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England & Wales

Blank Executor Checklist

A complete time-phased task list for the executor of an estate — **0–7 days**, **7–28 days**, **1–6 months**, **6–12 months**. Check each item as it is completed; record the date and any relevant reference.

The executor's job unfolds in four phases. The first week is about paperwork and people. The first month is about notifications. The first **six months** is about administration. The rest is distribution and close-out. This checklist covers each

phase. Not every item applies to every estate — skip items that don't apply and note why.

Before you start.

To act as executor you need either the will (and, where the estate requires it, a **Grant of Probate** from the Probate Registry) or **Letters of Administration** (where there is no will). You cannot formally deal with estate assets without the correct authority. Many banks and building societies will release a small sole-account balance without a grant, against the **death certificate** and their own claim or indemnity form, but each sets its own limit (from **£5,000** at NS&I to **£50,000** at Barclays, NatWest, Santander and Nationwide), and some, including Lloyds Bank and Halifax, publish none. Obtain several certified copies of the **death certificate** — you will need them.

EXECUTOR'S REFERENCE

DECEASED'S FULL NAME

DATE OF DEATH

EXECUTOR NAME

SOLICITOR / PROBATE FIRM

PROBATE REF (IF ISSUED)

MAIN BANK

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PHASE 1 — 0 TO 7 DAYS: THE IMMEDIATE STEPS

The first week is about registering the death, obtaining certified copies, making the immediate notifications that affect services or payments, and beginning to understand the estate.

REGISTRATION AND DOCUMENTATION

- [ ] **Wait for the medical examiner's confirmation (MCCD)**

  A doctor confirms the death, then a medical examiner checks the cause. The medical examiner's office sends the MCCD to the registrar and tells you when you can register.

  DATE DONE

- [ ] **Register the death at the register office**

  Within **5 days** in England and Wales (8 in Scotland) of the medical examiner's confirmation. The MCCD goes to the registrar; take the deceased's birth certificate or passport if available. Request several certified copies.

  DATE DONE

- [ ] **Locate the will and confirm you are named executor**

  Check with the deceased's solicitor and the National Will Register if needed. If there is no will, the estate passes under intestacy — you will need **Letters of Administration**, not Probate.

  DATE

  DONE

IMMEDIATE FINANCIAL STEPS

- [ ] **Secure the property and stop non-essential outgoings**

  Halt obvious subscriptions (streaming, gym, non-essential direct debits). Do not close bank accounts — tell each bank of the death: sole accounts are frozen, but a joint account stays open and the survivor can use it as normal.

  DATE

  DONE

- [ ] **Contact the main bank to notify of death**

  The bank will typically freeze sole accounts pending probate but can usually pay the funeral director's bill direct on seeing the **invoice**. Ask about their bereavement process before presenting probate.

  DATE

  DONE

☐ Cancel Pension Credit / State Pension / benefits

DWP should be notified immediately — overpayments must be repaid by the estate. Tell Us Once (via the register office or online) notifies most DWP services in one step.

DATE

DONE

PEOPLE AND FUNERAL

☐ Instruct a funeral director

Obtain at least two quotes. If the deceased had a pre-paid funeral plan, locate it now — it specifies the provider and may pay direct. Funeral expenses are payable from the estate ahead of most debts.

DATE

DONE

☐ Notify immediate family and close friends

Before making formal announcements — those closest should hear directly, not through a public notice.

DATE

DONE

☐ Notify employer (if still working at time of death)

The employer needs to stop payroll and process any final pay or outstanding holiday entitlement. They may also hold a death-in-service life assurance payment — ask.

DATE

DONE

☐ Use Tell Us Once to notify government services

At registration, or online within **28 days** of the registrar's reference number. Notifies DVLA, Passport Office, HMRC, DWP, and local council in one step. Does not cover private pensions, banks, or insurers.

