EXECUTOR'S REFERENCE · COMPLETE EDITION

Blank Executor Checklist — Complete edition

Every task an executor or administrator in England and Wales can face, in four phases. Each task shows where it comes from and the date we read that source.

This is the long edition. The standard Blank Executor Checklist has 37 tasks. This edition has **187**. A task that does not apply to you can be skipped: write N/A in its date box.

How to use this edition

- Tick each task when it is done and write the date.
- A line starting “If” tells you when a task applies. If it does not apply to you, write N/A.
- Each task names the page it comes from and the date we read it. Rules, fees and forms change, so for anything you rely on, read that page again.
- This edition is for England and Wales. Scotland and Northern Ireland have different rules for probate and for some other steps, so do not use it for an estate there.

The phases show the usual order of work. They are not deadlines. A deadline appears only in a row that states one, with its source.

CONTENTS

5	First 7 days: The death, the funeral and the first notices	38 tasks	**p.5**
24	7 to 28 days: Tell people and find out what the estate holds	57 tasks	**p.24**
53	1 to 6 months: Authority, tax and collecting the estate	74 tasks	**p.53**
92	6 to 12 months and after: Pay out and close the estate	18 tasks	**p.92**

Numbers you will be asked for

Write each number here when you get it. Keep this page with the checklist.

Name of the person who died

_____

Date of death

_____

Your name (executor or administrator)

_____

Solicitor or probate firm, if any

_____

Tell Us Once reference number

_____

Inheritance Tax reference number

Grant of probate: date and number

Estate bank account: bank and last 4 digits

National Insurance number of the person who died

Probate application reference

PHASE 1 — FIRST 7 DAYS: THE DEATH, THE FUNERAL AND THE FIRST NOTICES

Certificates, the funeral, the notices that cannot wait, and making the home and the money safe. **38 tasks.**

THE DEATH AND THE MEDICAL EXAMINER

☐ **1.01 Wait for the medical examiner's office to confirm you can register**

A doctor confirms the death, then a medical examiner checks the cause. This can take a few days. The medical examiner's office sends the medical certificate to the registrar.

SOURCE **GOV.UK**, After a death: Register the death · **GOV.UK**, Completing medical certificates of cause of death · read 17 Oct 2026

Date done _____

☐ **1.02 Wait to hear from the medical examiner or registrar after the coroner's decision**

If the death was reported to a coroner

If the coroner decides not to investigate, the medical examiner contacts you. If the coroner decides the cause of death is clear, the registrar contacts you. If there is an inquest, you can get the final death certificate from the registrar once it is over.

SOURCE **GOV.UK**, After a death: When a death is reported to a coroner · read 17 Oct 2026

Date done _____

☐ **1.03 Ask the coroner for an interim death certificate if you need proof**

If an inquest means the death cannot yet be registered

An interim certificate can be used to apply for probate. You can also use it to ask the registrar for a Tell Us Once reference number.

SOURCE **GOV.UK**, After a death: When a death is reported to a coroner · **GOV.UK**, After a death: Tell Us Once · read 17 Oct 2026

Date done _____

REGISTERING THE DEATH

☐ **1.04 Book a registration appointment where the death happened**

A death is registered in the area where it occurred. Some offices book only once the medical examiner or coroner has sent the paperwork. If you live elsewhere in England or Wales, ask your local register office whether you can make a declaration; Oxfordshire says it delays the registration, the burial or cremation form and the death certificates.

SOURCE **legislation.gov.uk**, Births and Deaths Registration Act 1953, s.15 · **Oxfordshire County Council**, Registering a death · **Wandsworth Council**, Register a death · read 17 Oct 2026

Date done _____

☐ **1.05 Check you are a person the law allows to register the death**

A relative or partner who was present at the death, or in attendance during the last illness, or who is or lives in the area where the death happened, should register. If none can, the law also lists a personal representative, someone present at the death, the occupier of the house if they knew of the death, and the person causing the disposal of the body (this cannot be a funeral director).

SOURCE **Oxfordshire County Council**, Registering a death · **legislation.gov.uk**, Births and Deaths Registration Act 1953, s.16 · read 17 Oct 2026

Date done _____

☐ **1.06 Gather the person's details and any papers to show the registrar**

The registrar asks for the date and place of death, full name and other names, birth details, occupation and address. Papers such as a passport help but are not essential.

SOURCE **Wandsworth Council**, Register a death · **Oxfordshire County Council**, Registering a death · read 17 Oct 2026

Date done _____

☐ **1.07 Register the death within 5 days of getting the confirmation**

The **5 days** include weekends and bank holidays. They run from the confirmation that you can register, not from the date of death. Under the Act they count from the date the registrar is notified of it, or from the date a coroner's investigation is discontinued.

SOURCE **GOV.UK**, After a death: Register the death · **legislation.gov.uk**, Births and Deaths Registration Act 1953, s.16 · read 17 Oct 2026

Date done _____

☐ **1.08 Tell the register office at once if you need more than 5 days**

If you cannot register within the 5 days

Tell the register office immediately. A person allowed to register the death (a “qualified informant”) can send the registrar a written notice with a confirmed attending practitioner's certificate or a medical examiner's certificate within the first **5 days**; the information must then be given within **14 days** of the same date the **5 days** run from.

SOURCE **GOV.UK**, After a death: Register the death · **legislation.gov.uk**, Births and Deaths Registration Act 1953, s.18 · read 17 Oct 2026

Date done _____

☐ **1.09 Check every detail on the register entry before you sign it**

Ask to check the register entry before you sign it; Oxfordshire's office gives you a hard copy of the page. You cannot change a death certificate once issued. You can apply to get a note added to the original entry, but Oxfordshire says a later correction is costly.

SOURCE **Oxfordshire County Council**, Registering a death · **GOV.UK**, Correct a death registration: What corrections can be made · read 17 Oct 2026

Date done _____

CERTIFICATES AND TELL US ONCE

☐ **1.10 Give the certificate for burial or cremation to the funeral director**

You get a certificate for burial or cremation, often called the green form. With your permission the registrar can email it straight to the funeral director, unless the coroner has already provided the necessary paperwork. The funeral cannot take place until the funeral director, crematorium or burial authority has it.

SOURCE **GOV.UK**, After a death: Register the death · **Oxfordshire County Council**, Registering a death · read 17 Oct 2026

Date done _____

☐ **1.11 Order certified copies of the death certificate you will need**

GOV.UK says certificates cost **£12.50** each. Oxfordshire's register office also charges **£12.50** each, and you must pay in advance if you want one issued at the appointment. You may need copies to notify banks, building societies and insurers.

SOURCE **Oxfordshire County Council**, Registering a death · **GOV.UK**, Order a death certificate · read 17 Oct 2026

Date done _____

☐ **1.12 Ask the registrar for your Tell Us Once reference number**

If the person lived in England, Scotland or Wales

The registrar either completes Tell Us Once with you or gives you a reference number. It reports the death to most government organisations in one go.

SOURCE **GOV.UK**, After a death: Tell Us Once · read 17 Oct 2026

Date done _____

☐ **1.13 Use Tell Us Once within 28 days of getting your reference number**

If the registrar gave you a reference number rather than completing it with you

Have your reference number ready, with details of the person who died, for example their surname and date of death and the contact details of their executor or administrator.

SOURCE **GOV.UK**, After a death: Tell Us Once · read 17 Oct 2026

Date done _____

☐ **1.14 Report the death to DWP yourself if you cannot use Tell Us Once**

If you did not or could not use Tell Us Once

Contact the DWP Bereavement Service to cancel benefits and State Pension. If the person was living abroad when they died, contact the International Pension Centre instead.

SOURCE **GOV.UK**, After a death: Report the death without Tell Us Once · **GOV.UK**, After a death: Tell Us Once · read 17 Oct 2026

Date done _____

☐ **1.15 Get the driving licence cancelled, through Tell Us Once or by letter**

If the person held a driving licence

Tell Us Once tells DVLA to cancel the licence and end the vehicle tax. Without it, write to DVLA and include the licence if you have it.

SOURCE **GOV.UK**, After a death: Tell Us Once · **GOV.UK**, DVLA after a death: What you need to do · read 17 Oct 2026

Date done _____

THE WILL AND WHO ACTS

☐ **1.16 Look for the original will: at home, with a solicitor, at the probate registry**

You need the original will, not a photocopy, to apply for probate. If it is lost, you may be able to apply with form PA13. The person may have left it at home, with a probate practitioner or at the national probate registry in Newcastle.

SOURCE **GOV.UK**, Applying for probate: If there's a will · read 17 Oct 2026

Date done _____

☐ **1.17 Ask the national probate registry in Newcastle whether it holds a stored will**

You will need the death certificate and evidence that you are the executor. HMCTS keeps stored wills and codicils securely.

SOURCE **GOV.UK**, Applying for probate: If there's a will · **GOV.UK**, How to store a will with the Probate Service ·
read 17 Oct 2026 **Date done** _____

☐ **1.18 Withdraw a stored will with form PA7A and an official death certificate**

If the person stored their will with the Probate Service

Send form PA7A and an official copy of the death certificate. If there are other executors, form PA7B gives their consent. Processing takes around **4 weeks**.

SOURCE **GOV.UK**, How to withdraw a stored will ·
read 17 Oct 2026 **Date done** _____

☐ **1.19 Look for a later will; keep copies of earlier wills until probate**

If there is more than one will, send in the most recent one. Do not destroy copies of earlier wills until you have received probate.

SOURCE **GOV.UK**, Applying for probate: If there's a will · **GOV.UK**, Making a will: Update your will · read 17 Oct 2026 **Date done** _____

☐ **1.20 Check whether a later marriage or divorce changed the will**

Marriage cancels an earlier will, with exceptions. After a divorce or annulment, a former spouse is treated as having died for appointments and gifts unless the will says otherwise.

SOURCE **legislation.gov.uk**, Wills Act 1837, s.18 · **legislation.gov.uk**, Wills Act 1837, s.18A · read 17 Oct 2026 **Date done** _____

☐ **1.21 Read the will to see who is named as executor**

Executors can be named in the will or in a codicil. You only inherit under the will if you are also named in it as a beneficiary.

