

 VALOREN

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The Handover Guide

EDITION · SEPTEMBER 2026



The people who love you should inherit answers, not questions.

How to read this

Fourteen short chapters in the order the moments usually arrive — and five reference pages behind them

THE HANDOVER GUIDE
England & Wales

This guide travels with the kit — it is not the kit. The kit is this household's own answers, prepared and read by a person before it was sent; this guide is what surrounds those answers: what each moment asks for, why, and what can wait. Read it once now if you want to, but it is written to be picked up at the chapter a moment puts in front of you. Each chapter says plainly what it does not cover — those limits are kept on purpose, because a general guide that pretends to settle a specific estate is the kind that misleads.

The chapters

	PAGE
01 The fog of the first weeks	3
02 The first hours	4
03 Registering the death	5
04 Arranging and paying for the funeral	6
05 Who else must be told	7
06 The will, and what happens without one	8
07 Whether probate is needed at all	9
08 Release limits, and small estates	10
09 Pensions and life insurance after a death	11
10 What happens to the home	12
11 Inheritance Tax and its clocks	13
12 Bereavement benefits and money support	14
13 Debts, creditors, and protecting the executor	15
14 Where this kit fits	16

Reference

	PAGE
A The first year, month by month	17
B Scotland and Northern Ireland — where the rules differ	18
C Release limits, bank by bank	19
D Pensions and life insurance, provider by provider	23
E Who else must be told — the directory	26
– Sources for this edition	31

A companion, not a checklist — nothing in it is waiting on you.



01 The fog of the first weeks

The first week is mostly procedural: the medical certification of the death, then registering it — normally **within five days** of the medical examiner's office confirming registration can proceed — collecting certificates, and telling the immediate family. Wider notifications, to banks, employers, insurers, friends, can wait; none of it needs to happen today, and most of it spreads across days rather than landing at once. One named person can carry the sequence of calls; nobody else needs to hold the whole list in their head at the same time.

WHY IT MATTERS

Treating every task as equally urgent in the first days is how families exhaust themselves before the slower work — probate, accounts, distribution — has even started. The procedural week is short; the administration behind it runs for months. Letting one named person carry the early sequence, while everyone else waits to be told what is needed, keeps the load from landing on the whole household at once, at the point it is least able to carry it.

WHAT YOU MAY FEEL

Almost nothing has to happen tonight, and little more has to happen this week. Grief comes in waves and rarely arrives on schedule — steady one day, gone the next, for no obvious reason. Ordinary decisions can feel harder than they should; that is common, not a sign of doing this wrong. Beyond registering the death, nothing here is waiting on you at a fixed hour. Whatever pace gets you through it is the right one.

IN YOUR KIT — WHO TO CALL FIRST

The Kit's own first page states one named contact and a backup, with working phone numbers, printed as page one — Start Here. That single decision is made in advance, so nobody has to work out who calls whom while the household is still in the first hours.

The limit. This module describes pace, not procedure — it does not replace the day-by-day sequence in the free first-week reference, and it gives no timetable for grief itself, which has none. It is not a substitute for bereavement support, and it makes no claim about how any particular person should feel or how quickly they should recover.

02 The first hours

What happens in the first hours depends on where and how the death occurred. An expected death at home is usually verified by the GP surgery; an unexpected one means calling the emergency services, and the death may be referred to a coroner — ordinary procedure, not suspicion. In hospital or hospice, the clinical team confirms the death. For a death not referred to the coroner, a doctor proposes the medical cause of death, the medical examiner independently reviews it, and the medical examiner's office confirms when registration can proceed. Nothing else is due yet.

WHY IT MATTERS

Knowing this in advance stops the wrong things feeling urgent. Cancelling direct debits, notifying the bank, calling pension providers — none of these are time-sensitive, and several go better done in a particular order later. The one real constraint is the medical certification: completing it — the medical examiner's review included — is what lets registration proceed, and registration is the gate to nearly everything that follows, including *Tell Us Once* and probate.

WHAT YOU MAY FEEL

Shock and disorientation are ordinary here, even where a death was expected. Some people feel a pull to act immediately, ringing round or doing something with their hands; others need only to sit with someone. Both are normal.

IN YOUR KIT — THE MEDICAL ESSENTIALS

Where the household gave them, the Kit's medical essentials carry the GP practice, regular medications and allergies in one place — the details someone would otherwise have to search for or recall from memory, at exactly the point that is hardest to do either.

The limit. This module does not decide whether a coroner becomes involved — the circumstances of the death do, assessed by people qualified to make that call, not by the family. It does not describe the medical examiner's review in detail, and it is no substitute for what the attending doctor, paramedic or hospital bereavement officer says on the day.

03 Registering the death

Once the medical examiner's office confirms registration can proceed, the death must normally be registered **within five days** in England and Wales, counting weekends and bank holidays — and where a coroner is involved, registration waits for them, with the register office saying when. Registration happens by appointment at the local register office. The registrar provides death certificates — certified copies of the register entry, the document banks and other institutions accept — and gives a reference for *Tell Us Once*, a free service that reports the death to HMRC, the DWP, the DVLA, the Passport Office, the local council, Veterans UK and some public-sector pension schemes, in one step.

WHY IT MATTERS

Registration normally unlocks the administrative steps behind it, *Tell Us Once* included — and where an inquest prevents registration, an interim death certificate can open a separate route. One submission genuinely saves separate calls to several government departments, which matters when grief already occupies most of a person's capacity. But it is not everything: banks, insurers, private pensions and utilities sit outside its reach and must still be told one at a time, on each institution's own terms.

WHAT YOU MAY FEEL

Sitting through an appointment and a form so soon after a death can feel oddly bureaucratic — a queue number in the middle of something enormous. That mismatch between the scale of the loss and the ordinariness of the process is a common, unremarkable reaction.

IN YOUR KIT

The Kit's clock page carries this five-day window as one of its dated entries, printed beside this household's own first-call contact and papers location — the reminder sits with the answers it depends on, not apart from them.

The limit. This module names what one *Tell Us Once* submission reaches and what it does not. It is not a walkthrough of the registrar's appointment itself, and it does not cover Scotland's different registration window, or the documents a particular register office may ask for locally, which vary by area.

SCOTLAND · NORTHERN IRELAND

Tell Us Once operates in England, Scotland and Wales; it is not available where the person who died was living in Northern Ireland, or had been living permanently abroad.

04 Arranging and paying for the funeral

In England and Wales, a funeral is usually arranged — and often held — before the will is even read. Reasonable funeral expenses are payable from the estate, taking priority over ordinary unsecured debts and any distribution to beneficiaries. Most high street banks release funds directly to the funeral director before probate is granted, on sight of the invoice and a death certificate — gated on what the account holds, not a fixed limit. Costs range from around **£1,628** for a direct cremation to **£5,440** for a traditional burial.

WHY IT MATTERS

Waiting to be certain feels safer, but the funeral cannot wait for probate, and neither can the decision about who pays. A family that doesn't know the bank will move first — before any grant — either delays the funeral or pays for it personally, out of pocket, when a phone call to the bereavement team might have released the money instead. Knowing the order of payment protects the person who acts first.

WHAT YOU MAY FEEL

It can feel wrong to be discussing costs and providers within days of a death, while grieving. That discomfort is common — most people making funeral decisions are doing so under pressure, with little time, and often without knowing what the person would have wanted.

IN YOUR KIT — FUNERAL WISHES

Where funeral wishes were given, your Kit records the preference — burial or cremation, any funeral plan provider named, where fuller wishes are kept, and what should be honoured. Its financial picture lists each bank, pension and insurer named — and beside a bank that publishes one, that bank's own release limit, with the date it was checked.

The limit. This module does not estimate what a specific funeral will cost, confirm any bank's release limit for your household, or arrange a funeral director. It does not resolve family disagreement about what counts as a reasonable expense, and none of it is legal or financial advice — a solicitor or the bank's own bereavement team has the final word.

SCOTLAND · NORTHERN IRELAND

Scotland runs a separate Funeral Support Payment through Social Security Scotland, operating similarly to the DWP scheme but with its own qualifying criteria and amounts.

05 Who else must be told

Tell Us Once reaches government departments and some public-sector pension schemes — it does not reach banks, private pensions, insurers or utilities. Each has to be told separately: a phone call, an online form, sometimes a signed paper form with proof of identity. A sole-name bank account freezes the moment the bank is told; a joint account passes to the surviving holder and carries on. They commonly ask for proof of death, proof of the claimant's identity, and whatever evidence that institution itself requires before it releases or transfers the asset.

WHY IT MATTERS

The order protects the household as much as the paperwork does. Telling the bank before certified copies are in hand can freeze a sole account before funeral costs are paid from it, while waiting too long leaves direct debits drawing on money that should have stopped. Above a balance threshold each bank sets for itself — one major bank publishes **£50,000** — it will also want the *grant of probate* before releasing anything, a separate wait again.

WHAT YOU MAY FEEL

Repeating the same explanation to organisation after organisation, sometimes to someone who has clearly done this before and sometimes to someone who hasn't, can feel exhausting in a way nobody warns you about. Irritation with the process is common and is not a judgement on the loss.

IN YOUR KIT — THE FINANCIAL PICTURE

The Kit's financial picture lists the banks, pensions and insurers this household named, with a release limit printed beside a bank that publishes one — and a ruled line beside each to date the day it was told, so the record of who has been informed lives with the names themselves.

The limit. This module does not list any institution's own route, hours or document requirements — those change, and belong on that institution's own bereavement page, not a general guide. It does not settle whether probate is needed for a given household; that depends on balances and thresholds this module does not record.

06 The will, and what happens without one

A will names an executor and states who inherits. It is usually kept by the solicitor who drew it up — sometimes for decades in what solicitors call a deed box — or at home, or with a will-writing company. Registering a will with the National Will Register is optional in the UK, so a paid nationwide search of its database of over 10.5 million records is often the first formal check, alongside asking family and searching the deceased's own papers.