DATE

DONE

PHASE 2 — 7 TO 28 DAYS: NOTIFICATIONS AND ESTATE MAPPING

The second and third weeks are about notifying all relevant organisations, collecting information needed to value the estate, and preparing for the probate or letters-of-administration application.

NOTIFICATIONS

- [ ] **Notify all banks and financial institutions**

  Each needs the **death certificate** (or certified copy). They will freeze accounts, produce balance statements for probate, and begin the release process once probate is granted.

  DATE

  DONE

- [ ] **Notify all pension providers**

  Personal and workplace pension providers need telling separately; Tell Us Once covers only some public sector schemes. Each will need a **death certificate** and may want the **grant of probate** before releasing funds. For deaths from 6 April 2027, most unused pensions count for IHT; the executor reports and pays.

  DATE

  DONE

☐ Notify life insurance and protection policy providers

Life assurance policies pay on death. The provider will need the **death certificate** and the policy document. Some policies are written in trust and pay direct to named beneficiaries — they do not form part of the estate.

DATE

DONE

☐ Redirect post (Royal Mail redirection)

Redirect post for 3, 6 or 12 months to the executor's or a trusted address, using Royal Mail's special circumstances form (not online). Post often contains bills, dividend notices, and correspondence relevant to the estate that you do not yet know about.

DATE

DONE

☐ Notify HMRC (self-assessment, if applicable)

If the deceased submitted self-assessment returns, notify HMRC and ask for a tax calculation for the period up to death. The estate may owe income tax or be entitled to a refund. A final return may be required.

DATE

DONE

☐ Notify local council (council tax)

While the home stays empty no council tax is due until probate; a further 6 months may be exempt if it is still empty. Inform them of the death and the likely timeline.

DATE

DONE

ESTATE VALUATION

☐ Obtain valuations for all assets

Property: an estate agent's or chartered surveyor's valuation (date-of-death value, for IHT). Investments and shares: probate valuations from each registrar or investment manager. Jewellery, art, and chattels: professional valuation if over **£1,500**. Vehicles: market value at date of death.

DATE

DONE

☐ List all debts and liabilities

Mortgages, personal loans, credit cards, utility arrears, overpaid benefits. Debts must be paid or covered before distribution. Check bank statements and any incoming mail for creditor communications.

DATE

DONE

☐ Search for unknown assets (Unclaimed Assets Register)

National Savings & Investments, Premium Bonds, dormant bank accounts, and shares may not appear in any records you have found. The free My Lost Account service (mylostaccount.org.uk) searches major banks and building societies.

DATE

DONE

PHASE 3 — 1 TO 6 MONTHS: ADMINISTRATION AND PROBATE

The core of the executor's work: obtaining the legal authority to act, paying debts, and preparing to distribute the estate. IHT must be paid before probate is granted; for large estates, a payment on account is often needed.

PROBATE APPLICATION

☐ Determine whether probate is required

Not always needed: jointly-owned assets with a right of survivorship, assets in trust, and sole accounts below that bank's own release limit (each sets its own, and some publish none). Sole-name property, investments, and balances above a bank's limit will usually require probate.

DATE

DONE

☐ Complete IHT400 or confirm excepted estate (deaths on/after 1 Jan 2022)

For deaths on or after 1 January 2022: excepted estates report their values in the probate application without a separate IHT return. IHT400 is still needed for taxable or complex estates. If IHT is due, start paying it before applying for the grant — banks can pay it direct from the deceased's account (form IHT423); not every bank takes part.

DATE

DONE

☐ Apply for Grant of Probate (PA1P) or Letters of Administration (PA1A)

PA1P with a will; PA1A where there is no will. Apply online via HMCTS Probate Registry. For IHT400 estates, wait for HMRC's unique code (usually within 20 working days); you need it to apply. Fee: **£526** for estates over **£5,000**.

DATE

DONE

☐ Place a creditor advertisement (Trustee Act 1925 s.27)

GOV.UK tells executors to place this notice before distributing. Placing an advertisement in the London Gazette (and a local newspaper if property is involved) protects the executor from personal liability for unknown creditors after distribution. Allow a minimum two-month response period.