SOURCE **GOV.UK**, Applying for probate: If there's a will · read 17 Oct 2026 **Date done** _____

☐ **1.22 Get help to read the will, or a solicitor if the estate is complex**

Ask Citizens Advice or a probate practitioner if you cannot understand the will. Consider a solicitor if the estate has a lot of assets or trusts.

SOURCE **GOV.UK**, Applying for probate: If there's a will · **GOV.UK**, Dealing with the estate: Overview · read 17 Oct 2026

Date done _____

THE FUNERAL

☐ **1.23 Check the will and any papers for the person's funeral wishes**

The will may say what funeral the person wanted. There is no legal duty to follow their wishes, but they usually are followed.

SOURCE **GOV.UK**, Applying for probate: If there's a will · **Lloyds Bank**, Bereavement · **Citizens Advice**, Arranging a funeral · read 17 Oct 2026

Date done _____

☐ **1.24 Check whether they arranged a funeral plan or insurance**

Look for a prepaid funeral plan or life insurance that covers the funeral. Local funeral directors can tell you if the person made arrangements with them.

SOURCE **GOV.UK**, After a death: Arrange the funeral · **Citizens Advice**, Arranging a funeral · read 17 Oct 2026 **Date done** _____

☐ **1.25 Find out who provides the pre-paid funeral plan**

If the person had a pre-paid funeral plan

Look at the plan paperwork or ask the firm that sold it. If you still do not know who the provider is, the National Association of Funeral Plan Providers has a tracing service for plans held by its members.

SOURCE **FCA**, Funeral plans: check your provider is authorised · read 17 Oct 2026 **Date done** _____

☐ **1.26 Check the plan provider is authorised on the FCA Firm Checker**

If the person had a pre-paid funeral plan

Search for the provider by name and check it is authorised with the right permissions. Without authorisation and the right permissions you will not have access to the Financial Ombudsman Service if you want to complain.

SOURCE **FCA**, Funeral plans: check your provider is authorised · read 17 Oct 2026 **Date done** _____

☐ **1.27 Agree who will arrange the funeral**

An executor or administrator is under a duty to arrange the burial or cremation. Relatives and close friends often arrange funerals too.

SOURCE **HMRC**, Inheritance Tax Manual, IHTM10379 (funeral expenses) · **Citizens Advice**, Arranging a funeral · read 17 Oct 2026 **Date done** _____

☐ **1.28 Compare the price lists of different funeral directors**

Funeral directors must display a Standardised Price List on their website and at their premises. Use the lists to compare the cost of what they offer.

SOURCE **GOV.UK**, Things to know when arranging a funeral · **GOV.UK**, After a death: Arrange the funeral · read 17 Oct 2026 **Date done** _____

☐ **1.29 Read the funeral director's contract before you sign it**

Ask about anything you do not understand. Once you enter into a contract with the funeral director, you are responsible for paying their costs.

SOURCE **Citizens Advice**, Arranging a funeral · **Newark and Sherwood District Council**, Get help paying for a funeral ·
read 17 Oct 2026 **Date done** _____

HELP WITH THE COST

☐ **1.30 Check if you can get a Funeral Expenses Payment**

If you or your partner get a qualifying benefit, meet the rules on your relationship with the person who died, and are arranging the funeral in the UK, the EEA or Switzerland

It can help pay for some burial or cremation fees, plus up to **£1,000** for other funeral costs. If the person had a pre-paid funeral plan, you can only get up to **£120,** for items the plan does not cover. It is deducted from any money you get from the deceased's estate.

SOURCE **GOV.UK**, Funeral Expenses Payment: Eligibility · **GOV.UK**, Funeral Expenses Payment: How it works ·
read 17 Oct 2026 **Date done** _____

☐ **1.31 Claim Funeral Expenses Payment within 6 months of the funeral**

If you are eligible for a Funeral Expenses Payment

Claim by phone or by post. You can claim before the funeral with the funeral director's invoice or signed contract, not an estimate. It is deducted from any money you get from the estate.

SOURCE **GOV.UK**, Funeral Expenses Payment: Make a claim · **GOV.UK**, Funeral Expenses Payment: How it works · read 17 Oct 2026

Date done _____

☐ **1.32 Claim Bereavement Support Payment within 3 months of the death for the full amount**

If you were married to, in a civil partnership with, or living as if married with the person who died, and when they died you were under State Pension age and living in the UK or a country that pays bereavement benefits

You must claim within **3 months** to get the one-off payment and all 18 monthly payments. You usually need to claim within **21 months**. Your partner must also have paid enough National Insurance, or died because of an accident or disease at work. If you lived together as if married, you also needed to be getting or entitled to Child Benefit for a child living with you, or to be pregnant, unless you are applying for a backdated payment.

SOURCE **GOV.UK**, Bereavement Support Payment: What you'll get · **GOV.UK**, Bereavement Support Payment: Eligibility · read 17 Oct 2026 **Date done** _____

☐ **1.33 Tell the council if no one can arrange or pay for the funeral**

If no one can arrange or pay for the funeral

The council must arrange a burial or cremation where no suitable arrangements are being made. It can recover the cost from the estate.

SOURCE **GOV.UK**, Public health funerals: good practice guidance · read 17 Oct 2026 **Date done** _____

THE FIRST MONEY STEPS

☐ **1.34 Tell several banks at once with the Death Notification Service**

It is free, covers member organisations only, and works alongside Tell Us Once. Each member holding an account contacts you within **10 working days** with the next steps. If your case is complicated or time-sensitive, speak to the bank or building society first.

SOURCE **Death Notification Service**, Frequently Asked Questions · **Death Notification Service**, The Death Notification Service · read 17 Oct 2026 **Date done** _____

☐ **1.35 Ask the bank to pay the funeral bill from the account, if it holds enough**

Give the bank the funeral director's bill. Some banks pay it before probate. Santander releases money for the funeral director's or florist's bill only.

SOURCE **Citizens Advice**, Arranging a funeral · **Lloyds Bank**, Bereavement · **Santander**, Bereavement · read 17 Oct 2026 **Date done** _____

☐ **1.36 Check which accounts were joint; they pass to the surviving owner**

Money held jointly passes to the surviving owner without probate, unless they have agreed otherwise. At Lloyds the account stays open. The bank may ask to see the death certificate.

SOURCE **Citizens Advice**, Dealing with the financial affairs of someone who has died · **Lloyds Bank**, Bereavement · **GOV.UK**, Applying for probate: What is probate ·
read 17 Oct 2026 **Date done** _____

THE HOME

☐ **1.37 Keep the empty home insured and its basic utilities connected**

If the home will be empty

Tell the insurer the person has died and ask it to keep cover. Policies often restrict cover once a home has been empty for a period, usually 30 or **60 days**.

SOURCE **Citizens Advice**, What to do after a death · **Financial Ombudsman Service**, Unoccupied properties ·
read 17 Oct 2026 **Date done** _____

☐ **1.38 Take the person's unused medicines to a pharmacy for safe disposal**

If medicines are left in the home

Do not put unwanted medicines in the bin or down the toilet. Newcastle Hospitals says that after a death at home any medication may be reviewed and could possibly be taken away; if medication is still in the home after the community nursing team and police leave, return it to your local pharmacy.

SOURCE **NHS**, How pharmacies can help - NHS · **Newcastle Hospitals**, Information for the bereaved: What to do after a death in the community - Newcastle Hospitals NHS Foundation Trust · read 17 Oct 2026

Date done _____

PHASE 2 — 7 TO 28 DAYS: TELL PEOPLE AND FIND OUT WHAT THE ESTATE HOLDS

Tell the organisations that need to know. Find everything the person owned and owed. **57 tasks.**

GOVERNMENT, BENEFITS AND LOANS

☐ **2.01 Ask HMRC what tax the person owed or is owed**

Use Tell Us Once or contact HMRC to find out what tax is owed or refundable. HMRC can take at least **30 days** to contact you after Tell Us Once.

SOURCE **GOV.UK**, Dealing with the estate: Settling debts and taxes · read 17 Oct 2026

Date done _____

☐ **2.02 Report the death to HM Passport Office so the passport is cancelled**

If the person had a British passport

The death must be reported as soon as possible. Tell Us Once can report it without you sending the passport. If you do not use it, you can print the D1 form from GOV.UK or ask the passport adviceline for one.

SOURCE **GOV.UK**, Deceased person's passports (accessible) · read 17 Oct 2026

Date done _____

☐ **2.03 Return the Blue Badge to the council that issued it**

If the person had a Blue Badge from an English council

The badge should go back to the issuing council on the holder's death. Displaying a badge that is no longer needed can bring a fine of up to **£1,000**.

SOURCE **GOV.UK**, The Blue Badge scheme: rights and responsibilities in England · read 17 Oct 2026 **Date done** _____

☐ **2.04 Tell the Student Loans Company about the death, with proof of the death**

If the person had a student loan

SLC cannot cancel any loan without evidence. Send the customer reference number and an original death certificate or another accepted document.

SOURCE **GOV.UK**, Student loan cancellation - if a customer dies · **GOV.UK**, After a death: Tell Us Once · read 17 Oct 2026 **Date done** _____

WORK, BENEFITS, LICENCES AND SUBSCRIPTIONS

☐ **2.05 Tell the person's employer about the death**

If the person was employed

Tell Us Once is for government organisations, and employers are outside government, so contact them yourself as soon as you can.

SOURCE **GOV.UK**, After a death: Report the death without Tell Us Once · **Citizens Advice**, What to do after a death · read 17 Oct 2026

Date done _____

☐ **2.06 Ask the employer to pay what is still owed; it usually goes to the executor**

If the person was employed

The employer must make all outstanding payments. These usually go to the executor or personal representative.

SOURCE **GOV.UK**, What to do when an employee dies: Paying an employee who has died · read 17 Oct 2026

Date done _____

☐ **2.07 Tell the Child Benefit Office if the person was getting Child Benefit**

If the person was the parent claiming Child Benefit

Tell them as soon as possible, and within **8 weeks**. You do not need to if you already used Tell Us Once.