WHY IT MATTERS

Whether a valid will exists decides which form applies — probate uses **PA1P**, intestacy uses **PA1A** — and, without one, the estate passes under the *intestacy rules* rather than to whoever the deceased actually wanted to benefit. Even where a will exists, if the executor it names cannot or will not act, the application becomes *letters of administration* with the will annexed instead of a standard *grant of probate*.

WHAT YOU MAY FEEL

Not knowing whether a will exists, or where to look, is an ordinary early question rather than a failure of preparation — most families start exactly here, and a clear result either way is easier to act on than uncertainty.

IN YOUR KIT — THE LEGAL POSITION

Your Kit's legal position records where the will — or the fact there isn't one — is kept, and states which probate form follows from that: **PA1P** where there is a will, **PA1A** where there is none.

The limit. This module doesn't run a will search on your behalf, judge whether a particular will is valid, or say whether a cohabiting partner's dependency claim would succeed. Whether an executor can genuinely be passed over, or a will's validity is in doubt, needs a solicitor's judgement on the actual document — not a general guide.

SCOTLAND · NORTHERN IRELAND

Scotland's equivalent to probate is called *confirmation* and runs under different rules; the **PA1P/PA1A** forms and this module's priority-of-applicant rules are England & Wales only, though the National Will Register itself searches across the whole UK.

07 Whether probate is needed at all

There is no single probate threshold — no law that says 'below this amount, you don't need it.' What decides it is what the estate holds and how it's owned. A home in the deceased's sole name almost always needs the grant regardless of value. Jointly owned assets usually pass to the survivor without one. A sole-name bank balance depends on whether it sits above or below that particular bank's own release limit — not a single government figure.

WHY IT MATTERS

Getting this wrong costs time either way: assuming probate is needed when it isn't means an unnecessary £526 application fee and a wait for a grant that turned out not to be required; assuming it isn't needed when a bank in fact requires one leaves that account frozen until the grant is produced. The right answer is genuinely estate-specific — what's owned, how it's owned, and each institution's own line — never one figure that applies everywhere.

WHAT YOU MAY FEEL

Wanting a single yes-or-no answer early on is reasonable, and it can feel frustrating that the honest one depends on details you may not have gathered yet. Most executors start exactly there, not knowing — that's the ordinary starting point, not a sign of being behind.

IN YOUR KIT — THE LEGAL POSITION

Your Kit does not decide this for you. It records where the will is kept and, beside each major high-street bank you named, that bank's own release limit with the date it was checked — the line a sole-name balance turns on. Whether a sole-name home needs the grant turns on how it is registered, which the Kit does not record and only the Land Registry can confirm.

The limit. This module doesn't check any specific bank's current limit, confirm how a jointly-owned home is actually registered, or say whether a particular institution will insist on a grant regardless of value — some do, on their own terms. Those answers come from the institution itself, or the Land Registry, not from a general guide.

SCOTLAND · NORTHERN IRELAND

Scotland's equivalent to probate is called *confirmation* and runs under different rules; the £526 fee and the sole-name/joint-asset framing here are England & Wales only.

08 Release limits, and small estates

A bereavement release limit is the balance below which a bank will hand over a sole-name account's funds to a bereaved executor against a death certificate alone, without waiting for a grant. There is no single figure — each institution sets and publishes its own. Barclays draws the line at **£50,000** across a deceased's sole accounts; NS&I's published threshold is far lower — **£5,000** — and it reserves the right to ask for a grant at any value. Several major banks publish no fixed figure at all, deciding each case individually instead.

WHY IT MATTERS

Whether a specific bank releases funds before a grant is issued turns entirely on that bank's own line, not any statutory rule — which is why the same estate can clear one bank instantly and freeze at another. Above a bank's published limit it will usually require a *grant of probate* or *letters of administration* before releasing; where no fixed limit is published, the bank decides what evidence it requires for that estate. Below a published limit, a death certificate and its own declaration form are usually enough.

WHAT YOU MAY FEEL

It can feel arbitrary that one bank asks for a grant on a balance where another wouldn't — that reaction is fair, because the limits genuinely are set independently, institution by institution, rather than by one shared rule everyone follows the same way.

IN YOUR KIT — THE FINANCIAL PICTURE

Where you've named a major high-street bank in your Kit, its financial picture prints that bank's own published limit beneath it — or its stated position where it publishes none — with the date checked, so you can see which of those banks need the grant and which don't. A bank the Kit holds no read position for prints nothing beneath it, rather than a guess.

The limit. Limits move, and several banks reserve the right to ask for a grant below their own published figure regardless. This module doesn't confirm today's figure for a bank not named here, or predict what any bank will actually do on the day for a particular balance — only that bank's own bereavement team can.

SCOTLAND · NORTHERN IRELAND

Barclays and NS&I both state their published figures apply UK-wide, covering Scotland's grant of confirmation alongside probate and letters of administration — only the name of the court document differs there, not the amount.

09 Pensions and life insurance after a death

Most pensions pay under a nomination — also called an *expression of wish* — because the money sits in the scheme's own trust or contract rules, outside your estate, so your will has no authority over it. Many employers add a death-in-service benefit on the same mechanism: many schemes pay **two to four times salary**, guided by its own nomination, often a separate form from the pension's. Personal life insurance sits alongside both — the same species of benefit, held and paid independently of an employer scheme.

WHY IT MATTERS

Where the scheme has discretion, the nomination guides the decision-maker but does not bind them — never assume either result. A nomination goes stale easily: divorce changes what a will does but not, reliably, a pension nomination, and the same applies after a new partner, a birth, or a job change. From **6 April 2027** most unused pension funds and death benefits are due to be brought within the estate for inheritance tax — though a death-in-service payment is excluded from that change.

WHAT YOU MAY FEEL

It's easy to assume a will covers everything, then learn a pension or a death-in-service payment is going by a form signed years ago and half-forgotten. Realising a nomination needs updating — after a divorce, a new partner, a new job — is an ordinary, fixable gap, not a failure.

IN YOUR KIT — THE FINANCIAL PICTURE

The Kit's financial picture lists every pension provider and insurer this household named, alongside its banks, with space to mark the date each was told — so the family knows who must be contacted separately. It doesn't record nomination status; that stays with each provider.

The limit. This module doesn't say who to nominate, doesn't check any nomination actually on file, and doesn't cover pension or life-insurance tax planning — those sit with each provider and a qualified financial adviser. It states general mechanics only: what usually happens under a scheme's own rules, not what a particular scheme or policy will do.

10 What happens to the home

How a home is owned decides whether a death touches it at all. Joint tenants hold as a single unit: on a death the deceased's interest passes automatically to the surviving owner by *survivorship*, no grant needed for the property itself, and no executor involvement. Tenants in common each hold a defined share instead — often 50%, sometimes not — and that share passes under the will or intestacy as part of the estate. A property registered in one name alone always falls into the estate.

WHY IT MATTERS

The surviving co-owner does not automatically inherit a tenants-in-common share, however long a couple lived together — and a cohabiting partner who isn't married or in a civil partnership has no automatic right to the home under intestacy. Where the home is registered, the title register may carry a Form A restriction pointing to *tenants in common* — absence usually suggests *joint tenants*, but the underlying ownership documents can still matter. Selling afterwards needs both the executor and any co-owner to act, so an early answer avoids a later stall.

WHAT YOU MAY FEEL

Assuming shared ownership meant automatic inheritance, then discovering it didn't, can feel like the ground shifting under an already hard week. It's a common and understandable misreading of how co-ownership works, not a sign anything was arranged wrong — and confirming which type applies is usually a short, factual check.

IN YOUR KIT

The Kit does not record how a property is owned or check the title register — that sits outside its parts. It records where the will is kept and whether one exists, which is what decides where a sole-name or tenants-in-common share goes once ownership is confirmed elsewhere.

The limit. This module doesn't check any actual title register, doesn't identify which type of ownership applies to a specific property, and doesn't cover Scotland's different land law. A dispute between co-owners, an unregistered property, or a deed of trust overriding the register needs a solicitor's advice, not this page.

SCOTLAND · NORTHERN IRELAND

Scotland's equivalent process is called *confirmation*, not *probate*, and runs under its own different rules — this page's England & Wales rules do not apply there.

11 Inheritance Tax and its clocks

Inheritance Tax is charged at 40% on an estate above its tax-free allowances — a £325,000 nil-rate band for everyone, plus a £175,000 residence nil-rate band when a home passes to children or grandchildren. A married couple or civil partners can transfer an unused nil-rate band to the survivor — potentially taking that band alone to £650,000 — and unused residence nil-rate band can transfer too, where its conditions are met. Roughly 4.7% of UK estates actually pay it; property values rising against a frozen threshold mean that share grows most years.

WHY IT MATTERS

Two clocks run at once, measured differently: form IHT400 must normally be delivered within twelve months of the end of the month in which the death occurred, while interest on any unpaid tax starts earlier — six months after the end of that month. Tax due is usually paid or arranged before probate is granted, so the six-month point matters while a family is still gathering the estate. Miss it and interest starts automatically on the unpaid amount — 7.75% a year as of January 2026 — running daily until settled. Avoiding it starts with an IHT reference number (about three weeks' lead time), then the account itself, then roughly 20 working days for HMRC's letter — each clock able to overlap the last.

WHAT YOU MAY FEEL

A tax bill appearing before probate is granted, mid-way through an already difficult year, can feel unfair — more so as frozen thresholds now reach estates that wouldn't have owed anything a decade ago. Most families still owe nothing; checking early replaces uncertainty with an actual number.

IN YOUR KIT

The Kit's clock names the point interest starts on any unpaid tax — six months after the end of the month of death — keyed to this household's own date. It doesn't calculate whether tax is due or how much; that figure needs the estate's own numbers.

The limit. This module doesn't calculate anyone's actual bill, doesn't cover reliefs for business or agricultural property, trusts, or gifts, and doesn't reach Scotland or Northern Ireland's own procedural differences. It states general England & Wales rules only — a solicitor or chartered tax adviser should check any real estate before money moves.