DATE

DONE

ASSET COLLECTION

☐ Open an executor's bank account

To receive estate income and pay estate debts separately from your personal finances. Most high-street banks offer executor accounts; papers vary — usually the will or **grant of probate**, and your ID.

DATE

DONE

☐ Collect cash in bank accounts and close sole accounts

Present the **grant of probate** to each bank. They will transfer the balance to the executor's account and close the deceased's account. Keep statements for the estate accounts.

DATE

DONE

☐ Deal with investments and shares

Each registrar (Computershare, Equiniti, etc.) usually asks for the **grant of probate**; some offer a small estate service without one. Request a probate transfer form from each registrar. If selling, each sale price is a matter of record for IHT and estate accounts.

DATE

DONE

☐ Pay funeral expenses

Funeral costs are a priority debt of the estate, payable before most other creditors. They may be paid from estate funds before distribution. Keep all receipts.

DATE

DONE

☐ Pay all debts of the estate

Once all creditors have been identified (and the s.27 notice period has run if applicable), pay each debt from the executor's account. Keep a record of each payment. Do not distribute until debts are paid or you are sure the estate can cover them.

DATE

DONE

☐ File estate income tax return (if applicable)

If the estate's income (rent, dividends, interest) is over **£500** in a tax year, report it to HMRC: by letter for a simple estate, by Trust and Estate Tax Return (SA900) for a complex one.

DATE

DONE

PHASE 4 — 6 TO 12 MONTHS: DISTRIBUTION AND CLOSE-OUT

The final phase is distributing what remains to beneficiaries after debts are paid, transferring or selling property, and closing the estate. Complex estates (trusts, disputed will, business interests) can take longer.

PROPERTY

☐ Transfer or sell the property

Transfer to a beneficiary with forms AP1 and AS1 (and the beneficiary's ID1) sent to HM Land Registry, or sell via a conveyancer. The **grant of probate** or **letters of administration** is needed for both. Capital Gains Tax may apply if the property increases in value between death and sale.

DATE

DONE

DISTRIBUTION TO BENEFICIARIES

☐ Prepare the estate accounts

A summary of all assets collected, debts paid, and sums remaining for distribution. Beneficiaries are entitled to see the estate accounts. Keep them: HMRC can ask for IHT records up to **20 years** after the tax is paid. Use the executor bank statements as the basis.

DATE

DONE

☐ Obtain receipts from beneficiaries

When making distributions, get a written receipt from each beneficiary acknowledging the amount received. This protects you as executor from future claims of underpayment or non-receipt.

DATE

DONE

☐ Distribute specific legacies

Items specifically left to named beneficiaries in the will: jewellery, artwork, vehicles, personal effects. Arrange safe transfer and keep a record of each transfer. If funds run short, specific gifts are used to pay debts last, unless the will says otherwise.

DATE

DONE

☐ Distribute the residuary estate

What remains after specific legacies, debts, taxes, and expenses are paid. Divide per the residuary clause of the will, or (without a will) per the *intestacy rules*. Confirm the amounts with the estate accounts first.

DATE

DONE

CLOSE-OUT

☐ File final IHT return (if applicable)

If the estate was subject to IHT, confirm the final tax position with HMRC after all assets have been collected and debts paid. Report changes on a corrective account; a lower sale price can cut the tax through a loss-on-sale claim (IHT35 shares, IHT38 land).

DATE

DONE

☐ Close the executor's bank account

Once all payments are made and receipts received, close the executor account. Transfer any residual balance to the residuary beneficiary (or return to yourself if you are the sole beneficiary).

DATE

DONE

☐ Retain estate documents for up to 20 years

HMRC can ask to see the IHT records **up to 20 years** after the tax is paid. Keep the estate accounts, all correspondence, valuations, tax returns, and receipts. A solicitor may hold these on your behalf if the estate was professionally administered.

DATE DONE

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