SOURCE **GOV.UK**, Child Benefit if a child or parent dies: If one or both parents die · **GOV.UK**, After a death: Report the death without Tell Us Once · read 17 Oct 2026

Date done _____

☐ **2.08 Tell Motability about the death before you use Tell Us Once**

If the person leased a car, scooter or powered wheelchair through the Motability Scheme

If you use Tell Us Once first, you cannot keep driving the vehicle. Once Motability knows, other drivers can use a car for up to **two weeks**.

SOURCE **Motability**, If someone passes away · read 17 Oct 2026

Date done _____

☐ **2.09 Hand the Motability vehicle back to a dealer**

If the person leased a car, scooter or powered wheelchair through the Motability Scheme

For a car, drivers can keep using it for up to **two weeks** after you tell Motability, then you hand it back to a dealer. You need not remove adaptations, and you can return it sooner. A scooter or powered wheelchair cannot be used; store it safely until the dealer collects it.

SOURCE **Motability**, If someone passes away · read 17 Oct 2026

Date done _____

☐ **2.10 Cancel the TV Licence or ask for a refund**

If the person held a TV Licence

Citizens Advice says to ask for a rebate if possible. GOV.UK says a TV Licence can be cancelled, or a refund applied for, on the TV Licensing website.

SOURCE **GOV.UK**, TV Licence · **Citizens Advice**, Dealing with the affairs of someone who has died · read 17 Oct 2026

Date done _____

☐ **2.11 Tell each subscription service, such as Netflix, that the person has died**

Check for subscriptions that are not on the bank account's standing orders or direct debits. If you are managing the person's money and property, ask for each account to be closed from the day they died.

SOURCE **Citizens Advice**, What to do after a death · **Citizens Advice**, Dealing with the affairs of someone who has died · read 17 Oct 2026

Date done _____

BANKS, SAVINGS AND INVESTMENTS

☐ **2.12 Tell banks, insurers and other pension schemes yourself after Tell Us Once**

Tell Us Once informs most government organisations and some public sector pension schemes. Banks, mortgage providers, insurers, utilities and other pension schemes need contacting separately.

SOURCE **GOV.UK**, After a death: Tell Us Once · read 17 Oct 2026

Date done _____

☐ **2.13 Ask each bank whether it needs probate before it releases a sole account**

If the person had accounts in their sole name

Every organisation sets its own rules. Barclays and Santander ask for a grant when sole accounts total more than **£50,000**. Nationwide says sole accounts under **£50,000** may be closed on its form if no grant is being applied for. HSBC (UK residents) uses **£50,000** with a will, **£25,000** without, but may still ask for a grant below those amounts.

SOURCE **GOV.UK**, Applying for probate: What is probate · **Barclays**, What to do when someone dies · **Santander**, Bereavement · **HSBC**, What To Do When Someone Dies · **Nationwide**, Deceased customers · read 17 Oct 2026

Date done _____

☐ **2.14 Ask each bank to stop standing orders and direct debits**

Payments in a joint name can be transferred instead. A bank may give a probate practitioner a list of those in force on sole accounts at the date of death.

SOURCE **GOV.UK**, Valuing an estate: Identify assets and debts · **UK Finance**, Estate Administration Banking Protocol February 2026 Final · read 17 Oct 2026

Date done _____

☐ **2.15 Ask the mortgage lender whether payments must continue during probate**

If the person had a mortgage

If payments must continue, you need to do one of two things. Pay them yourself and reclaim them from the estate once you have probate, or check whether a life or mortgage protection policy covers them.

SOURCE **GOV.UK**, Valuing an estate: Identify assets and debts · read 17 Oct 2026

Date done _____

☐ **2.16 Claim the person's NS&I savings; you can do it online without making an account**

If the person held NS&I savings or Premium Bonds

NS&I may ask for a grant if the person's NS&I savings total **£5,000** or over. It can ask for one at any value. Have the details NS&I lists ready, for example the type of NS&I account, details of the person making the claim and a bank account for payment.

SOURCE **NS&I**, What to do if an NS&I customer has died · read 17 Oct 2026

Date done _____

☐ **2.17 Decide whether to leave Premium Bonds in the draw for 12 months**

If the person held Premium Bonds

Bonds can stay in the draw for **12 months** after death in the holder's name. Prizes are paid by warrant to the person entitled once the claim is complete. Send back any prize warrant the person already held.

SOURCE **NS&I**, What to do if an NS&I customer has died · read 17 Oct 2026

Date done _____

☐ **2.18 Tell each share registrar about the death**

If the person held shares

Equiniti (Shareview) says notifying it stops correspondence and dividend payments and cancels share sales or reinvestments. Computershare says it can stop any activity on the shareholding, such as dividend payments, until the legal representatives are confirmed. Have the person's name and address as on the register, date of death, the company and the shareholder reference number ready.

SOURCE **Computershare**, Administration of a deceased shareholder's estate · **Equiniti Shareview**, Equiniti Shareview · read 17 Oct 2026

Date done _____

☐ **2.19 Tell the credit reference agencies about the death to guard against fraud**

Each agency adds a note to the person's file. Lenders who run a search then see a flag about the death and possible fraud.

SOURCE **Equifax**, Death and the financial aftermath · read 17 Oct 2026

Date done _____

PENSIONS AND INSURANCE

☐ **2.20 Use the Pension Tracing Service to find contact details for each pension scheme**

If the person may have had a personal or workplace pension

It gives contact details only; it does not say whether a pension exists or what it is worth. You need the name of an employer or pension provider.

SOURCE **GOV.UK**, Find pension contact details · **GOV.UK**, After a death: Tell Us Once · **GOV.UK**, After a death: Report the death without Tell Us Once · read 17 Oct 2026

Date done _____

☐ **2.21 Tell each personal and workplace pension provider about the death yourself**

If the person had a pension

Tell Us Once does not reach personal or workplace schemes, except the public sector schemes it contacts. If a pension was being paid, contact the provider quickly to avoid repayments.

SOURCE **GOV.UK**, After a death: Tell Us Once · **GOV.UK**, After a death: Report the death without Tell Us Once · read 17 Oct 2026

Date done _____

☐ **2.22 Ask each pension scheme who gets its death benefit, and who decides**

If the person was in a pension scheme or had a drawdown pot

In most cases, lump sum death benefits are paid at the trustees' or provider's discretion, even where the person named a wish.

SOURCE **HMRC**, Inheritance Tax Manual, IHTM17051 (pension death benefits) · read 17 Oct 2026

Date done _____

☐ **2.23 Ask DWP whether the person was underpaid State Pension**

If the person was married, widowed or aged 80 or over when they died (DWP says only some people in these groups were underpaid)

DWP says some of these people may have been underpaid because they did not get an automatic increase. If you are the next of kin or executor and DWP has not contacted you, you can contact it.

SOURCE **GOV.UK**, Underpaid State Pension for someone who has died · read 17 Oct 2026 **Date done** _____

☐ **2.24 Find out whether any life policy was written in trust**

If the person had life insurance

Life policies are often written into trust for the benefit of other people.

SOURCE **HMRC**, Trust Registration Service Manual, TRSM23030 · **GOV.UK**, IHT410 06 26 · read 17 Oct 2026 **Date done** _____

FIND WHAT THE PERSON OWNED AND OWED

☐ **2.25 List every asset and debt, and find who holds each**

Assets include bank accounts, savings, pensions, property and cryptoassets such as bitcoin. Debts include bills, mortgages, credit cards and funeral costs. Search their papers and ask friends, family and any solicitor or accountant the person had which organisations to contact.

SOURCE **GOV.UK**, Valuing an estate: Identify assets and debts · **GOV.UK**, Valuing an estate: Estimate the estate's value · read 17 Oct 2026

Date done _____

☐ **2.26 Write to each organisation for the asset or debt value at death**

Include a copy of the death certificate. Organisations that hold a person's assets often include the bank, pension provider, employer and any company the person held shares in.

SOURCE **GOV.UK**, Valuing an estate: Identify assets and debts · read 17 Oct 2026

Date done _____

☐ **2.27 Search for dormant bank and building society accounts with My Lost Account**

It is free. It helps you trace dormant accounts, generally untouched for **15 years**, which the Death Notification Service does not cover. NS&I also runs a free tracing service for Premium Bonds if you cannot find certificates. Ask the person's own bank first.

SOURCE **My Lost Account**, Home · **My Lost Account**, FAQs · **NS&I**, tracing service brochure print friendly · **GOV.UK**, Valuing an estate: Identify assets and debts · read 17 Oct 2026 **Date done** _____

☐ **2.28 Get legal advice if the person owned land or property abroad**

If the person owned land or property outside the UK

Citizens Advice says to always get legal advice if the person owned land or property abroad.

SOURCE **Citizens Advice**, Dealing with the financial affairs of someone who has died · read 17 Oct 2026 **Date done** _____

☐ **2.29 Tell the council the home is empty and ask for the Class F exemption**

If the home has been empty since the person died

A home left empty since the death can be exempt from Council Tax until probate is granted. After probate it may last another **6 months** if the home is empty and in their name.

SOURCE **GOV.UK**, How Council Tax works: Second homes and empty properties · **GOV.UK**, How Council Tax works: Who has to pay · **legislation.gov.uk**, The Council Tax (Exempt Dwellings) Order 1992, art.3 · read 17 Oct 2026

Date done _____

☐ **2.30 Ask the council to update the bill if one adult now lives alone**

If the person shared the home with another adult

A full bill assumes at least 2 adults. A person who now lives on their own can get **25%** off.

SOURCE **GOV.UK**, How Council Tax works: Who has to pay · read 17 Oct 2026

Date done _____

☐ **2.31 Tell each energy supplier about the death and give meter readings**

If you are the executor or administrator

As executor or administrator, you need to let the energy suppliers know. Take meter readings and give them to the suppliers.

SOURCE **Citizens Advice**, Check if you're responsible for an energy bill · read 17 Oct 2026 **Date done** _____

☐ **2.32 Ask each phone and broadband provider to close the account**

If the person had a landline, mobile or broadband account

A provider should close the account on request, and you should not have to pay a penalty fee, though business accounts may be treated differently. It may ask for the death certificate or its number.