12 Bereavement benefits and money support

Several UK benefits and reliefs exist specifically for someone recently bereaved — beyond the everyday ones people already know. Bereavement Support Payment offers a lump sum plus **up to 18 monthly instalments** to a surviving husband, wife or civil partner — or a cohabiting partner with dependent children — but only if claimed in time: in full **within 3 months** of the death, at reduced value **up to 12 months**, and usually not at all **after 21 months**. Others include a council tax exemption while a property stands empty, a temporary Universal Credit continuation, and a new leave entitlement for bereaved partners.

WHY IT MATTERS

These schemes are easy to miss because nobody sends a letter — the household has to know to ask, and several have hard deadlines that don't extend for grief. Bereavement Support Payment stops paying its full rate after 3 months and usually closes at **21 months**; the Funeral Expenses Payment has its own window. Missing a deadline by a matter of weeks can mean losing money the household was entitled to.

WHAT YOU MAY FEEL

Filling in benefit forms so soon after a death can feel transactional, even intrusive, at a time that feels anything but administrative. That reaction is ordinary. The forms exist because the money is real and the deadlines are real too — not because anyone expects grief to be tidy.

IN YOUR KIT

No part of the Kit calculates benefit eligibility or files a claim — that stays gov.uk and DWP's own process. What the Kit does provide is a calm, dated record of the household's affairs to refer to when a claim form asks for them.

The limit. This module does not calculate what any individual is owed, submit a claim, or track a live deadline. Rates, caps, and the schemes on offer change; only gov.uk, DWP, HMRC, or the local council can confirm current entitlement. It does not cover every relief that might apply to a specific household's circumstances.

13 Debts, creditors, and protecting the executor

When someone dies, their debts become debts of the estate, not of the family. A spouse, child, or sibling is not personally liable for a sole debt unless they co-signed, guaranteed it, or held the account jointly — creditors must claim against the estate. The executor must pay the estate's expenses and debts in the proper legal order before distributing to beneficiaries, and can place a Section 27 notice in The Gazette to protect themselves personally: it opens a fixed window, at least **two months**, for unknown creditors to come forward before distribution.

WHY IT MATTERS

An executor who pays out to beneficiaries and is then found by a genuine creditor can be **made to pay that debt personally, from their own money** — the estate no longer has it to give. A Section 27 notice converts that open-ended risk into a fixed wait: after the notice period expires, a personal representative who has complied with the procedure can distribute without personal liability to creditors they had no notice of, within the statutory limits. It costs **£115.86** and is optional, not compulsory.

WHAT YOU MAY FEEL

Discovering unexpected debts, or worrying that unknown ones exist, can feel like the estate is turning against you rather than being something you administer calmly. That unease is common among executors — the notice exists precisely because nobody can see every debt a person quietly held.

IN YOUR KIT

No part of the Kit places a Section 27 notice, lists the household's debts, or advises on solvency — that stays a step you take yourself, with The Gazette or a solicitor, if this estate needs it.

The limit. This module does not decide whether your estate needs a Section 27 notice, calculate whether the estate is insolvent, or place a notice on your behalf — Valoren does not place Gazette notices, and takes no fee if you do. It is not legal advice on a complicated or contested estate.

SCOTLAND · NORTHERN IRELAND

Northern Ireland has an equivalent notice under the Trustee Act (NI) 1958 (the Belfast Gazette plus two newspaper advertisements, the same two-month floor); Scotland has no direct equivalent, and settled practice is a **six-month** wait from the date of death before distributing a solvent estate.

14 Where this kit fits

This kit is not a template filled in with a name; it is written up from the answers one household actually gave, one part at a time — who to call first, where things are kept, the legal position, the medical essentials, the financial picture, digital access, funeral wishes. Each part exists because a specific moment in the first weeks asks for exactly that information, not because a checklist demanded a seventh box.

WHY IT MATTERS

A kit built from a household's own facts can be far more useful in the moment it's needed than a generic template — a stranger's name in the wrong box helps nobody. And a kit nobody has read before it is sent can carry an error straight into a family's worst week. That is why this one is written from the household's own answers and read by a person before it goes out.

WHAT YOU MAY FEEL

Reading a document like this about a household — your own, or one you are now holding for someone else — can feel strange before it feels useful; that is ordinary. It is a record, not a countdown; nothing in it asks anyone to act differently today than yesterday.

IN YOUR KIT

Your kit rules a line for anything left blank, for you to fill in by hand — never guessed at — and was read once by a person before it was sent: nothing certified, nothing verified against a bank or register, only written up exactly as it was given.

The limit. This kit deliberately holds no passwords and no account balances — only names and where things are kept. It grants no legal authority and gives no advice; a registered LPA or *grant of probate* does. It is a snapshot, true on the date prepared, not a subscription — it drifts the way any household's facts do.

A The first year, month by month

What falls due, and when, counted from the day of the death — the statutory clocks, not a plan. Each is the rule as published; the family's own dates are what the prepared kit computes.

REGISTRATION	The death is registered — normally within five days of the medical examiner's office confirming registration can proceed.
TELL US ONCE	The <i>Tell Us Once</i> reference is used — within 28 days of receiving it at registration.
CERTIFICATES	Certified copies of the death certificate are ordered at registration — £12.50 each.
BEREAVEMENT SUPPORT PAYMENT	A claim is made within its own windows — 3 months for the full amount, up to 18 monthly instalments , and a latest claim at 21 months .
THE GAZETTE NOTICE	A notice is placed in The Gazette — not less than two months must pass from the date it is published before an executor may safely distribute; the fee is £115.86 including VAT.
THE PROBATE APPLICATION	The application for the grant is made — the fee is £526 , and GOV.UK's own stated expectation is usually within 12 weeks of submitting it.
INHERITANCE TAX	Any tax due is paid — by the end of the sixth month after the month of death; HMRC charges interest on what remains unpaid after that date.
THE IHT400 ACCOUNT	Where one is due, the account is delivered to HMRC — within twelve months of the end of the month of death, a separate and later deadline from the tax payment above.
THE EXECUTOR'S YEAR	A personal representative need not distribute the estate before this point — twelve months (one year) from the date of death.
THE TRANSFERABLE NIL-RATE BAND CLAIM	Where a second spouse or civil partner's own estate wants to claim it, the deadline runs from their own death — within 2 years of the end of the month they died, or, if that is later, 3 months from when their personal representatives first act.

The limit. England & Wales. A date here is the rule, not this estate's date; the executor's own calendar is built from the actual date of death.

B Scotland and Northern Ireland — where the rules differ

The fourteen chapters describe England and Wales. These are the points where the other two jurisdictions genuinely differ — the same moments, different rules.

SCOTLAND	The death is registered — within 8 days of the death.
SCOTLAND	Confirmation, not probate, is applied for at the sheriff court for the area where the person last lived, on an inventory of the estate (form C1).
SCOTLAND	An estate worth £36,000 or less is a small estate — the sheriff clerk helps prepare the application.
SCOTLAND	The court fee is £351 above £50,000 , and £705 above £250,000 .
SCOTLAND	Legal rights and prior rights give a spouse, civil partner and children fixed shares of the estate, whatever the will says.
SCOTLAND	<i>Tell Us Once</i> is offered at registration, the same as in England and Wales.
NORTHERN IRELAND	The death is registered — within 5 days of the death.
NORTHERN IRELAND	The grant is issued by the Probate Office in Belfast or the District Probate Registry in Londonderry, not by HMCTS.
NORTHERN IRELAND	The personal application fee is £407 , where the estate is over £10,000 .
NORTHERN IRELAND	Below £20,000 , a grant may not be needed at all.
NORTHERN IRELAND	<i>Tell Us Once</i> is not offered in Northern Ireland — each department is told separately.

The limit. A death with property or family in more than one jurisdiction needs a solicitor in each; this page names the differences, it does not resolve them.

C Release limits, bank by bank

What each bank or building society says it will release without a grant — its own published figure, or its own statement that it publishes none. Read from each institution's own guidance on the date shown.

Release limits published by UK banks and building societies, read from each institution's own bereavement guidance — 59 rows.

