ESTATE ADMINISTRATION · FORMAL CORRESPONDENCE

Estate Letters

Seven formal letters for the administration of an estate — drafted and ready to send. Each letter is personalised to the executor and estate. Fill in any remaining bracketed fields before sending, and retain a signed copy for your records.

E-11 · ESTATE

"A message kept today is one your voice can still send tomorrow."

Executor: Andrew Pemberton
Estate of: David James Pemberton
Address: 14 Moorfield Close, Leeds, LS6 3QR
Prepared: _____
Reference: VP-_____

How to fill in these letters: Open this PDF in Adobe Acrobat, Preview, or any PDF reader. Select **Fill & Sign** (or the text tool) and click on any bracketed field — such as *[date]* or *[beneficiary name]* — to type your details directly. Save when done. Before sending each letter: read through it carefully, date it, and attach a *certified copy* of the Grant of Probate (or Letters of Administration) to letters 2–6.

LETTER 1
Beneficiary Notification
Formal notification to each named beneficiary of the estate

LETTER 2
Solicitor Instruction
First formal instruction to probate solicitor

LETTER 3
IHT Cover Letter
To accompany IHT400 submission to HMRC

LETTER 4
Grant of Probate Cover Letter
To accompany PA1P application to HMCTS

LETTER 5
Institutional Notifications
Bank, pension provider, and insurer

LETTER 6
Distribution Letters
Final payment confirmation to beneficiaries

LETTER 7

Notice to Creditors — London Gazette

Draft for Gazette placement under Trustee Act 1925 s.27

These letters are prepared as a formal correspondence framework by Valoren on the basis of information provided by the executor. They do not constitute legal advice. Where legal questions arise — including whether the estate requires probate, whether IHT is payable, or whether any legacy is contested — the executor should seek independent legal advice from a solicitor qualified in probate and estate administration.

ESTATE OF DAVID JAMES PEMBERTON · FORMAL CORRESPONDENCE

LETTER 1 — BENEFICIARY NOTIFICATION LETTER

Formal Notification of Legacy

One copy per named beneficiary. Fill in [BENEFICIARY NAME] and [THEIR LEGACY] for each recipient.

14 Moorfield Close
Leeds
LS6 3QR

_____

Beneficiary name

_____

Beneficiary address

_____

Re: Estate of David James Pemberton (deceased) — Notification of Legacy

Dear _____,

I am writing to you in my capacity as executor of the estate of David James Pemberton, who passed away on _____. Probate was granted on _____ under Grant reference _____.

I am pleased to confirm that you are named as a beneficiary in the Will of David James Pemberton, dated _____. Under the terms of the Will, you are entitled to receive:

> ***Their legacy — e.g. "the residuary estate in equal shares with [name]" or "the sum of £25,000"***

The administration of the estate is currently in progress. I am writing at this stage to notify you formally of your entitlement, and to invite you to confirm your bank account details for the purposes of payment when the estate is ready for distribution.

I expect to be in a position to make a payment to you on or around _____. I will write to you again before that date with a final distribution statement showing the amounts due to each beneficiary after all debts, expenses, and taxes have been discharged.

Please confirm receipt of this letter by replying in writing or by email to the address below. I am also happy to answer any questions you may have about the administration of the estate.

I enclose a copy of the Grant of Probate and, for your reference, a copy of the relevant section of the Will.

Yours sincerely,

_____

Andrew Pemberton
Executor, Estate of David James Pemberton
14 Moorfield Close, Leeds, LS6 3QR
Tel: _____ Email: _____

ESTATE OF DAVID JAMES PEMBERTON · FORMAL CORRESPONDENCE

LETTER 2 — SOLICITOR INSTRUCTION LETTER

Instructions to Act in Probate

First formal instruction to the solicitor instructed to assist with the Grant of Probate.

14 Moorfield Close
Leeds
LS6 3QR

Solicitor firm name

The Probate Department

Firm address

Re: Estate of David James Pemberton (deceased) — Instructions to Act

Dear Sirs,

I write to instruct your firm to act on my behalf in the administration of the above estate. I am the sole executor named in the Will of David James Pemberton, who died on _____ at _____.

I provide the following details for your file:

Deceased: David James Pemberton, born _____, died _____.
Last address: _____.
Will: Dated _____. Original held _____.
Death certificate: Registered at _____, Entry no. _____.