SOURCE **Ofcom**, Notifying a phone or broadband provider of a customer's death · read 17 Oct 2026 **Date done** _____

☐ **2.33 Tell the water company about the death**

If the person paid a water bill

Tell the water company. If you manage the money and property, you can ask for the account to be closed from the day they died. If the home will be empty, make sure it stays supplied with basic utilities like water.

SOURCE Citizens Advice, What to do after a death · read 17 Oct 2026

Date done _____

☐ **2.34 Redirect their post using Royal Mail's Special Circumstances form**

If post is still arriving at the person's address

You cannot set up a redirection online for someone who has died. Complete the form, or apply at a Post Office with the ID it lists. Redirection for 3, 6 or **12 months** starts from **£45.00**.

SOURCE Royal Mail, Redirect your mail · read 17 Oct 2026

Date done _____

☐ **2.35 Update the microchip database when you take over the person's cat or dog**

If the person kept a microchipped cat or dog and someone takes it on

The new keeper must, unless the previous keeper has already done so, record their full name, address and contact telephone number (if any) with the microchip database. The dog rule applies in England and Wales; the cat rule quoted here is the English one.

SOURCE **legislation.gov.uk**, The Microchipping of Cats and Dogs (England) Regulations 2023 · **legislation.gov.uk**, The Microchipping of Dogs (Wales) Regulations 2015 · read 17 Oct 2026

Date done _____

VEHICLES

☐ **2.36 Tell DVLA yourself when you sell or keep the person's vehicle**

If the person owned a vehicle

You must tell DVLA separately when you sell the vehicle, and when you keep it, even if that is temporary. If you want to keep a personalised registration number, tell DVLA before you sell the vehicle.

SOURCE **GOV.UK**, DVLA after a death: What you need to do · read 17 Oct 2026

Date done _____

☐ **2.37 Tax the vehicle in your own name and insure it before you drive it**

If you are keeping the vehicle

You cannot transfer vehicle tax from the person who died. You can be prosecuted for using the vehicle on a public road before you tax it in your own name and insure it.

SOURCE **GOV.UK**, DVLA after a death: Keeping a vehicle · read 17 Oct 2026

Date done _____

☐ **2.38 Send DVLA a letter and the right part of the V5C when you sell**

If you are selling the vehicle and have the V5C

Your letter should give your relationship to the person, the date they died and who gets any tax refund. Vehicle tax cannot transfer to a new owner. Selling to a private individual: fill in section 2 (new-style log book) or section 6 (older style), give the buyer the green slip, and send the V5C with your letter to DVLA. Selling to a motor trader: send the perforated section with your letter to DVLA and give the trader the rest of the V5C.

SOURCE **GOV.UK**, DVLA after a death: Selling a vehicle · read 17 Oct 2026 **Date done** _____

☐ **2.39 Declare the vehicle off the road or update its insurance**

If you are keeping the vehicle and it will not be used for now

If you are writing to DVLA with the V5C, also include form V890 if you want to register the vehicle as off the road (SORN) instead of taxing it. Citizens Advice also says to update the car's insurance to say the owner has died.

SOURCE **GOV.UK**, DVLA after a death: Keeping a vehicle · **Citizens Advice**, What to do after a death · read 17 Oct 2026 **Date done** _____

A RENTED HOME

☐ **2.40 Tell the landlord and ask to end the tenancy early; get the agreement in writing**

If the person rented from a private landlord in England and was the only tenant

A private tenancy does not end when someone dies, and you need probate to end it. Most landlords agree to end it early; get the agreement and a last rent date in writing.

SOURCE **Shelter**, If a private tenant dies · read 17 Oct 2026 **Date done** _____

☐ **2.41 Tell the council or housing association landlord about the death**

If the person rented from a council or housing association in England and lived alone

If the landlord gives a notice, you usually have about **4 weeks** to clear the property. Anyone can tell the landlord that a tenant has died; keep a record of who you spoke to and when.

SOURCE **Shelter**, If a council or housing association tenant dies · read 17 Oct 2026 **Date done** _____

☐ **2.42 Clear the rented home and return the keys by the agreed date**

If the person rented from a private landlord in England

If you miss the date, the landlord could say the tenancy continues and rent is still due. You can show the landlord documents that show you are the executor, or letters of administration if there was no will. Speak to the family before you remove anything.

SOURCE **Shelter**, If a private tenant dies · read 17 Oct 2026 **Date done** _____

☐ **2.43 Agree with the landlord what happens to the tenancy deposit**

If the person rented from a private landlord in England

The deposit should stay protected when a tenant dies. The landlord can ask to use some or all of it for clearing costs, or last month's rent if you give a notice to quit. If you cannot agree, the deposit scheme decides.

SOURCE **Shelter**, If a private tenant dies · read 17 Oct 2026 **Date done** _____

CARE HOMES

☐ **2.44 Check how long the care home's contract charges fees after a death**

If the person lived in a care home

The CMA is unlikely to object to a contract that charges fees for a short fixed period after a death, provided fees stop if a new resident takes the room. It generally considers **three days** long enough, particularly for a furnished room. If fees run until the room is cleared, it generally considers **ten days** an appropriate backstop.

SOURCE **GOV.UK**, CMA care homes consumer law advice · read 17 Oct 2026

Date done _____

☐ **2.45 Ask the care home to refund fees paid in advance**

If the person lived in a care home

After a death, the home should usually refund any advance payment that goes beyond the short fixed term period. The CMA says concerns are likely to arise if a home's terms allow refunds beyond **28 days** from the date on which they become due or, where applicable, **28 days** from the date the home has identified those entitled to the refund.

SOURCE **GOV.UK**, CMA care homes consumer law advice · read 17 Oct 2026

Date done _____

☐ **2.46 Arrange repayment of the deferred payment agreement; it falls due 90 days after death**

If the person had a deferred payment agreement with an English council for care home costs

This is the Care Act guidance for England. If the amount is paid from the estate, arranging repayment falls to the executor of the will. Interest continues until it is repaid. After the **90 days**, the council may take legal action if it concludes active steps to repay are not being taken.

SOURCE **GOV.UK**, Care and support statutory guidance · read 17 Oct 2026

Date done _____

ONLINE ACCOUNTS

☐ **2.47 Ask Apple for access to or deletion of the person's Apple Account**

If the person used an iPhone, iPad, Mac or iCloud

Apple checks legal documents first: usually a death certificate, and sometimes a court order. You may have a Legacy Contact access key in your own Apple Account settings, printed out, or among their estate planning documents.

SOURCE **Apple**, Request access to a deceased family member's Apple Account · read 17 Oct 2026

Date done _____

☐ **2.48 Ask Google to close the account or, in certain circumstances, provide its contents**

If the person had a Google account (such as Gmail)

Google can work with immediate family members and representatives to close a deceased person's account where appropriate. Closing it rules out a later request for its contents, so if you may want the contents, ask for them before asking to close it.

SOURCE **Google**, Request about a deceased user's account · read 17 Oct 2026 **Date done** _____

VALUE THE ESTATE

☐ **2.49 Estimate the estate's total value to see if tax is due**

The estimate includes what the person owned on the day they died and any gifts they made in the **7 years** before. The online Inheritance Tax checker gives an approximate value.

SOURCE **GOV.UK**, Valuing an estate: Estimate the estate's value · read 17 Oct 2026 **Date done** _____

☐ **2.50 Value jointly owned assets according to how they were owned**

If the person owned land or property as a joint tenant

With a spouse or civil partner as joint tenants, divide the value by 2. With other joint tenants, divide the value by the number of owners, then take **10%** off the person's share.

SOURCE **GOV.UK**, Valuing an estate: Estimate the estate's value · read 17 Oct 2026 **Date done** _____

☐ **2.51 Check bank statements and family for gifts made in the last 7 years**

Record the value and date of every gift. Gifts only count towards the value of an estate if they were made in the **7 years** before the death and the total value of gifts given in any year was over the **£3,000** annual exemption. A gift the person kept benefiting from also counts.

SOURCE **GOV.UK**, Valuing an estate: Estimate the estate's value · read 17 Oct 2026 **Date done** _____

☐ **2.52 Check for trusts and gifts the person still benefited from**

If the person made gifts or had an interest in a trust

A gift the person kept benefiting from, such as a house lived in rent-free, still counts. So does a trust where they had a beneficial interest. Trusts can also mean sending full details of the estate.

SOURCE **GOV.UK**, Valuing an estate: Estimate the estate's value · **GOV.UK**, Valuing an estate: Check what type of estate it is · read 17 Oct 2026

Date done _____

☐ **2.53 Consider a professional valuation for property and items worth over £1,500**

If you must send full details of the estate

An estate agent or chartered surveyor can value property or land. For cars, jewellery and paintings, work out what you would have got selling them.

SOURCE **GOV.UK**, Valuing an estate: If Inheritance Tax is due · read 17 Oct 2026

Date done _____

☐ **2.54 For deaths on or after 6 April 2027, count unused pensions in the estate**

If the death is on or after 6 April 2027

Most unused pension funds will count towards Inheritance Tax, and personal representatives will report and pay the tax. If tax is likely, they can have schemes withhold **50%** of taxable benefits for up to **15 months**.

SOURCE **GOV.UK**, Inheritance Tax: unused pension funds and death benefits · **legislation.gov.uk**, Finance Act 2026, s.71 · read 17 Oct 2026 **Date done** _____

☐ **2.55 Capital Gains Tax: personal representatives acquire assets at their date-of-death market value**

Assets the deceased owned are treated as passing to the personal representatives at their market value on the date of death. That value is the cost used to work out later gains.

SOURCE **GOV.UK**, HS282 Death, personal representatives and legatees (2026) · read 17 Oct 2026 **Date done** _____

☐ **2.56 Check the property register to see who owns the home and how**

If the person owned land or a home

Look up the records if you do not know who owns it or whether it is owned jointly. How you update them depends on that.

SOURCE **GOV.UK**, Update property records when someone dies · read 17 Oct 2026 **Date done** _____

IF THE PERSON HAD A BUSINESS

☐ **2.57 Check the company has told Companies House of a director's death within 14 days**

If the person was a company director

The easiest way is online, using the company's authentication code. A paper form **TM01** takes longer to process and should not be used if the company is in the PROOF scheme.