BANK	LIMIT	HOW TO TELL THEM	CHECKED
Barclays	£50,000	Four official channels, all confirmed on barclays.co.uk : (1) Online — the "Notify or add documents" form, which lets documents be uploaded immediately or added later; (2) Phone — 0800 068 2238, option 1 to notify for the first time, option 2 to speak to the dedicated bereavement team about an existing case, lines open Mon–Fri 8am–5pm and Sat 9am–2pm (closed bank holidays); (3) In branch or via video call, by booking an appointment (Barclays confirms required documents in advance for video calls); (4) By post to Bereavement Service Centre, Barclays Bank PLC, PO BOX 1495, Pallion Trading Estate, Sunderland, SR5 9YB.	30 August 2026
HSBC UK	£50,000	Three channels, per HSBC UK's own bereavement pages: (1) Online — the bereavement portal at hsbc.co.uk/online/bereavement/ , which HSBC calls "the quickest and easiest way" and which issues a reference number for uploading the death certificate/will/grant later without re-entering personal details; (2) Phone — the dedicated Bereavement Support Team on 0800 085 1992 (+44 (0)114 252 0249 from outside the UK), open Mon–Fri 08:30–18:00 and Sat 09:00–14:00; (3) In branch — via the branch finder tool.	30 August 2026
NatWest	No general figure published	Online form (natwest.com bereavement guide — 'Complete online form now', with document/ID upload, 'it's ok if you don't have them right now'); phone on 0800 161 5903, lines open 9am–5pm Monday to Friday excluding bank holidays (international: +44 1204 684658; Relay UK: 18001 0800 161 5903); webchat (Mon–Fri 8am–5pm per the page); in branch.	30 August 2026
Lloyds Bank	No general figure published	Preferred/fastest route per Lloyds: its own online form — "Completing our online form is the quickest way to let us know about a death."	30 August 2026
Santander UK	£50,000	Phone the dedicated Bereavement team on 0800 587 5870 — the live santander.co.uk bereavement page states lines are open Mon–Fri 8am–6pm, Sat 9am–2pm (closed Sunday); note Santander's own PDF guide (dated April 2020) states different, older hours of Mon–Fri 9am–5pm only, so the hours have evidently changed since — call to confirm current hours.	30 August 2026
Nationwide Building Society	£50,000	Phone: 0800 464 30 18 (Mon–Fri 9am–5pm, Sat 9am–12pm, closed Sundays/bank holidays) — the dedicated Bereavement Helpdesk.	30 August 2026
Halifax	No general figure published	Halifax's own page states: "Completing our online form is the quickest way to let us know about a death" — linked as "Tell us about a bereavement" (apply.halifax-online.co.uk/cct1/sjlab2/pega-cs-cwa/?theme=h&formId=mot001).	30 August 2026
NS&I (National Savings and Investments)	£5,000	NOT covered by Tell Us Once — NS&I must be notified directly.	30 August 2026
TSB Bank	No general figure published	Fastest: TSB's own online bereavement form (via DocuSign — TSB confirms it does not process the data any other way; an automatic confirmation email is sent when the form is complete).	6 September 2026
Bank of Scotland	£50,000	Specialist Bereavement Team: 0800 056 0073 (or +44 (0)131 278 3705 from abroad), lines open 8am–8pm, seven days a week; branch visits are by appointment (call to book); or register the death online at bankofscotland.co.uk/bereavement .	6 September 2026
Royal Bank of Scotland	No general figure published	RBS accepts notification online (a "tell us about a bereavement" form), by webchat (Mon–Fri, 8am–5pm), by phone on 0800 161 5904 (lines open 9am–5pm Mon–Fri, excluding bank holidays; Relay UK via 18001 0800 161 5904; from outside the UK +44 (0)1204 684 659), or in branch.	6 September 2026
first direct	£50,000	Online notification form (firstdirect.com), or phone the Bereavement Support Team on 0113 276 6669 (UK) / +44 113 234 5678 (Channel Islands, Isle of Man, abroad), 8am–10pm Mon–Fri and 8am–7pm Sat–Sun.	6 September 2026
The Co-operative Bank	£50,000	Phone: 03457 212 212 for current accounts and savings accounts, or 0345 600 6000 for credit cards — both Monday to Friday 8am–6pm, Saturday and Sunday 9am–5pm (call charges apply).	6 September 2026

BANK	LIMIT	HOW TO TELL THEM	CHECKED
Virgin Money	£50,000	Online form (if you already have the death certificate) — up to 10 documents per submission, 25MB max file size; or phone the Bereavement Services team on 0800 0121590 (Mon–Fri 8am–6pm, Sat 8am–3pm, Sun 10am–1pm for personal banking; some account types show 0800 011 3238, Mon–Fri 9am–5pm); or in branch.	6 September 2026
Metro Bank	£25,000	Email the bereavement services team (reply within 3 working days), call 0203 824 4815 (Monday to Friday, 9am to 5pm), write to Metro Bank, One Southampton Row, London WC1B 5HA, or visit a store.	6 September 2026
Starling Bank	£30,000	Phone 020 7930 4450, available 24/7, or email help@starlingbank.com (addressed to the Bereavement Team).	6 September 2026
Monzo	£25,000	Online form at monzo.com/bereavements , or email bereavements@monzo.com , or phone 0800 802 1281 (+44 203 872 0620 from abroad).	6 September 2026
Revolut UK	No general figure published	Email only: bereavement@revolut.com .	6 September 2026
Chase UK	No general figure published	Phone: 0800 376 3333 (UK) or +44 20 3493 0829 (from abroad).	6 September 2026
Coventry Building Society	£50,000	Dedicated bereavement team on 0800 587 4565, open Monday–Friday 8am–7pm and Saturday 9am–2pm (closed Sundays and bank holidays); also by branch visit, online bereavement notification form, the NIVO app (secure messaging + document upload), or by post to Oakfield House, PO Box 600, Coventry CV3 9YR.	6 September 2026
Yorkshire Building Society	£50,000	YBS's own bereavement page lists four notification routes: an online bereavement form; phone 0345 166 9229, staffed 9am–5pm Monday to Friday; visiting any branch in person (bring a copy of the death certificate); or writing to the Bereavement Team, Customer Service Centre, Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.	6 September 2026
Skipton Building Society	£50,000	Phone the Bereavement Team on 0345 266 1209, Monday–Friday 9am–5pm; email skiptondirect-bereavementnotification@skipton.co.uk ; write to Bereavement Team, Skipton Building Society, The Bailey, Skipton, North Yorkshire, BD23 1DN (also usable as "FREEPOST, SKIPTON BUILDING SOCIETY"); or visit a branch.	6 September 2026
Leeds Building Society	£50,000	Notify through the cross-bank Death Notification Service (no death certificate needed to notify), by phone on 03452 682 642 (Mon–Fri 8am–6pm, Sat 9am–5pm), by emailing a copy of the death certificate to customer care@leedsbuildingsociety.co.uk , or by booking a branch appointment.	6 September 2026
Ulster Bank	No general figure published	Phone the dedicated Bereavement Services Team on 0800 096 3612 (00 44 151 494 1260 from outside the UK), 9am–5pm Monday to Friday; outside those hours the site offers its "Cora" digital assistant to route to a colleague.	6 September 2026
M&S Bank	No general figure published	Online notification form at marksandspencer.com/bereavement-support ; by phone on 0345 300 6139 (all products except Savings & Investments and general insurance, lines 9am–5pm Mon–Fri excl. bank holidays) or 0345 266 0450 (Savings & Investments, 8am–5pm Mon–Fri excl. bank holidays); M&S Bank explicitly participates in the cross-bank Death Notification Service (deathnotificationservice.co.uk); any HSBC branch will accept bereavement documentation and forward it to M&S Bank; documents can also be posted to PO Box 325, Wymondham, NR18 8GW.	6 September 2026
Tesco Bank	£50,000	Phone: 0345 071 6153, Monday to Friday, 8am to 6pm (Relay UK and BSL interpreter support offered for hearing/speech difficulties).	6 September 2026
Atom Bank	No general figure published	Phone 0333 399 0050 (8am–8pm, 7 days a week); email customersupport@atombank.co.uk ; or the in-app chat.	6 September 2026
Zopa Bank	No general figure published	Fastest route is Zopa's own free online notification form, NotifyNow (run with its bereavement partner Phillips & Cohen Associates, who then make contact to explain next steps) — this is a Zopa/Phillips & Cohen tool, not the separate cross-bank Death Notification Service (deathnotificationservice.co.uk); no evidence Zopa participates in that industry-wide DNS.	6 September 2026
Danske Bank UK	£50,000	Phone 0345 600 2882 (Mon–Fri 8am–6pm, Sat 9am–1pm, closed Sundays); an online notification form ("Submit details"); visiting any branch; writing to the Bereavement Support Team, Danske Bank, Killeaton House, 41 Mosside Road, Belfast BT17 9HH; and a secure online document-upload facility for certificates once notified.	6 September 2026
Bank of Ireland UK	£50,000	Notify online via the online bereavement form, by post to Bank of Ireland UK Bereavement Unit, PO Box 2298, BELFAST, BT1 9AP, or in person at a local branch.	6 September 2026
AIB (NI) / Allied Irish Bank GB	£25,000	Phone the Bereavement Support Team on 0345 646 0320, lines open 09:00–17:00 Monday–Friday (excluding bank holidays; calls may be recorded).	6 September 2026

BANK	LIMIT	HOW TO TELL THEM	CHECKED
Handelsbanken UK	£20,000	Three ways: (1) contact or visit the branch where the customer held their account; (2) call the Customer Connect team, available 24 hours a day — 0800 470 8000 from the UK, +44 20 7578 8247 from outside the UK — who will identify the right branch and transfer the call (or arrange a next-working-day callback if called outside branch hours); (3) complete an online bereavement notification form (deceased's name, DOB, address/postcode, branch if known, account numbers if known, notifier's own contact details).	6 September 2026
Triodos Bank UK	£25,000	Notify by phone on 0330 355 0355 (+44 117 973 9339 from abroad; lines open 8am–6pm Mon–Fri, 9am–6pm Thursdays), or by completing the Bereavement Notification Form (PDF) and sending it plus a copy of the Death Certificate by email to bereavements@triodosbank.co.uk or by post to Bereavement Team, Triodos Bank, Deanery Road, Bristol, BS1 5AS.	6 September 2026
Aldermore Bank	£35,000	Phone 0345 604 2678 (savings customers) — lines open 8am–8pm Mon–Thu, 8am–6.30pm Fri, 9am–5pm Sat, 10am–4pm Sun.	6 September 2026
Shawbrook Bank	No general figure published	Free Death Notification Service (DNS) at deathnotificationsservice.co.uk , which notifies Shawbrook (and other participating firms) from one form; Shawbrook then checks for accounts across its products and gets in touch about next steps.	6 September 2026
Paragon Bank	£20,000	Notify by phone, email (savings@online.paragonbank.co.uk), or post (Freepost RTEK–LLUT–KKKE, Paragon, PO Box 850, Wallsend NE28 5BJ); UK-based team available 7 days a week (0800 052 2222 for accessible-format requests).	6 September 2026
Investec Bank UK (Private Bank)	No general figure published	Phone 0330 123 3655 (+44 207 597 4131 from outside the UK) to a "dedicated team of bankers"; or write/send documents to Investec Bank plc, 30 Gresham Street, London, EC2V 7QP; or email UKServicesIncomingMail@investec.co.uk .	6 September 2026
Coutts	£50,000	Notify via Coutts' online bereavement form (not available for non-UK addresses), by contacting your Private Banker if you're an existing client, or by calling Coutts 24 on 020 7957 2424 (Relay UK 18001 020 7957 2424; calls recorded for training/monitoring).	6 September 2026
Al Rayan Bank	No general figure published	Digital Banking secure message (joint account holders only); email bereavementteam@alrayanbank.co.uk ; post to Account Services Team, AlRayan Bank, PO Box 8177, London, W1A 8DN.	6 September 2026
Cumberland Building Society	£30,000	Phone 01228 403141 (see the page's own "Opening Times" link for hours); an online notification form; a downloadable/printable form returned by email (bereavement.support@cumberland.co.uk), post (FREEPOST, Cumberland House, Cooper Way, Carlisle, CA3 0JF) or in branch.	6 September 2026
Principality Building Society	£39,999	Email bereavement@principality.co.uk , call 0330 333 4000, visit a local branch, or post to Bereavement Team, Principality Buildings, PO Box 89, Queen Street, Cardiff, CF10 1UA.	6 September 2026
West Bromwich Building Society	£30,000	Online form; visiting a branch (appointment recommended, bookable online or via the branch finder); phone the Specialist Support team on 0800 280 0597; or write to Specialist Support team, the West Brom, 2 Providence Place, West Bromwich B70 8AF (or FREEPOST THE WEST BROM by ordinary post).	6 September 2026
Newcastle Building Society	£30,000	By phone: Savings 0345 734 4345, Mortgages 0345 601 0014, Financial Advice 0345 600 4330 (all Mon–Fri 8am–6pm except Financial Advice, 9am–5pm); in person at a branch; or by post to Newcastle Building Society, 1 Cobalt Park Way, Wallsend, NE28 9EJ.	6 September 2026
Nottingham Building Society	£50,000	By phone on 0344 481 4444, by visiting the nearest Nottingham Building Society branch, by post (death certificate plus covering letter) to Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham, NG1 3DL, or by emailing general questions.	6 September 2026
Progressive Building Society	£50,000	Call into a local branch; write to Progressive Building Society, 33/37 Wellington Place, Belfast, BT1 6HH; or call the helpline on 0800 029 4997 (9am–5pm, Monday to Friday) to register the death with them (the page separately lists 0800 029 4998 for making a withdrawal/general bereavement contact).	6 September 2026
The Cambridge Building Society	£20,000	By phone on 0345 601 3344, or in person at a local branch ('store').	6 September 2026
Saffron Building Society	£15,000	Phone 0800 072 1100 or visit any branch; the original Death Certificate can also be sent to Head Office (Saffron House, 1A Market Street, Saffron Walden, Essex CB10 1HX).	6 September 2026
Furness Building Society	£30,000	Phone 0800 781 4311 for bereavement-trained colleagues (the page separately lists 0800 834 312 and a general enquiries line 0800 954 0754); email bereavement@furness-bs.co.uk ; or visit a branch in person.	6 September 2026
Hinckley & Rugby Building Society	£15,000	By phone on 0800 434 6343, Monday–Friday 9am–5pm and Saturday 9am–12pm (closed Sundays and bank holidays), or by visiting a branch or agency (private appointments also available 2pm–5pm on weekdays).	6 September 2026