The estate comprises, so far as I have been able to ascertain at this stage:

I believe that a Grant of Probate will be required. I ask that your firm:

1. Prepare the Probate Application (PA1P) and any supporting documents.
2. Advise me whether the estate qualifies as an excepted estate, in which case the required information is reported on the PA1P itself, or whether a full IHT400 Inheritance Tax Account is required, and if so, assist with its completion.
3. Apply to HMCTS Probate for the Grant of Probate on my behalf.
4. Advise me of your fees for the above services, ideally by way of a fixed-fee or estimate.

I am able to attend your offices at a time convenient to you. Please contact me to arrange an initial meeting or to advise how you wish to proceed. I look forward to your acknowledgement of this instruction.

Yours faithfully,

_____

Andrew Pemberton
Executor, Estate of David James Pemberton
14 Moorfield Close, Leeds, LS6 3QR
Tel: _____ Email: _____

ESTATE OF DAVID JAMES PEMBERTON · FORMAL CORRESPONDENCE

LETTER 3 — IHT COVER LETTER

Cover Letter — IHT400 Submission to HMRC

Send this letter with the completed IHT400 and all schedules. Keep a copy of everything submitted.

14 Moorfield Close
Leeds
LS6 3QR

Inheritance Tax
HM Revenue & Customs
BX9 1HT

Re: IHT400 — Estate of David James Pemberton (deceased, _____) — UTR _____

Dear Sir or Madam,

I am the executor of the estate of David James Pemberton, who died on _____. I enclose herewith the completed IHT400 Inheritance Tax Account, together with the following schedules and supporting documents:

Enclosed:

- ☐ IHT400 — Inheritance Tax Account (completed)
- ☐ IHT401 or IHT401a — Domicile outside the UK, or long-term UK residence (if applicable)
- ☐ IHT402 — Claim to transfer unused nil rate band (if applicable)
- ☐ IHT403 — Gifts and other transfers of value
- ☐ IHT404 — Jointly owned assets
- ☐ IHT405 — Houses, land, buildings and interests in land
- ☐ IHT406 — Bank and building society accounts
- ☐ Any other schedule not listed above
- ☐ Certified copy of the death certificate
- ☐ Certified copy of the Will

The total value of the estate is stated as £_____. The chargeable estate for IHT purposes is £_____. The IHT due, calculated at 40% on the chargeable estate above the nil-rate band threshold, is £_____, which I _____ arrange to pay _____ as instructed.

I confirm that all information provided is, to the best of my knowledge and belief, correct and complete. I understand that penalties may apply if I give incorrect or misleading information.

Please acknowledge receipt of this submission and confirm the unique reference number for the account. If you require any further information or documentation, please contact me at the address above.

Yours faithfully,

_____

Andrew Pemberton
Executor, Estate of David James Pemberton
14 Moorfield Close, Leeds, LS6 3QR
Tel: _____ Email: _____

ESTATE OF DAVID JAMES PEMBERTON · FORMAL CORRESPONDENCE

LETTER 4 — GRANT OF PROBATE COVER LETTER

Cover Letter — PA1P Application to HMCTS

Attach to your completed PA1P form when submitting to HMCTS Probate. Keep a copy of everything submitted.

14 Moorfield Close
Leeds
LS6 3QR

HM Courts & Tribunals Service
Probate Registry
Local probate registry name e.g. Leeds, London, Bristol

Re: Application for Grant of Probate — Estate of David James Pemberton (deceased,)

Dear Sir or Madam,

I write as the sole executor named in the Will of David James Pemberton, who died on _____ at , domiciled in England and Wales.

I enclose herewith the following documents in support of my application for a Grant of Probate:

Enclosed:
☐ Completed PA1P — Probate Application
☐ The original Will of David James Pemberton, dated _____
☐ The original death certificate (or official certified copy)
☐ HMRC's letter with the unique code and estate values (where an IHT400 has been submitted — since 17 January 2024 this replaces the stamped IHT421; not required for an excepted estate, where the estate information is reported on the PA1P itself)
☐ Cheque / payment reference for the Probate Registry fee of £_____ (or fee exemption evidence, if applicable)

I confirm that I am the executor named in the Will and that I have the right to apply for the Grant. I understand that making a false statement of fact in connection with this application may result in contempt of court proceedings.