SOURCE **Companies House**, How to prepare for the death of a director (2019) · **GOV.UK**, Terminate an appointment of a director (TM01) · read 17 Oct 2026 **Date done** _____

PHASE 3 — 1 TO 6 MONTHS: AUTHORITY, TAX AND COLLECTING THE ESTATE

Get the legal authority to act, deal with tax, collect the money and pay what is owed. **74 tasks.**

WHO CAN APPLY

☐ **3.01 Agree with the other named executors who will make the application**

If the will names more than one executor

If more than one executor is named, you must all agree who applies. Up to 4 executors can be named on the application. A sole applicant must prove they tried to contact the others.

SOURCE **GOV.UK**, Applying for probate: If there's a will · read 17 Oct 2026

Date done _____

☐ **3.02 Tell the applying executor in writing that you are holding power reserved**

If more than one executor is named and you do not want to apply yet

If several executors are named, you can choose not to apply now but keep the right to apply later. A later application after probate is granted costs **£22**.

SOURCE **GOV.UK**, Applying for probate: If there's a will · **GOV.UK**, Applying for probate: Fees · read 17 Oct 2026

Date done _____

☐ **3.03 Renounce the role with form PA15 only if you are sure**

If you are a named executor and do not want the role

Renunciation gives up your right to apply permanently, although the court rules allow it to be retracted with the leave of a district judge or registrar. Once a grant has been made to someone entitled in a lower degree, leave is given only in exceptional circumstances.

SOURCE **GOV.UK**, Applying for probate: If there's a will · **legislation.gov.uk**, The Non-Contentious Probate Rules 1987, r.37 · read 17 Oct 2026

Date done _____

☐ **3.04 Check you are the closest living relative before applying as administrator**

If the person left no will

Normally the husband, wife or civil partner applies, then children aged 18 or over (and the issue of a child who died first), then parents, then brothers and sisters of the whole blood (and the issue of any who died first). The order continues down rule 22 of the Non-Contentious Probate Rules 1987.

SOURCE **GOV.UK**, Applying for probate: If there is not a will · **legislation.gov.uk**, The Non-Contentious Probate Rules 1987, r.22 · read 17 Oct 2026

Date done _____

☐ **3.05 Use the inheritance checker to work out who inherits without a will**

If the person left no will

The law decides who inherits when there is no will. Under the current version of section 46, a surviving spouse or civil partner takes the whole residuary estate if there is no issue (no children or other descendants). If there is issue but no spouse or civil partner, it is held on the statutory trusts for the issue. These are two examples: use the checker for other cases, such as a spouse and children.

SOURCE **GOV.UK**, Applying for probate: If there is not a will · **legislation.gov.uk**, Administration of Estates Act 1925, s.46 · read 17 Oct 2026 **Date done** _____

☐ **3.06 Refer the estate to Bona Vacantia if there is no will or known relatives**

If the person died without a will and there are no known relatives

Send form BV1A and a copy of the death certificate. A referral is not accepted in several cases, including if the net value is under **£500** once funeral expenses and known debts have been settled, or if you do not have sufficient information to confirm this.

SOURCE **GOV.UK**, Claim or refer an unclaimed estate: Overview · **GOV.UK**, Refer a deceased person's estate to the Treasury Solicitor · read 17 Oct 2026

Date done _____

☐ **3.07 Check whether a family member or dependant could claim against the estate**

Some people can apply to the court if the will or the law makes no reasonable financial provision for them. They include a partner who lived with the person for the **two years** before death.

SOURCE **legislation.gov.uk**, Inheritance (Provision for Family and Dependants) Act 1975, s.1 · read 17 Oct 2026

Date done _____

DO YOU NEED PROBATE?

☐ **3.08 Ask each bank and other financial organisation whether you need probate**

Every organisation has its own rules, so ask before you apply. Money or shares owned with others may pass automatically to the surviving owners unless they have agreed otherwise, and so may land or property owned as joint tenants, without probate.

SOURCE **GOV.UK**, Applying for probate: What is probate · read 17 Oct 2026

Date done _____

☐ **3.09 Search the probate records to check whether probate has been granted**

The search also shows the type of grant issued. A new record appears online about **14 days** after probate is issued.

SOURCE **GOV.UK**, Search probate records · read 17 Oct 2026

Date done _____

INHERITANCE TAX: IS ANY DUE?

☐ **3.10 Check the estate against the £325,000 tax-free threshold**

There is normally no Inheritance Tax below **£325,000**. There is also normally none if everything above it goes to a spouse, civil partner, charity or community amateur sports club.

SOURCE **GOV.UK**, Valuing an estate: Estimate the estate's value · **GOV.UK**, Inheritance Tax thresholds and interest rates · read 17 Oct 2026

Date done _____

☐ **3.11 Claim the residence nil-rate band with form IHT435 for a home left to children or grandchildren**

If a home goes to children or grandchildren

The tax-free threshold can rise to **£500,000** if the estate is worth less than **£2 million**. It is reduced for estates above **£2 million**.

SOURCE **GOV.UK**, How Inheritance Tax works: Passing on a home · **GOV.UK**, Residence nil rate band: check if you can get it · read 17 Oct 2026

Date done _____

☐ **3.12 Claim a late spouse's unused tax-free threshold with form IHT402**

If a spouse or civil partner died before the person

Send **IHT402** with **IHT400** to claim the unused threshold of a spouse or civil partner who died first. Claim within **2 years** of the end of the month the survivor died or within **3 months** of when the personal representatives first act, whichever ends later. For deaths on or after 1 January 2022, an excepted estate should claim when applying for probate.

SOURCE **GOV.UK**, Form IHT402: claim to transfer unused nil rate band · **GOV.UK**, Transferring unused basic threshold for Inheritance Tax · **legislation.gov.uk**, Inheritance Tax Act 1984, s.8B · read 17 Oct 2026

Date done _____

☐ **3.13 Claim a late spouse's unused residence nil-rate band with form IHT436**

If a spouse or civil partner died first and you claim IHT435

Use **IHT436** alongside **IHT435**. It applies if the first spouse or civil partner died before 6 April 2017, or left some allowance unused.

SOURCE GOV.UK, Claim transferable residence nil rate band (IHT436) · read 17 Oct 2026

Date done _____

☐ **3.14 Work out Inheritance Tax on gifts made in the 7 years before death**

If gifts in the last 7 years total over £325,000

Where tax is due on a gift, one made in the **3 years** before death is taxed at **40%**. One made 3 to **7 years** before death is taxed on a sliding scale, from **32%** down to **8%**.

SOURCE GOV.UK, How Inheritance Tax works: Rules on giving gifts · read 17 Oct 2026

Date done _____

☐ **3.15 Use form IHT430 if 10% or more of the net estate goes to a qualifying charity**

If the will leaves charities 10% or more of the net value

For a death on or after 6 April 2012, a reduced rate of **36%** can apply to some assets if charities get **10%** or more of the net value. Use **IHT430** with **IHT400** to claim it, or to opt out.

SOURCE **GOV.UK**, How Inheritance Tax works: Overview · **GOV.UK**, Inheritance Tax: reduced rate of Inheritance Tax (IHT430) · read 17 Oct 2026 **Date done** _____

☐ **3.16 Claim Business Relief or Agricultural Relief for qualifying business or farm property**

If the estate includes a business, unlisted shares or farm property

Use schedule **IHT413** for business assets and **IHT414** for Agricultural Relief. For deaths on or after 6 April 2026, **100%** relief is capped at **£2.5 million** combined and the excess gets **50%**. A late spouse's or civil partner's unused allowance may be transferred.

SOURCE **GOV.UK**, Business Relief: Overview · **GOV.UK**, Business Relief: What qualifies · **GOV.UK**, Agricultural Relief for Inheritance Tax · **GOV.UK**, Inheritance Tax account (IHT400) · read 17 Oct 2026

Date done _____

☐ **3.17 Check if the estate is an excepted estate with no tax to pay**

If the person died on or after 1 January 2022

Most estates are excepted. One is usually excepted if it is below the threshold. Full details are still needed in some cases, such as where the person gave away over **£250,000** in the **7 years** before they died.

SOURCE **GOV.UK**, Valuing an estate: Check what type of estate it is · read 17 Oct 2026

Date done _____

INHERITANCE TAX: REPORT AND PAY

☐ **3.18 Get an Inheritance Tax reference number at least 3 weeks before paying**

If tax is due

Apply online using sign-in details or an email address, with the **IHT422** service. For a payment on a trust, post form **IHT122** instead.

SOURCE **GOV.UK**, Pay your Inheritance Tax bill: Get a payment reference · **GOV.UK**, Apply for an Inheritance Tax reference (IHT422) · read 17 Oct 2026

Date done _____

☐ **3.19 Report an excepted estate's estimated value in the probate application**

If the estate is excepted and you need probate

Form **IHT205** is the paper form for reporting an excepted estate where the person died on or before 31 December 2021. Use the online checker for three of the five values the application asks for.

SOURCE **GOV.UK**, Valuing an estate: Check what type of estate it is · **GOV.UK**, Applying for probate: Before you apply · **GOV.UK**, Reporting inheritance tax for excepted estates · read 17 Oct 2026

Date done _____

☐ **3.20 Send form IHT400 within 12 months, before applying for probate**

If tax is due or full details are needed

Send copies of the will and any codicils, never originals. A financial penalty may apply if you miss the deadline without a reasonable excuse.

SOURCE **GOV.UK**, Valuing an estate: If Inheritance Tax is due · read 17 Oct 2026

Date done _____

☐ **3.21 Complete the IHT400 supplementary pages that apply to the estate**

If the estate has the assets or gifts they cover

Examples: **IHT403** gifts, **IHT404** joint assets, **IHT406** bank accounts, **IHT409** pensions, **IHT410** life assurance, **IHT413** business assets, **IHT418** trusts. Send every schedule that applies. Use the **IHT400** notes for help.