BANK	LIMIT	HOW TO TELL THEM	CHECKED
Darlington Building Society	£30,000	By phone: Head Office 01325 366366 (choose 'Savings', then 'Existing Savings') to book a branch appointment or speak to Customer Care; by the enquiry form on the website; or by letter to Darlington Building Society, Sentinel House, Morton Road, Darlington, DL1 4PT, stating the deceased member's full name, date of death, account number(s), and the notifier's name, address and phone number.	6 September 2026
The Melton Building Society	£20,000	Notify by phone on 01664 414141, by emailing enquiries@mmbs.co.uk, by writing to The Melton Building Society, Mutual House, Leicester Road, Melton Mowbray, Leicestershire, LE13 0DB, or by visiting a local branch.	6 September 2026
Marsden Building Society	£15,000	Preferred route is the free Death Notification Service (deathnotificationsservice.co.uk), which notifies multiple banks/building societies at once — Marsden will be in touch within 10 working days of receiving that notification.	6 September 2026
Tipton & Coseley Building Society	£5,000	Notify in branch (no appointment needed unless a private room is wanted, in which case call 0121 557 2551) or post the original death certificate/certified copy to Tipton & Coseley Building Society, 70 Owen Street, Tipton, DY4 8HG.	6 September 2026
Monmouthshire Building Society	£35,000	Notify by: phoning 01633 844 340; visiting a branch or agency (calling ahead is recommended so a colleague is available); writing to Monmouthshire House, John Frost Square, Newport, NP20 1PX; or emailing via the Secure Contact Form on the Contact Us page.	6 September 2026
Newbury Building Society	No general figure published	By phone on 01635 555700; via an online death notification form on the website; in branch by prior appointment (to arrange a private meeting space); or by post to Newbury Building Society, 90 Bartholomew Street, Newbury, Berkshire, RG14 5EE (do not send original documents by post).	6 September 2026
Dudley Building Society	£15,000	Notify by visiting a local branch, calling 01384 231414 (advisers available 9am–5pm Mon–Fri and 9am–12pm Saturday), or emailing the Society.	6 September 2026
Leek Building Society	£30,000	Call 0808 281 9308 (Savings) or 0800 783 0847 (Mortgages), visit a local branch, write to Leek Building Society, 50 St Edward Street, Leek, Staffordshire ST13 5DL, or use the Contact Us section of the website.	6 September 2026
Mansfield Building Society	£20,000	Savings: call branch colleagues on 01623 676350 or email them; Mortgages: call the Mortgage Customer Service team on 01623 676340 or email mortgages@mansfieldbs.co.uk.	6 September 2026
Market Harborough Building Society	£25,000	Phone 01858 412412, Monday–Friday 9.00am–5.00pm, or visit a branch (walk-in or by appointment for privacy).	6 September 2026

The limit. A limit is the bank's, not the law's, and it moves. On the day, the bank's bereavement team states the current one.

D Pensions and life insurance, provider by provider

How each provider says it handles a death — the route in, what it asks for, and whether it needs to see a grant. Read from each provider's own guidance on the date shown.

How named UK pension providers and life insurers handle a death claim, read from each provider's own guidance — 35 rows.

PROVIDER	PENSION / INSURER	HOW TO TELL THEM	GRANT OF PROBATE	CHECKED
NEST	Pension	Online claims process at bereavements.nestpensions.org.uk (notify-us-of-a-death), or call the bereavements team on 0300 020 1410 (8am–6pm Monday to Friday) if you don't have all the information	NEST pays a nominated beneficiary directly. Where nobody was nominated it pays the pot to the estate, though a pot of £5,000 or under may be paid to certain relatives instead. Claims usually settle within 20 to 30 days of NEST having everything it needs.	9 September 2026
NOW: Pensions	Pension	Phone 0333 091 8612 to be put through to an adviser; give the full name, date of birth and National Insurance number of the person who has died	NOW: Pensions does not mention a grant of probate or letters of administration anywhere on its page — its Trustee decides who is paid, usually following any instructions the person left.	9 September 2026
Aviva	Pension	Online notification form ("Fill out an online form or call us when you're ready") or phone: UK 0345 268 2194 (Mon–Fri 9am–5pm, weekends/bank holidays closed), from abroad +44 160 360 3851.	Aviva's page sets no without-grant limit for a pension claim; it says the notification process may ask for the death certificate or the grant of probate if more information is needed.	9 September 2026
Legal & General	Pension	Online workplace/personal pension death notification form (https://www.legalandgeneral.com/forms/retirements/workplace-death-notification/); a separate DPB (Defined Benefit pension) notification form exists for Defined Benefit schemes; a separate annuity/institutional death-notification form exists at the original start URL for annuity and Retired Institutional customers, redirecting pension-savings customers elsewhere.	Legal & General's page does not say whether a grant is needed; it decides who benefits from the pension at its own discretion, from the information and documents submitted.	9 September 2026
Scottish Widows	Pension	Online form ("Tell us online") or phone 0345 601 4179 (workplace pensions, life insurance, Retirement Account, Ready-Made Pension and annuities), Monday to Friday 9am–5pm; separate numbers for personal pensions (0345 716 6764) and older personal pensions from Lloyds TSB (0345 300 4455).	Scottish Widows replies within five working days of being told, and can advance up to £10,000 to a funeral director while probate is pending. If Lloyds Bank, Halifax or Bank of Scotland has already been told, it does not need telling separately.	9 September 2026
Standard Life	Pension	Online Bereavement Form at /help/bereavement/bereavement-form , or by phone/in writing per the Contact Us page	Standard Life's page does not say whether a grant is needed; pension death benefits are paid to nominated beneficiaries at the scheme's own discretion, normally outside the estate.	9 September 2026
Aegon	Pension	By phone, email or by writing to Aegon; the page directs the customer to search by policy number or product to get the correct team's contact details.	Aegon's page does not say whether a grant of probate is needed, and says it cannot give a claim timeframe because each case is reviewed individually.	10 September 2026
Royal London	Pension	Fill in the online 'Tell us someone has died' form, or call the phone line for the specific policy type (numbers vary by product, e.g. 0345 646 2101/2108/2094/2112/2105/2097/2099).	Royal London's page does not say whether a grant of probate is needed; which claims route applies depends on which Royal London product was held.	10 September 2026
M&G / Prudential	Pension	Online bereavement notification form (about 10 minutes to complete; some products are not suitable for it), or by writing to Prudential, Lancing, BN15 8GB.	M&G / Prudential takes the notification through its online form or by post to its Lancing address; its page does not say whether a grant of probate is needed.	10 September 2026
Fidelity International	Pension	Notify online via the bereavement portal (create a login), by phone 0800 41 41 16, or by post to Fidelity International, PO Box 391, Tadworth, KT20 9FU; send an original or certified death certificate.	For the pension, Fidelity's pension trustees decide who benefits and write for what they need; it is not paid through the estate. Other Fidelity holdings usually need the grant, except below £50,000 where the estate is under the nil-rate band and there is a will.	10 September 2026

