesores y/o cotitulares
4. Propuesta de reparto - aspectos generales
5. Cuadro de Reparto de Bienes
6. Documentación aportada
7. Próximos pasos y glosario de términos

CaixaBank, S.A. Carreter Pintor Sorolla, 2-4, 46002 València, NF A08603611

Inscrita en el Registro Mercantil de València, tomo 10370, folio 1, hoja número V 178333, inscripción 2ª

PLP342-330119.000.000 (CPV)

Ejemplar para el cliente
1



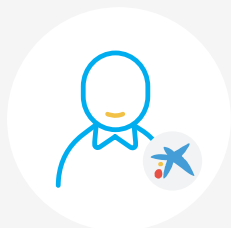


# Step 6. Distribution and payment of benefit



We will contact you to complete the paperwork needed to distribute the estate. If you are an heir but not a CaixaBank customer, it is important that you go to a CaixaBank branch to provide your contact details so the distribution can be processed. You can also do so by registering as a customer through [www.caixabank.es](http://www.caixabank.es).

CaixaBank offers the option of receiving the balances in your **current account**:



### CaixaBank customers

Through payment into an account opened with the bank under the names of the heirs or beneficiaries.



### CaixaBank non-customers

Option to transfer to another bank at no cost.



### CaixaBank customers and non-customers

By cash payment (in this case, on the same date or subject to the branch's cash availability).

If you are going to inherit **investment funds or securities** and you do not have any products in your name, we will open one to transfer the positions you inherit.

You will be informed of all the options for collecting the benefits from **insurance and pension plans, EPSV and PPA**.



# Glossary of terms

## B

**Balance:** net positive or negative money contained in an account.

**Bare ownership and Usufruct:** at CaixaBank, the bare owner is the holder of the products and the usufructuary is the person who is entitled to receive the returns or interest from these products.

**Beneficiary:** the beneficiaries are determined by the express designation made by the deceased or, lacking said designation, by the provisions of the policy or rules of the plan. The beneficiary has the right to receive benefits from life insurance, savings insurance and pension plans, EPSV and PPA. The beneficiaries can be the same persons as the heirs, or different.

**Benefit from a pension plan:** amount of money to be paid to the beneficiary if the holder of the pension plan dies.

## C

**CaixaBank products and services:** include banking products and services, investment products and services (securities, investment funds, etc.) and insurance and pension plan products.

**Certificate of Last Will:** document issued by the Ministry of Justice that contains the wills made by a person, with the last one issued being the valid one. If the deceased did not have a will, the certificate will also state this.

**Contribution:** amount of money contributed by the deceased to an EPSV pension plan.

**CXB Legal inheritance report:** report issued by a CaixaBank lawyer that summarises the distribution of the products that the deceased had.

## D

**Declaration of heirs ab intestato:** an inheritance without a will is decided by means of the declaration of heirs ab intestato, which is the notarial document that accredits who the heirs are if the deceased did not leave a will. To get one:

1. You have to request it from a notary in the city/ town of the deceased person's primary residence.
2. Twenty days after this request, the notary will issue the final document of the declaration of heirs, which is the document you will have to provide to CaixaBank.

## E

**EPSV:** Entidades Previsión Social Voluntaria (Voluntary Social Welfare Entities). These pension plans are a savings product intended for people whose tax residence is in the Basque Country.

## G

**Guarantee:** contract whereby an individual or legal entity guarantees or ensures compliance with obligations, assuming the payment of another person's debt if said person does not.

## H

**Heirs:** the heirs (in a broad sense, including heirs, forced heirs, legatees, etc.) are designated in the last will issued by the deceased or, if the deceased did not leave a will, in the declaration of heirs ab intestato. Heirs are entitled to receive the balances of the banking products.

## I

**Insurance benefit:** amount of money that the beneficiary is paid in the event of the death of the

person covered by the policy.

**IRPF:** Personal Income Tax.

**ISD:** Inheritance and Donations Tax.

## L

**Life insurance:** protection solution designed to provide a sum of money to the beneficiaries as per the provision of the policy, in the event of the death of the insured person.

## P

**Policy:** document that contains the conditions of the insurance, and of any additions that modify or supplement these conditions.

**PPA:** Individual savings and pension insurance with coverage and benefits, contribution limits and tax treatment similar to those of individual pension plans.

**Premium:** price of the insurance.

**Public deed of acceptance of inheritance:** document that records the acceptance of the inheritance by all the heirs and the award of the assets that comprise it. It must include all the goods to distribute and what proportions go to each heir.

## W

**Will:** a will is the legal document whereby a person stipulates the person(s) who will receive all their assets at the time of their death.