SOURCE **GOV.UK**, Inheritance Tax account (IHT400) · **GOV.UK**, Valuing an estate: If Inheritance Tax is due · read 17 Oct 2026

Date done _____

☐ **3.22 Show each asset abroad on IHT417 in its own currency, with the exchange rate**

If the person owned assets outside the UK

For a death on or after 6 April 2025, use the form when the person was a long-term UK resident and owned assets abroad. For a death on or before 5 April 2025, use it when they were domiciled, deemed domiciled or formerly domiciled in the UK and owned assets abroad. Show each value in the foreign currency, with the exchange rate.

SOURCE **GOV.UK**, IHT417
Fillable · read 17 Oct 2026 **Date done** _____

☐ **3.23 Pay any Inheritance Tax by the end of the sixth month after death**

If tax is due

Payments on a trust have different due dates. HMRC charges interest on tax paid after the due date. You usually pay something before probate, and can claim the money back from the estate or the beneficiaries once you get probate.

SOURCE **GOV.UK**, Pay your Inheritance Tax bill: Overview · **GOV.UK**, Valuing an estate: What you need to do · read 17 Oct 2026 **Date done** _____

☐ **3.24 Ask the deceased's bank to pay the tax using form IHT423**

If the deceased's accounts hold money that could go towards the tax

The Direct Payment Scheme lets a bank, building society or investment provider that takes part pay HMRC from the deceased's accounts. You can start before probate. Send a separate **IHT423** for each account.

SOURCE **GOV.UK**, Pay your Inheritance Tax bill: From the deceased's accounts · read 17 Oct 2026

Date done _____

☐ **3.25 Ask to pay in yearly instalments on property that takes time to sell**

If the estate includes a house, shares or other things that may take time to sell

Tax on such assets can be paid in equal yearly instalments over **10 years**. Say so on form **IHT400** if you want to pay in instalments. Interest is usually charged, and the tax is due in full once you sell.

SOURCE **GOV.UK**, Pay your Inheritance Tax bill: In yearly instalments · read 17 Oct 2026

Date done _____

☐ **3.26 Wait for HMRC's unique code, then use it to apply for probate**

If you have sent IHT400 or paid the tax

HMRC sends a unique code, usually within **20 working days** of the later of your form or payment. You need it to apply for probate in England and Wales.

SOURCE GOV.UK, Valuing an estate: If Inheritance Tax is due · read 17 Oct 2026

Date done _____

APPLYING FOR THE GRANT

☐ **3.27 Gather what the online application asks for before you start**

Have ready the person's details, the original will if they left one, and any codicils, and each applicant's contact details. You also need the estate's Inheritance Tax values and a card if a fee is due.

SOURCE GOV.UK, Eligibility - Apply for probate · read 17 Oct 2026

Date done _____

☐ **3.28 Use form PA13 to report a lost original will**

If the original will is lost and you are representing yourself

You may be able to apply for probate without the original. Only use form PA13 if you are representing yourself.

SOURCE **GOV.UK**, Applying for probate: If there's a will · **GOV.UK**, Report a lost will: Form PA13 · read 17 Oct 2026

Date done _____

☐ **3.29 Include a copy of the death certificate if the death was outside England or Wales**

If the death was outside England or Wales, or you hold an interim death certificate from the coroner

Send a copy if the death occurred outside England or Wales, or if you hold an interim death certificate from the coroner. If your application is approved, a death certificate you sent in will be returned to you.

SOURCE **GOV.UK**, Applying for probate: Before you apply · **GOV.UK**, Applying for probate: After you've applied · read 17 Oct 2026

Date done _____

☐ **3.30 Apply online if you can, or by post on PA1P or PA1A**

Paper applications take longer to process than online ones. **PA1P** is for a person who left a will and **PA1A** is for one who did not.

SOURCE GOV.UK, Applying for probate: Apply for probate · read 17 Oct 2026

Date done _____

☐ **3.31 Make sure every applicant signs the legal declaration**

If more than one person is applying for probate online (everyone applying must have internet access)

Once the lead applicant signs, the others get an email link and a text access code to sign. The lead cannot continue until everyone has signed.

SOURCE GOV.UK, Applying for probate: Before you apply · read 17 Oct 2026

Date done _____

☐ **3.32 Read the legal statement on the application form before you sign**

You confirm you will collect the whole estate, keep an inventory and account for how it was distributed. Criminal proceedings for fraud may follow if the evidence is deliberately untruthful.

SOURCE GOV.UK, PA1P 0124 citizen · read 17 Oct 2026

Date done _____

☐ **3.33 Pay the £526 probate fee if the estate is over £5,000**

There is no fee if the estate is **£5,000** or less. The fee rose from **£300** to **£526** in July 2026.

SOURCE **GOV.UK**, Applying for probate: Fees · **legislation.gov.uk**, Court and Tribunal Fees (Miscellaneous Amendments) Order 2026 · read 17 Oct 2026 **Date done** _____

☐ **3.34 Apply for help with fees before applying if you have a low income**

If you have a low income or receive certain benefits

Certain benefits or a low income may qualify you. If you apply for probate online, you pay the full probate fee when you apply and get a refund later if your application for help with fees is successful.

SOURCE **GOV.UK**, Applying for probate: Fees · read 17 Oct 2026 **Date done** _____

☐ **3.35 Order the extra copies of the grant you need when you apply**

Extra copies cost **£2** each with the application, so you can write to several organisations at once. Help with fees does not cover them.

SOURCE **GOV.UK**, Applying for probate: Fees · read 17 Oct 2026 **Date done** _____

☐ **3.36 Ask We Are Group for help if you cannot use the online service**

If you have no internet access or are not confident using it

We Are Group helps people without internet access or confidence online. You can also apply by post, though paper applications take longer.

SOURCE GOV.UK, Applying for probate: Apply for probate ·
read 17 Oct 2026 **Date done** _____

☐ **3.37 Track your application online, or chase after 12 weeks if you applied by post**

Sign in to the probate service to follow an online application. A paper applicant should hear within **12 weeks**, or contact the Courts and Tribunals Service Centre.

SOURCE GOV.UK, Applying for probate: After you've applied ·
read 17 Oct 2026 **Date done** _____

☐ **3.38 Try to agree with anyone who enters a caveat before giving warning**

If someone enters a caveat against your probate application

If you cannot agree, you can give a formal warning. That can result in a permanent caveat that needs further legal action to resolve, and you may have to pay legal costs. The other person then has **14 days** to respond.

SOURCE **GOV.UK**, Stopping a probate application: Respond to a challenge · read 17 Oct 2026 **Date done** _____

WHEN THE GRANT ARRIVES

☐ **3.39 Wait for the grant before listing property or making financial plans**

Probate usually arrives within **12 weeks** of applying. It can take longer if you need to provide more information.

SOURCE **GOV.UK**, Applying for probate: After you've applied · **GOV.UK**, Applying for probate: What is probate · read 17 Oct 2026 **Date done** _____

☐ **3.40 Return the grant to the district probate registry if anything is wrong**

If the grant or letters contain a mistake

Send it back to the district probate registry named on the grant or letters.

SOURCE **GOV.UK**, Applying for probate: After you've applied · read 17 Oct 2026

Date done _____

☐ **3.41 Send copies of the grant to the organisations holding the person's assets**

With the grant of probate or letters of administration you can start dealing with the estate. Send copies to organisations such as their bank.

SOURCE **GOV.UK**, Applying for probate: After you've applied · read 17 Oct 2026

Date done _____

☐ **3.42 Order further copies of the grant after you apply**

If you need more copies after applying

Copies ordered after you apply cost **£16** each. The probate search service lets you order a copy of a probate record online. A new probate record is online about **14 days** after probate is issued.

SOURCE **GOV.UK**, Applying for probate: Fees · **GOV.UK**, Search probate records · read 17 Oct 2026

Date done _____

☐ **3.43 Use the grant in Scotland or Northern Ireland without resealing if it notes domicile**

If the person was domiciled in England and Wales and owned property in Scotland or Northern Ireland

A grant for a person domiciled in England and Wales, obtained there, is recognised in Scotland and Northern Ireland without resealing, as long as it contains a statement of the domicile.

SOURCE **HMRC**, Inheritance Tax Manual, IHTM05111 (grants across the UK) · **legislation.gov.uk**, Administration of Estates Act 1971 (reciprocal recognition of grants) · read 17 Oct 2026 **Date done** _____

PROTECTING YOURSELF AS EXECUTOR

☐ **3.44 Agree with the other personal representatives how to use an executor account if needed**

If there is more than one personal representative

Agree where to hold the money and the rules for making withdrawals or payments. You can set up an executorship account if needed. Barclays asks each applicant for the grant of probate or letters of administration; HSBC asks an executor to show the will or a grant of probate.

SOURCE **GOV.UK**, Dealing with the estate: Overview · **Barclays**, Financial and emotional support · **HSBC**, What To Do When Someone Dies · read 17 Oct 2026 **Date done** _____

☐ **3.45 Keep a clear record of all money coming in and going out**

A clear record helps you share the estate fairly and avoid disagreements. The Gazette warns that a mistake can leave you owing money yourself.

SOURCE **Barclays**, Financial and emotional support · **The Gazette**, The duties of an executor: what to do when someone dies · read 17 Oct 2026 **Date done** _____

☐ **3.46 Place a deceased estates notice in The Gazette, and locally if a property is involved**

Creditors then have **2 months** and **1 day** to claim against the estate. The Gazette notice itself costs **£96.55** plus VAT per notice event. If the estate includes a property, a notice should also go in a newspaper local to the property.

SOURCE **GOV.UK**, Dealing with the estate: Settling debts and taxes · **legislation.gov.uk**, Trustee Act 1925, s.27 · **The Gazette**, Do I need to place a deceased estates notice? · **The Gazette**, Place a deceased estates notice · read 17 Oct 2026 **Date done** _____

☐ **3.47 Do not distribute the estate until the creditors' claim period has ended**

Once the notices have been placed, creditors have **2 months** and **1 day** to claim. After that you may distribute having regard only to the claims you then had notice of, and you are not liable to anyone whose claim you had no notice of when you distributed.