PROVIDER	PENSION / INSURER	HOW TO TELL THEM	GRANT OF PROBATE	CHECKED
Hargreaves Lansdown	Pension	Contact HL's bereavement team by phone (0117 906 7806, Mon–Fri 8am–5pm) to notify them of the death; the account is then frozen pending instructions.	HL does not require a grant of probate to release an HL pension at all — pension assets sit outside the estate. Its £50,000 Small Estates route applies only to HL's non-pension assets.	10 September 2026
AJ Bell	Pension	Contact the AJ Bell Bereavement Team by phone (0161 605 0326) or email (dbt@ajbell.co.uk); post the original death certificate or a certified copy (a solicitor, accountant or financial adviser can certify it) to AJ Bell, 4 Exchange Quay, Salford Quays, Manchester, M5 3EE.	AJ Bell's page does not say whether a grant of probate is needed; as scheme administrator it decides how the SIPP passes on, usually following any nomination on file.	10 September 2026
Smart Pension	Pension	Telephone 0333 666 2626 or email; next of kin, personal representative or employer should contact as soon as possible	Smart Pension asks for the grant of probate 'if available' but does not say it is required; its trustees decide beneficiaries at their own discretion either way.	10 September 2026
Phoenix Life	Pension	Online 'Notify us of a death' form at phoenixlife.co.uk/customer-centre/contact-us/death-claim-notification, which first asks which legacy provider (e.g.	Phoenix Life's guide says a grant of probate or confirmation of the estate may be needed 'if relevant', not that one always is; which team handles the claim depends on which legacy provider the policy originally sat with.	10 September 2026
ReAssure	Pension	Online bereavement form (easiest way), or phone/letter: former Barclays Life policies 0800 197 5616, all other policies 0800 073 1777	ReAssure can release up to £10,000 straight to a funeral director before probate is resolved; the page does not otherwise say a grant is needed to pay the claim itself.	10 September 2026
NHS Pensions	Pension	Contact NHS Pensions directly if the deceased was not actively employed; if they were still working, notify their NHS employer instead; Tell Us Once also covers notification and means no separate contact is needed.	NHS Pensions does not say a grant is always needed; it says it will contact the claimant if it needs to see documents relating to probate before paying the lump sum.	10 September 2026
Teachers' Pensions	Pension	Call the contact centre on 0345 606 6166 (8.30am–6pm Mon–Fri) to be sent an application for death benefits, or download and post the 'Death notification and application for death benefits' form.	Teachers' Pensions does not say probate is always required, but warns a claim 'may need' it, which can take time to arrange; it does not use Tell Us Once, so it must be contacted directly.	10 September 2026
Civil Service Pension Scheme	Pension	Complete the online bereavement notification form, use the online contact form, or call the bereavement team on 0300 123 6666.	Civil Service pensions does not say probate is required to claim, but names probate delays as one reason a case can take longer than its usual four to eight weeks.	10 September 2026
Local Government Pension Scheme (LGPS)	Pension	Contact your (the deceased's) local pension fund directly — the LGPS is run locally by individual pension funds, not centrally, and pages direct members/dependants to their own fund for a death grant estimate or claim.	The Local Government Pension Scheme does not say whether a grant of probate is needed; a death grant and any survivor's pension are paid by the local pension fund under scheme rules, not through the estate.	10 September 2026
Armed Forces Pension Scheme (Veterans UK / Ministry of Defence)	Pension	Tell the paying agent (Equiniti) first, so the pension stops; then contact the Armed Forces Pension Schemes Team (Veterans UK, Glasgow) to claim any dependant's pension.	Tell the paying agent first, so the pension stops; a dependant claims any dependant's pension from the scheme team. Only a lump sum with no eligible dependant becomes part of the estate.	10 September 2026
State Pension (DWP / The Pension Service)	Pension	Tell Us Once service (or notify DWP/HMRC directly if Tell Us Once cannot be used); then contact the Pension Service directly to claim any extra payment based on the deceased's National Insurance contributions.	The State Pension is not a lump sum paid to the estate; a surviving spouse or civil partner over State Pension age may inherit or claim extra, based on the deceased's own National Insurance record.	10 September 2026
Aviva	Insurer	Online notification form or phone call; Aviva asks for the deceased's full name, date of birth, address (policy number helpful but not required), and the notifier's own details and relationship to the deceased.	Aviva's page sets no without-grant limit for a life claim; it says it may ask for the death certificate or the grant of probate as part of the notification process.	10 September 2026
Legal & General	Insurer	Start a claim online: joint policy via online account login; single Life Insurance or Over 50 Life Insurance policy via the Claims Portal.	If the policy is in trust, L&G pays the trustees, who can usually claim without waiting for probate; for a policy not in trust, the page does not say whether a grant is needed.	10 September 2026
Scottish Widows	Insurer	Online form (fastest route), phone 0345 601 4179 (Mon–Fri 9am–5pm, closed weekends/ bank holidays), or write in.	Scottish Widows replies within five working days of being told, and can advance up to £10,000 to a funeral director while probate is pending. If Lloyds Bank, Halifax or Bank of Scotland has already been told, it does not need telling separately.	10 September 2026

PROVIDER	PENSION / INSURER	HOW TO TELL THEM	GRANT OF PROBATE	CHECKED
Royal London	Insurer	Online form ("Tell us someone has died") or phone, with the exact number/route depending on policy type (e.g. 0345 646 2101 for one line, 0345 646 2108 for another, 0345 646 2094 for direct/funeral plans, etc.); lines 8am–6pm Mon–Fri excluding bank holidays.	Royal London's page does not say whether a grant is needed; which claims route applies depends on which type of policy was held.	10 September 2026
LV=	Insurer	Online form directly to LV=, or via the Life Ledger third-party bereavement-notification platform (partnered service).	LV= says probate is not always required to make a claim, and what it asks for can vary by the type of policy held.	10 September 2026
SunLife	Insurer	Call 0800 008 6060 (Mon–Fri 8am–8pm), or post documents to SunLife, PO Box 1395, Peterborough, PE2 2TR, United Kingdom.	SunLife's page does not say whether a grant of probate is needed for a claim.	10 September 2026
Phoenix Life	Insurer	https://www.phoenixlife.co.uk/customer-centre/contact-us/death-claim-notification (Notify us of a death — provider-selection tool, since Phoenix Life absorbed dozens of legacy insurers)	Phoenix Life says a grant of probate may be needed 'if relevant'; a policy held in trust is paid directly to the beneficiaries, outside the estate. Which team handles the claim depends on which legacy provider the policy originally sat with.	10 September 2026
ReAssure	Insurer	Online bereavement notification form (linked from the making-a-claim page), or by phone/letter to the Bereavement Team	ReAssure can release up to £10,000 straight to a funeral director before probate is resolved; the page does not otherwise say a grant is needed to pay the claim itself.	10 September 2026
Canada Life	Insurer	Online bereavement notification form, or by phone	Canada Life's page does not mention a grant of probate as a requirement; it asks for a death certificate and a copy of the will to process a beneficiary claim.	10 September 2026
Aegon	Insurer	Register the death at the local Register Office first, then formally notify Aegon; original death certificate to be sent by post.	Aegon's general bereavement glossary says a grant may be needed to administer an estate, 'depending on the value', but its pages do not say whether Aegon itself requires one to pay a protection claim.	10 September 2026
Prudential (M&G)	Insurer	Online bereavement notification form (mypru.pru.co.uk/onlinebereavement/intro , ~10 minutes), or by post to Prudential, Lancing, BN15 8GB.	Prudential takes the notification through its online form or by post to its Lancing address; its page does not say whether a grant is needed to pay a life claim.	10 September 2026
The People's Pension	Pension	Through the Contact us page, which offers a 'Contact our bereavement team' option (an enquiry form).	The People's Pension does not say whether a grant is needed; its Trustee pays the pot at its discretion, guided by any expression of wish on record, outside the estate. It puts no timescale on a death claim — each is looked at individually.	10 September 2026
Vitality	Insurer	Call the life claims team on 0345 601 0072 or email lifecclaims@vitality.co.uk , Monday to Friday 8.30am to 5pm.	Vitality's page does not say whether a grant is needed; a VitalityLife plan pays out to the owner's estate unless trustees or beneficiaries were nominated. A claim starts by phone or email with the life claims team.	10 September 2026
Zurich	Insurer	The online claims form, in two versions by policy number: policies starting PR (0370 240 0073, zurichmulticla.ms@uk.zurich.com) and all other policies (0370 243 0827, bereavements.zurich@uk.zurich.com), 9am to 5pm Monday to Friday; 0370 333 1500 if the policy number is not known.	Zurich's page does not say whether a grant is needed; it asks for the policy number, the original death certificate or coroner's interim report, and details of the estate. A policy held in trust is paid in line with the trust; otherwise to the relevant beneficiaries.	10 September 2026

The limit. A provider's process is its own and moves; a policy written in trust and a pension paid at the trustees' discretion sit outside the estate, and each provider's bereavement team states its current position.

E Who else must be told — the directory

Every organisation a household commonly has to tell, with the route each one publishes — read from its own page on the date shown.

Organisations a household commonly has to tell after a death, with the route each one publishes — 66 rows.