I ask that four sealed copies of the Grant of Probate be issued, for use with banks, institutions, and the estate conveyancing (if applicable). I am happy to pay the prescribed fee for additional copies.

Please acknowledge receipt of this application and advise me of the expected timeline for the issue of the Grant. If you require any further information or documentation, please contact me at the address above.

Yours faithfully,

_____

Andrew Pemberton
Executor, Estate of David James Pemberton
14 Moorfield Close, Leeds, LS6 3QR
Tel: _____ Email: _____

ESTATE OF DAVID JAMES PEMBERTON · FORMAL CORRESPONDENCE

LETTER 5 — INSTITUTIONAL NOTIFICATION LETTERS

Bank · Pension Provider · Insurer

Three template letters. Fill in the institution-specific fields. Attach a sealed copy of the Grant of Probate to each.

5A — BANK / BUILDING SOCIETY

Bank / building society name

Bereavement Team

Bank address

Re: Estate of David James Pemberton — Account no. _____ — Grant of Probate

Dear Bereavement Team,

I refer to my earlier notification of the death of David James Pemberton on _____. I now enclose a sealed copy of the Grant of Probate dated _____ confirming my authority to administer the estate.

I formally request that you: (1) confirm the balance held in all accounts as at the date of death and at today's date; (2) release the funds held in the estate accounts to the solicitor's client account / estate bank account detailed below; and (3) close all accounts held in the sole name of the deceased once funds have been transferred.

Transfer to: _____

Please acknowledge receipt and advise the timeline for release of funds.

Yours faithfully,

Andrew Pemberton · Executor · 14 Moorfield Close, Leeds, LS6 3QR

5B — PENSION PROVIDER

Pension provider name

Bereavement / Death Claims Team

Provider address

Re: Estate of David James Pemberton — Member / policy no. _____ — Grant of Probate

Dear Bereavement Team,

I refer to my earlier notification of the death of David James Pemberton on _____. I enclose a sealed copy of the Grant of Probate confirming my authority as executor.

I request that you: (1) confirm the value of all pension benefits, death benefits, and any lump sums payable as at the date of death; (2) advise whether an expression of wish / nomination of beneficiary is held on file and what weight you intend to give it in exercising your discretion; and (3) provide the claim forms required to process any death benefit payment.

I understand that defined contribution death benefits typically fall outside the estate for IHT purposes when paid at the scheme trustees' discretion. Please confirm your position.

Yours faithfully,

Andrew Pemberton · Executor · 14 Moorfield Close, Leeds, LS6 3QR

5C — LIFE INSURER

Life insurer name

Bereavement / Claims Team

Insurer address

Re: Estate of David James Pemberton — Policy no. — Grant of Probate

Dear Claims Team,

I write as executor of the estate of David James Pemberton, who died on _____. I enclose a sealed copy of the Grant of Probate and a certified copy of the death certificate.

I request that you: (1) confirm the policy details and the sum assured; (2) advise whether the policy is written in trust or forms part of the estate; (3) if held in trust, provide the claim forms for the relevant trustees; (4) if forming part of the estate, release the proceeds to the estate account detailed below following completion of your claims process.

Estate account for payment: _____

Yours faithfully,

_____

Andrew Pemberton · Executor · 14 Moorfield Close, Leeds, LS6 3QR

ESTATE OF DAVID JAMES PEMBERTON · FORMAL CORRESPONDENCE

LETTER 6 — DISTRIBUTION LETTERS

Final Distribution — Confirmation of Payment

Send one copy per beneficiary with the final distribution statement. Retain signed receipts.

14 Moorfield Close
Leeds
LS6 3QR

Beneficiary name

Beneficiary address

Re: Estate of David James Pemberton (deceased) — Final Distribution

Dear ,

I am writing to confirm that the administration of the estate of David James Pemberton is now complete and I am in a position to make the final distribution to beneficiaries.

I enclose the Final Estate Account, which sets out all receipts and payments made during the administration, the total value of the estate, the costs of administration (including probate fees, legal and professional costs, and any tax), and the net amount available for distribution.