SOURCE **GOV.UK**, Dealing with the estate: Settling debts and taxes · **The Gazette**, Place a deceased estates notice · **legislation.gov.uk**, Trustee Act 1925, s.27 · read 17 Oct 2026 **Date done** _____

☐ **3.48 Understand that you are legally responsible for the estate's assets**

Executors and administrators are personal representatives. You are responsible for the assets from the date of death until everything is passed on to the beneficiaries.

SOURCE **GOV.UK**, Dealing with the estate: Overview · read 17 Oct 2026

Date done _____

☐ **3.49 Use reasonable care and skill when investing estate money or appointing agents**

In general, you must show reasonable care and skill when investing estate money or appointing agents. The will can say the duty does not apply, in whole or in part.

SOURCE **legislation.gov.uk**, Trustee Act 2000, s.35 · **legislation.gov.uk**, Trustee Act 2000, s.1 · **legislation.gov.uk**, Trustee Act 2000, sch.1 · read 17 Oct 2026

Date done _____

COLLECTING THE ESTATE AND PAYING WHAT IS OWED

☐ **3.50 Ask each registrar which documents it needs before it sells or transfers shares**

If the person held shares

Computershare says what it needs depends on the value of the shareholding and where the late shareholder was resident. Equiniti says that if a grant is not being provided you may be able to use its Small Estate Service. Equiniti asks every executor named on the grant to sign the covering letter.

SOURCE **Computershare**, Administration of a deceased shareholder's estate · **Equiniti Shareview**, Equiniti Shareview · read 17 Oct 2026

Date done _____

☐ **3.51 Decide when to close the person's ISA**

If the person held an ISA

The ISA ends when the executor closes it or the estate is finished. Otherwise the provider closes it **3 years** and **1 day** after death. It still counts for Inheritance Tax.

SOURCE **GOV.UK**, Individual Savings Accounts (ISAs): If you die · read 17 Oct 2026

Date done _____

☐ **3.52 Tell the surviving spouse or civil partner they can inherit the ISA allowance**

If a spouse or civil partner survives a person who held an ISA

If the person died on or after 6 April 2018, the survivor can add a tax-free amount to their own ISA allowance, up to either the value of the ISA when they died or its value when it is closed. They should contact the ISA provider.

SOURCE **GOV.UK**, ISAs: Inheriting an ISA from a spouse or civil partner · read 17 Oct 2026 **Date done** _____

☐ **3.53 Move the energy account into your name if you live there or were left the home**

If you are in England and you live in the home or it was left to you in the will

You pay for energy used after the death if you live there or the property was left to you in the will. Ask the supplier to put the account in your name.

SOURCE **Citizens Advice**, Check if you're responsible for an energy bill · read 17 Oct 2026 **Date done** _____

☐ **3.54 Consider asking the energy supplier whether the closed account holds any credit**

If the person had an energy account

Money can be left on a closed energy account. If you are handling the account for someone who has died, it might be worth checking with the supplier.

SOURCE **GOV.UK**, Check if you have money in a closed energy account ·
read 17 Oct 2026 **Date done** _____

☐ **3.55 Request the person's credit reports to find unknown lenders and debts**

If you cannot find all their lenders

A credit report has a record of the credit agreements and liabilities outstanding. Once probate is obtained, an executor or administrator can ask for a copy. Experian asks for the grant of probate or letters of administration, confirming you are authorised to deal with the person's financial affairs.

SOURCE **Equifax**, Death and the financial aftermath ·
Experian, Third Party Data Access Request ·
read 17 Oct 2026 **Date done** _____

☐ **3.56 Find out what benefit overpayments DWP wants back before distributing**

If the person received benefits

DWP writes once probate is granted to ask for the information it needs. You may need bank statements and other information about the person's assets. If you distribute first and money is owed, you may have to repay it yourself.

SOURCE **GOV.UK**, Benefit overpayments: Repayments when someone has died · read 17 Oct 2026

Date done _____

☐ **3.57 Check whether a debt was joint or an insurance policy would pay it off**

If the estate cannot pay a debt, creditors generally cannot recover it from relatives, but a joint debt can still be recovered from the surviving person. Someone who lived with the person may also be liable for debts on the property, such as council tax or water bills. Check for insurance that would pay off debts.

SOURCE **Citizens Advice**, Dealing with the financial affairs of someone who has died · read 17 Oct 2026

Date done _____

☐ **3.58 Pay debts in the legal order if the estate cannot cover them**

If the estate may not cover all its debts

Bankruptcy rules decide the order. Reasonable funeral, testamentary and administration expenses rank ahead of preferential debts. Take a solicitor's advice, as an executor can be liable for mistakes.

SOURCE **legislation.gov.uk**, Administration of Insolvent Estates of Deceased Persons Order 1986 · **Citizens Advice**, Dealing with the financial affairs of someone who has died · read 17 Oct 2026

Date done _____

☐ **3.59 Note the funeral cost for the estate figures**

For an excepted estate, the cost of the funeral is taken off when you work out the net value for probate. If you complete an **IHT400**, HMRC asks for a breakdown of the funeral expenses.

SOURCE **GOV.UK**, Applying for probate: Before you apply · **HMRC**, Inheritance Tax Manual, IHTM10371 (funeral expenses) · read 17 Oct 2026

Date done _____

☐ **3.60 Pay the funeral bill from the estate: it ranks ahead of other debts except secured ones**

Funeral expenses are the first charge on the estate, ahead of other liabilities except secured debts such as mortgages. One council says that if the estate has insufficient funds, the executor is personally liable.

SOURCE **GOV.UK**, Public health funerals: good practice guidance · **Newark and Sherwood District Council**, Get help paying for a funeral · read 17 Oct 2026

Date done _____

☐ **3.61 Use the estate's property to pay debts and expenses in the order the law sets**

If the estate can pay all its debts

Unless the will says otherwise, property not left to anyone and the residue are used first. The fund kept for money gifts is used later, and specific gifts only after that.

SOURCE **legislation.gov.uk**, Administration of Estates Act 1925, s.34 · **legislation.gov.uk**, Administration of Estates Act 1925, sch.FIRST · read 17 Oct 2026

Date done _____

☐ **3.62 Reclaim from the estate any proper expenses you paid for it yourself**

A personal representative is treated like a trustee under the Trustee Act 2000. A trustee is entitled to be reimbursed for expenses properly incurred.

SOURCE **legislation.gov.uk**, Trustee Act 2000, s.31 · **legislation.gov.uk**, Trustee Act 2000, s.35 · **GOV.UK**, Valuing an estate: Identify assets and debts · read 17 Oct 2026 **Date done** _____

THE ESTATE'S TAX

☐ **3.63 Complete and return the Self Assessment return HMRC sends for the person who died**

If HMRC tells you a return is needed

HMRC will tell you if a return is needed and send the form. It must reach HMRC by the date given in the letter. For the year of death it covers 6 April to the date of death.

SOURCE **GOV.UK**, Self Assessment tax returns: Returns for someone who has died · **HMRC**, Trusts, Settlements and Estates Manual, TSEM7280 · read 17 Oct 2026 **Date done** _____

☐ **3.64 Check whether the estate's income is over the £500 reporting limit each tax year**

If the estate received income from 6 April 2024

In each tax year, if the estate's income from any sources is **£500** or less, you need not report that income to HMRC. Above **£500,** you must report all of the income and cannot deduct the **£500**.

SOURCE GOV.UK, Dealing with the estate: Reporting income to HMRC · read 17 Oct 2026 **Date done** _____

☐ **3.65 Work out and pay Income Tax on the estate's income**

If the estate receives rent, interest, dividends or business profits

Estates get no allowances on savings, income or dividends. Income other than dividends is taxed at **20%**. Dividends received from 6 April 2026 are taxed at **10.75%**.

SOURCE GOV.UK, Dealing with the estate: Managing and selling assets · read 17 Oct 2026 **Date done** _____

☐ **3.66 Register the estate with HMRC if it is over any of the three limits**

If the estate has chargeable income or gains and passes any of the three limits

Limits: the estate was worth more than **£2.5 million** at death; assets sold by the personal representative in a tax year were worth more than **£500,000**; Income Tax and Capital Gains Tax due is over **£10,000** for the whole administration period. Register by 5 October after the tax year you are sending a return for.

SOURCE **GOV.UK**, Register an estate as a personal representative · **GOV.UK**, Dealing with the estate: Reporting income to HMRC · **HMRC**, Trust Registration Service Manual, TRSM27010 · read 17 Oct 2026 **Date done** _____

☐ **3.67 Check for Capital Gains Tax before you sell estate shares or property**

If the estate sells shares, investments or property

Tax may be due if the asset has gone up in value since death or since its Inheritance Tax valuation. Passing an asset straight to a beneficiary costs the estate no Capital Gains Tax.

SOURCE **GOV.UK**, Dealing with the estate: Managing and selling assets · read 17 Oct 2026 **Date done** _____

☐ **3.68 Work out the estate's Capital Gains Tax using its allowance and the rate**

If the estate has gains from selling assets in the 2026 to 2027 tax year

An allowance applies in each of the tax year of death and the following 2 tax years. For 2026 to 2027 it is **£3,000**. From 6 April 2026 the rate for personal representatives is **24%**.

SOURCE **GOV.UK**, Capital Gains Tax rates and allowances · read 17 Oct 2026

Date done _____

☐ **3.69 Report a sale of estate residential property to HMRC within 60 days of completion**

If the estate sells UK residential property (a UK resident need not report online if total gains are less than the tax-free allowance)

GOV.UK says you must report and pay any Capital Gains Tax due on UK residential property within **60 days** of completing the sale. For an estate, report using your own Capital Gains Tax on UK property account. You cannot pay using it, and HMRC will let you know how to pay after you report the gain. You need the date of death.

SOURCE **GOV.UK**, Report and pay Capital Gains Tax: UK property sales · **HMRC**, Capital Gains Manual, CG-APP18-150 · read 17 Oct 2026

Date done _____

LAND AND PROPERTY

☐ **3.70 Ask HM Land Registry to note a sole owner's death on the register**

If the person was the sole registered owner

HM Land Registry advises updating the register after a registered owner dies, as a fraud-prevention step. There is no fee for noting the death of a sole owner.