ORGANISATION	SECTOR	THE ROUTE IN	PHONE	CHECKED
Tell Us Once	Government	Set up by the registrar when you register the death — they either complete it with you or give you a unique reference number to use online or by phone.	The registrar gives you the number to call (Relay UK available; a BSL video relay service exists)	20 August 2026
Death Notification Service	Multi-institution service	One free online submission notifies every member bank and building society at the same time.		20 August 2026
Barclays	Bank	Online notification form (their stated first route — no call or visit needed), or phone, branch, or post.	0800 068 2238, then option 2 for the bereavement team	20 August 2026
HSBC UK	Bank	Online "Share bereavement details" portal, available 24 hours a day — their stated quickest route.	0800 085 1992 (+44 (0)114 252 0249 from outside the UK)	2 September 2026
Lloyds Bank	Bank	Online bereavement form — their stated quickest route.	0800 015 0012 (+44 (0)1733 261630 from abroad)	20 August 2026
Halifax	Bank	Online bereavement form — their stated quickest route.	0800 015 0012 (+44 (0)1733 261630 from abroad)	20 August 2026
NatWest	Bank	Online form — their stated fastest route.	0800 161 5903 (Relay UK: 18001 0800 161 5903)	20 August 2026
Santander UK	Bank	Online form, phone, branch or post — four published routes.	0800 587 5870	20 August 2026
Nationwide Building Society	Building society	Online form (via DocuSign) — their stated first step.	0800 464 30 18	20 August 2026
TSB	Bank	Online form — their stated fastest route, but photo ID is mandatory to complete it.	0345 835 7834	20 August 2026
Monzo	Bank	Online form at monzo.com/bereavements , or email.		20 August 2026
Starling Bank	Bank	Phone or email, 24 hours a day, seven days a week — documents follow by email or post.	020 7930 4450	20 August 2026
Aviva	Insurer	Online notification form, or phone if you would rather give the details by voice.	0345 268 2194	20 August 2026
Legal & General	Insurer	Online death-notification form, but the route splits by product — pick the right form before you start.		20 August 2026
BT	Telecoms	Online form, or phone — the widest published hours of any entry here.	0800 169 1663	20 August 2026
DVLA	Government	Tell Us Once covers the driving licence and vehicle tax — but vehicles and personalised registrations still need telling separately.	Contact DVLA through the help route on the page	20 August 2026
Chase UK	Bank	Phone, post or email direct to Chase's own Bereavement Team; Chase also promotes the multi-bank Death Notification Service (DNS) online form first for people notifying several banks at once, which skips the death-certificate copy and ID checks and gets a reply within 10 working days.	0800 376 3333 (from the UK) / +44 20 3493 0829 (from abroad)	31 August 2026
first direct	Bank	Online form is first direct's own stated quickest way to notify them; a phone line (8am–10pm weekdays, shorter at weekends), any HSBC branch in person, post, or the multi-bank Death Notification Service are also offered.	0113 276 6669 (UK) / +44 113 234 5678 (Channel Islands, Isle of Man and abroad)	31 August 2026

ORGANISATION	SECTOR	THE ROUTE IN	PHONE	CHECKED
Metro Bank	Bank	Email, phone, post, or visiting any Metro Bank store — Metro Bank present all four as equal options with none called out as quickest; email replies come within 3 working days, and only one notification to Metro Bank is needed to find all of the person's accounts with them.	0203 824 4815	31 August 2026
Revolut UK	Bank	Email only, to bereavement@revolut.com — Revolut don't take bereavement notifications by phone, post or online form.		31 August 2026
The Co-operative Bank	Bank	The Co-operative Bank's own stated easiest way is their NIVO mobile app, for uploading documents and messaging the bereavement team; an online bereavement instruction form, phone, or an in-branch appointment are also offered.	03457 212 212 (current and savings accounts) / 0345 600 6000 (credit cards)	31 August 2026
Virgin Money	Bank	Phone is the personal-banking bereavement team's primary route; an online upload form is offered as an alternative once you already have the death certificate.	0800 0121590 (personal banking accounts not originally opened with Clydesdale or Yorkshire Bank) / 0800 011 3238 (accounts originally opened with Clydesdale or Yorkshire Bank) / 0800 756 0800 (business accounts)	3 September 2026
Leeds Building Society	Building society	Use the Death Notification Service, or contact Leeds directly by phone, email, or a branch appointment — no death certificate is needed to make the initial notification.	03452 682 642	31 August 2026
Skipton Building Society	Building society	Call or email the Bereavement team to notify them, or print and complete the Bereavement Notification Information Request Form and drop it off at your nearest branch or post it — for savings balances under £5,000, or for mortgage accounts, they may accept a scanned document by email instead of the original.	0345 266 1209	31 August 2026
Yorkshire Building Society	Building society	Use their online bereavement form, or call the team on 0345 166 9229 — you can also visit a branch or write in.	0345 166 9229	31 August 2026
M&G / Prudential	Insurer	Use the online bereavement notification tool — usually around 10 minutes to complete — or write to their Lancing address; the page publishes no working phone number (see notes).		31 August 2026
Standard Life	Insurer	Fill in the online bereavement form — Standard Life's stated easiest way to tell them a customer has died.		31 August 2026
SunLife	Insurer	Call SunLife's UK claims line to start a death claim, or write to their Peterborough PO Box — no online claim form or email is published for insurance bereavement claims on this page.	0800 008 6060	31 August 2026
Nest Pensions	Pension provider	Notify Nest online through their bereavement portal — the quickest way to get started — or call their bereavements team; claims are usually settled within 20–30 days of Nest receiving all the information needed.	0300 020 1410	31 August 2026
giffgaff	Telecoms	Email the bereavement team, or start a live chat request via the help page — either can close or keep the account, as you choose.		31 August 2026
O2	Telecoms	Choose 'Disconnect' or 'Transfer responsibility' on O2's bereavement page, or contact the Bereavement and Critical Illness team by phone, email or post.	0800 090 18 20	31 August 2026
Plusnet	Telecoms	Phone Plusnet directly to cancel or transfer the account — no online form.	0330 1239 123	31 August 2026
TalkTalk	Telecoms	Phone the dedicated bereavement team — no online form is offered.	0345 172 0038	31 August 2026
Three UK	Telecoms	Online bereavement form, or call the bereavement team directly.	0333 338 1400	31 August 2026
Virgin Media	Telecoms	Download and submit the Bereavement Transfer form or the Bereavement Disconnect form, or call the bereavement line.	0800 952 2302	31 August 2026
Vodafone UK	Telecoms	Call the dedicated bereavement team for free, or complete the online bereavement form — either closes the account, transfers it, moves it to Pay As You Go, or moves it to another network.	0808 005 7450	1 September 2026
E.ON Next	Energy	E.ON Next's own online form is described as "the simplest way to get in touch" and you don't need to be the legal executor to use it — or call/email their bereavements team directly.	0808 501 5035	31 August 2026

ORGANISATION	SECTOR	THE ROUTE IN	PHONE	CHECKED
Octopus Energy	Energy	Octopus's own stated route is Settlid's free online form (Octopus pays for the service, Settlid notifies them and handles the process) — or contact Octopus directly with the same details if you'd rather not use Settlid.		31 August 2026
OVO Energy	Energy	Fill out OVO's online bereavement form on their "What to do if the account holder passes away" page, or call/email their dedicated team directly.	0330 175 9683	31 August 2026
Scottish Power	Energy	Call Scottish Power's bereavement team, or complete their bereavement notification form and email it in.	0800 074 1986	31 August 2026
Utility Warehouse	Energy	Call Utility Warehouse's Bereavement Support team, or complete their bereavement form and email it back with any supporting documents.	0333 005 8356	31 August 2026
Anglian Water	Water	Phone their bereavement line on 0800 141 2944, use live chat, complete their online form (offered explicitly as an alternative for anyone who'd rather not call), or write to them.	0800 141 2944	31 August 2026
Severn Trent	Water	Complete their online form, message their WhatsApp virtual assistant, or call 0345 7500 500 (Mon–Fri, 9am–5pm) — these are Severn Trent's own channels; they also point to the third-party service Life Ledger.	0345 7500 500	31 August 2026
Southern Water	Water	Complete one of their online forms — change the account name, add executor's details, or close the account — with phone support on 0330 303 0368 if you need help filling them in.	0330 303 0368	31 August 2026
Thames Water	Water	Online form is their stated simplest way to notify them, or phone 0800 009 4976 (Mon–Fri, 9am–5pm) — a recorded message may suggest using the website instead, but Thames Water ask callers to stay on the line to reach a team member.	0800 009 4976	31 August 2026
United Utilities	Water	Complete their online form (their stated primary route), or call 0800 912 7249 — no phone hours are published.	0800 912 7249	31 August 2026
Yorkshire Water	Water	Phone 0345 1 24 24 24 or request a callback — Yorkshire Water say this is 'the best way' to tell them; there is no dedicated online bereavement form.	0345 1 24 24 24	31 August 2026
Amazon UK	Digital & online accounts	Email bereavement-support@amazon.co.uk — Amazon's bereavement team is the single point of contact.		31 August 2026
Apple	Digital & online accounts	If you're a named Legacy Contact, start a request on Apple's Digital Legacy site using your access key and the death certificate.		31 August 2026
Facebook / Meta	Digital & online accounts	Submit Meta's Special Request form online and choose whether to memorialise or remove the account — memorialisation needs an obituary, death certificate or memorial card; removal needs a death certificate.		31 August 2026
Google	Digital & online accounts	Use Google's online troubleshooter to choose one of the request types — closing the account, or requesting funds or content from it — Google reviews each request individually before deciding.		31 August 2026
Microsoft	Digital & online accounts	If you know the account's sign-in details, sign in and close the account yourself.		31 August 2026
Netflix	Digital & online accounts	If you have the account's sign-in details, cancel it yourself from the Account page.		31 August 2026
PayPal UK	Digital & online accounts	Email bereavement@paypal.co.uk (or write to PayPal's London office) with a cover sheet, the death certificate, and details to locate the account — PayPal reviews the documents and then closes or locks the account.		31 August 2026
Royal Mail	Post	Redirecting a deceased person's mail is a separate 'Special Circumstances' service from Royal Mail's standard paid house-move redirection, and cannot be set up online — you apply at a Post Office branch or by post, showing documentation of your authority to act.		31 August 2026
Experian UK	Credit file	An executor or administrator sends Experian a copy of the Grant of Probate or Letters of Administration, proof of their own identity, and proof of their own address by post — ideally via a Statutory Credit Report application — to have the deceased's file marked and released.		1 September 2026

ORGANISATION	SECTOR	THE ROUTE IN	PHONE	CHECKED
British Gas	Energy	British Gas's own probate and bereavement page runs a 'How to let us know' flow, and states you don't need everything ready to start it — or call the dedicated team.	0330 808 3880	1 September 2026
EDF	Energy	Email or call EDF's energy specialists.	03330 069 950	17 September 2026
TV Licensing	Licence	Two routes, and TV Licensing asks you to pick: transfer the licence to someone else at the same address, or cancel it and apply for a refund.	0300 131 1261	1 September 2026
Sky	Telecoms	Sky's own bereavement article offers chat or phone through its 'Get in touch' panel, and says it can either change ownership of the Sky account to next of kin or partner, or cancel it completely.		1 September 2026
EE	Telecoms	One online form.		1 September 2026
Tesco Bank	Bank	Phone their Estates team, or write to them freepost.	0345 071 6153	17 September 2026
Coventry Building Society	Building society	Three ways in: their online form, the NIVO secure messaging app, or a call to the dedicated bereavement team.	0800 587 4565 (dedicated bereavement team)	17 September 2026
AXA	Insurer	Phone the line for the policy type.	Car 0330 024 1158 · Home 0330 024 1235 · Van 0330 159 1509 · Landlord 0330 159 1512 · Business 0330 159 1508	17 September 2026
Admiral	Insurer	Phone, live chat or post.	0333 234 9971	17 September 2026
Scottish Widows	Pension provider	Online form is the quickest.	0345 601 4179 (workplace pensions, life insurance, Retirement Account, Ready-Made Pension, annuities) · 0345 716 6764 (personal pensions) · 0345 300 4455 (older personal pensions from Lloyds TSB) · 0345 300 2540 (savings and investments — OEICs, ISAs, bonds)	17 September 2026

The limit. Sixty-one is not everyone. An organisation missing here has not been read, not ruled out.