Your entitlement under the Will, as previously notified to you, is:

> ***Their legacy — as previously notified***

After accounting for all costs and expenses of administration, the net amount due to you is:

> **£**

I have today this amount to your bank account ending , as previously provided. Please allow working days for the funds to reach your account.

I should be grateful if you would sign and return the enclosed receipt confirming your acceptance of this payment in full and final settlement of your entitlement under the estate.

It has been a privilege to act as executor of David's estate, and I thank you for your patience throughout what has been a lengthy process.

Yours sincerely,

_____

Andrew Pemberton
Executor, Estate of David James Pemberton
14 Moorfield Close, Leeds, LS6 3QR
Tel: _____ Email: _____

RECEIPT — TO BE SIGNED AND RETURNED

I, _____, confirm receipt of the sum of £_____ from the Estate of David James Pemberton in full and final settlement of my entitlement under the Will dated _____.

Signed: _____
Date: _____

ESTATE OF DAVID JAMES PEMBERTON · FORMAL CORRESPONDENCE

LETTER 7 — NOTICE TO CREDITORS

London Gazette Notice — Trustee Act 1925 s.27

Draft for submission to the London Gazette. Placing this notice protects the personal representative from personal liability for unknown debts once the two-month period expires — provided every notice the section requires has been given.

How to use this notice: submit to the London Gazette at *thegazette.co.uk* under *Personal Legal → Deceased Estates*. The fee is £115.86 including VAT for an online notice (2026 rates). The notice must be placed *before* final distribution. Once the two-month period has elapsed without a claim, Trustee Act 1925 s.27 protects you from personal liability for debts you did not know about — but **only if you gave every notice the section requires**. A Gazette notice is required in every case, and **if the estate includes land you must also advertise in a newspaper circulating in the district where that land sits**. A Gazette notice alone does not protect an estate that includes land. Where both notices are needed, the date in the notice must fall at least two months after whichever of the two was published later. The protection also covers only *unknown* claims: it is no defence against a creditor you were already aware of, and it does not affect a beneficiary's right to trace assets. If the estate includes land, or you have any reason to think a claim may exist, take advice before you distribute.

LONDON GAZETTE — NOTICE TO CREDITORS — DRAFT

David James Pemberton, lately of _____, who died on _____.

NOTICE IS HEREBY GIVEN, pursuant to section 27 of the Trustee Act 1925, that all persons having claims against or any interest in the estate of David James Pemberton, deceased, late of _____, who died on _____ and Probate of whose Will was granted out of the _____ Probate Registry on _____ to Andrew Pemberton of 14 Moorfield Close, Leeds, LS6 3QR, the executor therein named, are hereby required to send particulars in writing of their claims to the said Andrew Pemberton at 14 Moorfield Close, Leeds, LS6 3QR, on or before _____, after which date the executor will distribute the estate among the persons entitled thereto having regard only to the claims and interests of which the executor has then had notice, and the executor will not be liable to any person of whose claim the executor has not had notice at the time of distribution.

Dated this ____ day of _____ _____.

Andrew Pemberton, Executor
14 Moorfield Close, Leeds, LS6 3QR

Note on placing the notice: go to thegazette.co.uk/wills-and-probate/place-a-deceased-estates-notice, sign in, choose "Place a notice" from the "My Gazette" menu, then "Personal Legal" and "Deceased Estates," and follow the submission process. You will need one of these: the grant of probate, the letter of administration or the death certificate. Keep a copy

of the published notice and the publication date for your estate file.

YOUR VALOREN ESTATE RECORD

These letters are one part of the estate administration process. Your Valoren record holds the source data — the asset register, creditor list, beneficiary details, and administration log — so that every letter, form, and decision has a single authoritative source behind it.

valoren.uk · Start free — no card required

These letters are prepared as a formal correspondence framework by Valoren on the basis of information provided by the executor. They do not constitute legal advice. The executor remains responsible for the accuracy of all information inserted into these letters before sending. Where legal questions arise, the executor should seek independent legal advice from a solicitor qualified in probate and estate administration. The Notice to Creditors (Letter 7) should be reviewed by a solicitor before publication if the estate includes contested assets, overseas property, or business interests.

POWERED BY VALOREN

Estate Letters — seven formal letters for the administration of an estate. Pre-drafted correspondence set from the Valoren estate administration series. Accurate for England & Wales as of June 2026. Not legal advice. © Standard Index Group.