SOURCE **HM Land Registry**, Land Registry practice guide 6: death of a registered owner · read 17 Oct 2026

Date done _____

☐ **3.71 Use form DJP and an official death certificate copy to remove a dead joint owner**

If the person owned the property jointly with someone who survives

The legal title passes to the surviving owners, and the dead owner's executor has no power to deal with the legal estate.

SOURCE **GOV.UK**, Update property records when someone dies · **HM Land Registry**, Land Registry practice guide 6: death of a registered owner · read 17 Oct 2026

Date done _____

☐ **3.72 Transfer a sole owner's home to the beneficiary using forms AP1 and AS1**

If the property is registered land that was solely owned and the whole title passes to a beneficiary

Fill in the change-the-register form (**AP1**) and the whole-of-registered-title assent (**AS1**). Send the original or an official copy of the grant issued in the UK, a Stamp Duty Land Tax certificate (a Land Transaction Tax certificate for properties sold in Wales on or after 1 April 2018) if tax was paid, and the fee. You and the beneficiary both complete identity form **ID1**.

SOURCE **GOV.UK**, Update property records when someone dies · read 17 Oct 2026 **Date done** _____

☐ **3.73 Sell by transfer and give the buyer an official copy of the grant**

If the person was the sole owner and the estate sells the property to a third party

Transfer ownership to the buyer and give them an official copy of the grant issued in the UK. Use form **TR1** if you are selling the whole of the registered estate (form TP1 if only part); you need not register yourselves first.

SOURCE **GOV.UK**, Update property records when someone dies · **HM Land Registry**, Land Registry practice guide 6: death of a registered owner · read 17 Oct 2026

Date done _____

☐ **3.74 Check whether Stamp Duty Land Tax applies to property left in a will**

If property in England passes to a beneficiary under a will (Wales uses Land Transaction Tax)

Property left to a beneficiary in a will is almost always exempt, even with a mortgage on it, so you normally do not need to tell HMRC about it.

SOURCE **GOV.UK**, Stamp Duty Land Tax: transactions that don't need a return · read 17 Oct 2026

Date done _____

PHASE 4 — 6 TO 12 MONTHS AND AFTER: PAY OUT AND CLOSE THE ESTATE

Pay out what is left, finish the tax, and keep your papers.
18 tasks.

BEFORE YOU DISTRIBUTE

☐ **4.01 Note the date six months after the grant, when the family-provision claims period ends**

Claims for financial provision under the Inheritance (Provision for Family and Dependants) Act 1975 must be made within **six months** of the date representation (the grant) is first taken out, unless the court gives permission. Distributing after **six months** does not, under that Act, make you liable on the ground that you ought to have allowed for a court permitting a late claim. That does not take away any power to recover part of the estate already distributed if the court makes an order under the Act.

SOURCE **legislation.gov.uk**, Inheritance (Provision for Family and Dependants) Act 1975, s.4 · **legislation.gov.uk**, Inheritance (Provision for Family and Dependants) Act 1975, s.20 · read 17 Oct 2026

Date done _____

☐ **4.02 Use the executor's year: you need not distribute before it ends**

A personal representative is not bound to distribute the estate before **one year** from the death.

SOURCE **legislation.gov.uk**, Administration of Estates Act 1925, s.44 · read 17 Oct 2026 **Date done** _____

☐ **4.03 Keep enough in the estate to pay debts and tax before you distribute**

If you distribute and too little is left, you may have to pay the remaining debts and tax bills yourself.

SOURCE **GOV.UK**, Dealing with the estate: Distributing the estate · read 17 Oct 2026 **Date done** _____

☐ **4.04 Distribute the estate as the will says, or by law if no will**

Do this once debts and taxes are paid, or you are sure the estate has enough money to cover them.

SOURCE **GOV.UK**, Dealing with the estate: Distributing the estate · read 17 Oct 2026 **Date done** _____

DISTRIBUTING THE ESTATE

☐ **4.05 Complete any deed of variation within two years of the death, for Inheritance Tax**

If the beneficiaries want to change who gets what

A will can be changed after the death, as long as any beneficiaries left worse off by the changes agree. You can write a letter as long as it meets the conditions on the GOV.UK page. If it is made after **two years**, it cannot satisfy the Inheritance Tax conditions.

SOURCE **GOV.UK**, Change a will after a death · **HMRC**, Inheritance Tax Manual, IHTM35024 (time limit) · read 17 Oct 2026

Date done _____

☐ **4.06 Put the required statement in any variation so it counts for Inheritance Tax**

If the beneficiaries make a deed of variation

Everyone making it must state they intend the Inheritance Tax Act rule to apply. If extra tax results, the executors must join in, unless the estate has too little to pay it.

SOURCE **legislation.gov.uk**, Inheritance Tax Act 1984, s.142 · read 17 Oct 2026

Date done _____

☐ **4.07 To count for Inheritance Tax, a refused gift must be refused in writing within two years**

If a beneficiary wants to refuse a gift

For Inheritance Tax, a gift disclaimed in writing within **two years** can be treated as never given. This does not apply to a disclaimer made for consideration in money or money's worth, with one exception in the Act.

SOURCE **legislation.gov.uk**, Inheritance Tax Act 1984, s.142 · read 17 Oct 2026

Date done _____

☐ **4.08 Check if a trust set up by the will must be registered with HMRC**

If the will sets up a trust

A will trust closed within **2 years** of death is excluded, unless it is liable to UK tax. Failing to register can mean a **£5,000** penalty.

SOURCE **GOV.UK**, Check if you need to register a trust · read 17 Oct 2026

Date done _____

TAX AT THE END

☐ **4.09 Send the estate's Trust and Estate Tax Return by the deadline**

If the estate was registered with HMRC

Post form **SA900** by 31 October of the following tax year, or send it online, using tax software that supports **SA900** reporting, by 31 January of the following tax year. Pay any tax due by the next 31 January after the tax year.

SOURCE **GOV.UK**, Dealing with the estate: Reporting income to HMRC · read 17 Oct 2026 **Date done** _____

☐ **4.10 Report a simple estate's tax to HMRC by letter at the end**

If the estate is under all three limits and has tax to pay

If the estate is under all three limits, write to HMRC at the end of administration. Give a year-by-year breakdown of income and capital gains for the whole period.

SOURCE **GOV.UK**, Dealing with the estate: Reporting income to HMRC · read 17 Oct 2026 **Date done** _____

☐ **4.11 Give each beneficiary a completed R185 (Estate Income) statement**

If the estate paid tax on income during administration

If the estate paid tax on income, give each person who received that income a completed statement. Use form **R185** (Estate Income).

SOURCE **GOV.UK**, Dealing with the estate: Distributing the estate · **GOV.UK**, Form R185 (Estate Income) · read 17 Oct 2026

Date done _____

☐ **4.12 Tell HMRC about changes to the estate's value using a corrective account**

If the values change after you reported the estate

Use form C4 once values are final, or **18 months** after death, whichever is sooner. Before then, you only need to tell HMRC of certain changes, such as the estate's value increasing or decreasing by more than **£50,000** before any exemptions or reliefs. Work out any additional tax due and make a payment on account to stop interest.

SOURCE **GOV.UK**, Valuing an estate: If Inheritance Tax is due · **GOV.UK**, Inheritance Tax: corrective account · read 17 Oct 2026

Date done _____

☐ **4.13 You can apply for an HMRC clearance certificate once you believe all Inheritance Tax is paid**

If Inheritance Tax was reported

Apply only when you are sure there will be no further changes to the tax position. The appropriate persons, such as an executor or administrator, sign it; professional agents must not sign for them. It is not valid in certain circumstances, such as fraud or failure to disclose material facts.

SOURCE **GOV.UK**, Form IHT30: clearance certificate · **GOV.UK**, IHT30 07 20 · **legislation.gov.uk**, Inheritance Tax Act 1984, s.239 · read 17 Oct 2026

Date done _____

CLOSING THE ESTATE

☐ **4.14 Prepare the final estate accounts and get the main beneficiaries to sign them**

You can do this once all the estate is distributed. The accounts should be approved and signed by you and the main beneficiaries.

SOURCE **GOV.UK**, Dealing with the estate: Distributing the estate · read 17 Oct 2026

Date done _____

☐ **4.15 Send copies of the final accounts to all beneficiaries**

Include in the final accounts any documents showing how you distributed money, property or personal belongings from the estate.

SOURCE **GOV.UK**, Valuing an estate: Records · read 17 Oct 2026 **Date done** _____

☐ **4.16 Get written confirmation that each beneficiary received their share**

Include it in the final accounts, alongside receipts showing debts paid and receipts for your expenses from dealing with the estate.

SOURCE **GOV.UK**, Valuing an estate: Records · read 17 Oct 2026 **Date done** _____

☐ **4.17 Keep the Inheritance Tax papers; HMRC can ask to see them for up to 20 years**

HMRC can ask to see your records up to **20 years** after the tax is paid. Separately, the Limitation Act generally bars an action claiming a share of the deceased's personal estate after **twelve years** from when the right to receive it arose.

SOURCE **GOV.UK**, Valuing an estate: Records · **legislation.gov.uk**, Limitation Act 1980, s.22 · read 17 Oct 2026 **Date done** _____

☐ **4.18 Complain to the firm first; take it to the Legal Ombudsman if unresolved**

If you are unhappy with a regulated solicitor or probate firm

The firm has up to **eight weeks** to put things right. Bring it to the Ombudsman within **six months** of the final response. Generally ask the Ombudsman to look at it within **one year** of the problem happening or, if it happened more than a year ago, **one year** from when you found out about it.

SOURCE **Legal Ombudsman**, How To Complain · **Legal Ombudsman**, How to complain to your service provider · **Legal Ombudsman**, Complaints we can help with · read 17 Oct 2026 **Date done** _____

About this edition

This checklist is general information for executors and administrators in England and Wales. It is not legal, tax or financial advice.

Every row shows the page it was taken from and the date we read that page. If a rule matters to a decision you are making, read the page again before you act, and take advice for an estate that is large, complicated or disputed.

POWERED BY VALOREN

Blank Executor Checklist, Complete edition — every task an executor or administrator in England & Wales can face, each with its source and the date we read it. Free reference from the Valoren estate administration series. Not legal or financial advice. © Standard Index Group.