How this guide stays current

Every figure printed in these chapters is watched, not remembered. Each one is registered in a ledger with the page it was read from and the date it was checked; a weekly pass re-reads every registered figure against its own source, and a figure that moves is flagged the day it moves — never quietly left behind.

Fees, thresholds and windows change more often than most guides admit. The probate application fee, HMRC's interest rate, a bank's own release limit — each has moved in recent memory, and each will move again. That is why no chapter here asks you to trust a number on its own: the live ledger, with every figure's source and checked date, is free to read at valoren.uk/figures — and the page that follows lists every figure in these chapters, chapter by chapter, with the body it was read from and the date it was last checked.

This is the September 2026 edition. Any guide is a snapshot of the law and the fees as they stood when it was written. Where a figure matters to a decision, the institution's own page — or the live ledger above — states the current one.

Sources for this edition

Every figure printed in the fourteen chapters and the reference pages, with the body it was read from and the date it was last checked against that body. A figure with no date beside it is registered and watched, but its last check is not yet machine-dated — the live ledger at valoren.uk/figures states its current position.

01 The fog of the first weeks

5 days from confirmation that registration can proceed (England & Wales)

The one dated window in the first week — it runs from the medical examiner's confirmation, not from the death itself; everything else in this module can wait.

Valoren figure ledger · checked 10 September 2026

02 The first hours

No figure is printed in this chapter.

03 Registering the death

5 days

Statutory window to register in England and Wales, counting weekends and bank holidays — running from confirmation that registration can proceed

Valoren figure ledger · checked 10 September 2026

28 days

Window to use the Tell Us Once reference once the registrar issues it

GOV.UK · checked 10 September 2026

£12.50

Cost of each certified copy of the death certificate ordered at registration

Valoren figure ledger · checked 8 September 2026

04 Arranging and paying for the funeral

£1,628

Average cost of a direct cremation, 2025 figures

SunLife Cost of Dying Report 2026 · checked 26 July 2026

£5,440

Average cost of a traditional attended burial, the most expensive funeral type, 2025 figures

SunLife Cost of Dying Report 2026 · checked 26 July 2026

£1,000

Cap on 'other costs' (coffin, director's fees, flowers) under the DWP Funeral Expenses Payment

Valoren figure ledger · checked 22 September 2026

no universal cap

Banks pay the funeral invoice directly before probate, gated on account balance rather than a fixed ceiling

NatWest + Barclays + Lloyds own bereavement pages · checked 21 August 2026

05 Who else must be told

£50,000

Barclays' own published threshold — at or below this total across the deceased's sole Barclays accounts, no grant of probate is needed before release

Barclays — its own bereavement guidance · checked 30 August 2026

06 The will, and what happens without one

over 10.5 million records

The size of the National Will Register's database, searched for a fee — registration itself is optional in the UK

nationalwillregister.co.uk · checked 10 September 2026

07 Whether probate is needed at all

£526

The probate application fee for an estate over £5,000 — the cost of assuming a grant is needed when it isn't

GOV.UK · checked 17 September 2026

08 Release limits, and small estates

£50,000

Barclays' own published line, counted across a deceased's sole accounts

Barclays — its own bereavement guidance · checked 30 August 2026

£5,000

NS&I's published threshold, at or above which it may ask for a grant — and it reserves the right to ask at any value

NS&I (National Savings and Investments) — its own bereavement guidance · checked 30 August 2026

09 Pensions and life insurance after a death

two to four times salary

The multiple many death-in-service schemes pay — always given with a 'many schemes' qualifier, never as one tighter figure

grouprisk.org.uk

6 April 2027

The date most unused pension funds and pension death benefits are due to be brought within the estate for inheritance tax

GOV.UK · checked 8 September 2026

excluded from the April 2027 change

A death-in-service benefit, payable only because someone was employed at death, sits outside the pension-IHT reform

Valoren figure ledger

10 What happens to the home

No figure is printed in this chapter.

11 Inheritance Tax and its clocks

40%

The standard rate of Inheritance Tax on the part of an estate above its allowances

GOV.UK · checked 9 September 2026

£325,000

The nil-rate band available to everyone, frozen until April 2031

GOV.UK · checked 17 September 2026

£175,000

The residence nil-rate band, available when a home passes to direct descendants

GOV.UK · checked 17 September 2026

£650,000

The nil-rate band a married couple or civil partners can reach by transferring an unused band to the survivor

GOV.UK · checked 22 September 2026

about 4.7% of estates

The proportion of UK estates that actually pay inheritance tax, per HMRC's latest published statistics

Valoren figure ledger

7.75% a year

HMRC's interest rate on inheritance tax paid late, current from 9 January 2026 and tied to the Bank of England base rate

GOV.UK · checked 22 September 2026

six months from the end of the month of death

The point after which HMRC charges interest automatically on any unpaid inheritance tax

GOV.UK · checked 10 September 2026

at least three weeks

How far ahead of paying you should apply for the IHT reference number (form IHT422)

Valoren figure ledger · checked 22 September 2026

20 working days

How long HMRC says to allow after submitting the IHT400 before its letter with the unique reference code arrives

GOV.UK · checked 22 September 2026

12 Bereavement benefits and money support

full within 3 months · reduced to 12 months · window usually closes at 21 months · up to 18 instalments

Bereavement Support Payment claim windows

Valoren figure ledger · checked 22 September 2026

£1,000

Cap on 'other costs' under the DWP Funeral Expenses Payment

Valoren figure ledger · checked 22 September 2026

13 Debts, creditors, and protecting the executor

£115.86

Cost including VAT to place a Gazette deceased estates notice via the web form

thegazette.co.uk · checked 8 September 2026

at least two months

Statutory floor for the Section 27 notice period before an executor may distribute

legislation.gov.uk · checked 22 September 2026

14 Where this kit fits

No figure is printed in this chapter.

A The first year, month by month

within 5 days of the medical examiner's office confirming registration can proceed

When a death must be registered, England & Wales.

Valoren figure ledger · checked 10 September 2026

28 days to use the service from receiving the unique reference at registration

The Tell Us Once window.

GOV.UK · checked 10 September 2026

£12.50

A certified copy of the death certificate.

Valoren figure ledger · checked 8 September 2026

3 months for full amount · up to 18 instalments · latest claim 21 months

Bereavement Support Payment claim windows.

Valoren figure ledger · checked 22 September 2026

not less than two months from the date the notice is published

The Gazette s.27 notice period before an executor may safely distribute.

legislation.gov.uk · checked 8 September 2026

£115.86 inc VAT

The Gazette deceased-estates notice fee.

thegazette.co.uk · checked 8 September 2026

£526

The probate application fee, estates over £5,000.

GOV.UK · checked 17 September 2026

usually within 12 weeks of submitting the application

GOV.UK's own stated expectation for time to grant.

GOV.UK · checked 8 September 2026

by the end of the sixth month after the person died

When Inheritance Tax is payable.

GOV.UK · checked 10 September 2026

7.75% (Bank of England base rate + 4 percentage points)

HMRC's late-payment interest rate.

GOV.UK · checked 8 September 2026

12 months from the end of the month of death

The IHT400 account delivery deadline.

GOV.UK · checked 8 September 2026

12 months (one year) from the date of death

The executor's year.

legislation.gov.uk · checked 8 September 2026

within 2 years from the end of the month the survivor dies

The Transferable Nil Rate Band claim deadline.

legislation.gov.uk

B Scotland and Northern Ireland — where the rules differ

within 8 days of the death

Scotland — when the death must be registered.

Valoren figure ledger · checked 8 September 2026

£36,000

Scotland — the small estate threshold.

scotcourts.gov.uk · checked 8 September 2026

£351 above £50,000

Scotland — the sheriff court confirmation fee, lower band.

scotcourts.gov.uk · checked 8 September 2026

£50,000

Scotland — the confirmation fee-free threshold.

scotcourts.gov.uk · checked 8 September 2026

£705 above £250,000

Scotland — the sheriff court confirmation fee, higher band.

scotcourts.gov.uk · checked 8 September 2026

£250,000

Scotland — the higher confirmation-fee band threshold.

scotcourts.gov.uk · checked 8 September 2026

within 5 days of the death

Northern Ireland — when the death must be registered.

nidirect.gov.uk · checked 8 September 2026

£407

Northern Ireland — the personal probate application fee.

probatedirectni.com · checked 8 September 2026

£10,000

Northern Ireland — the estate value above which the fee is payable.

nidirect.gov.uk · checked 8 September 2026

£20,000

Northern Ireland — the estate value below which a grant may not be needed.

nidirect.gov.uk · checked 22 September 2026

Written from the figure ledger for this edition, not by hand — a source or a date on this page is only ever the one the ledger holds.

C Release limits, bank by bank

Each row carries its own source and check date on the page.

D Pensions and life insurance, provider by provider

Each row carries its own source and check date on the page.

E Who else must be told — the directory

Each row carries its own source and check date on the page.