

Summary of services included in your fixed fee

Applying for the Grant of Probate or Confirmation – we will prepare the documentation required for the application of the Grant of Probate or Confirmation.

Closing accounts – we will send the Grant of Probate or Confirmation to banks, mortgage companies and anywhere else you believe the deceased had an account, policy or debt. We will arrange closure of accounts and collect funds.

Date of Death valuations – we will contact all asset and liability holders (or their agents) you advise us of for date of death balances to complete the Inheritance Tax return.

Dedicated point of contact – one of our Personal Estate Managers will be your main point of contact throughout the process and they will be supported by our team of experts.

Income Tax: tax year until the date of death – we will deal with any Income Tax affairs for the tax year of death. Should a self-assessment tax return be required we can do this at an additional charge.

Income Tax: Period of Administration – we will report to HMRC on any taxable income we receive as part of the estate administration. If you or one of the beneficiaries is receiving income from estate assets (such as rent on a property) this needs to be reported to HMRC which we can do so at an additional charge.

Inheritance Tax (standard submission) – we will complete all Inheritance Tax forms if required and arrange payment of Inheritance Tax from the estate including any interest that may have accrued. If funds are not available, we will advise you accordingly. In some cases, HMRC will conduct a "compliance check" on an estate, and we may raise an additional charge for dealing with their further queries.

Paying debts – we will arrange for the estate to pay any outstanding funeral expenses and other debts that we are made aware of.

Payment of monies to beneficiaries – we will arrange payment from the estate to beneficiaries and where we can, make interim payments. We will undertake bankruptcy searches on all beneficiaries (who are based in the UK) and carry out ID verification.

Producing Estate Accounts – we will send these to our client and residuary beneficiaries at the end of the process. You should keep these as a record of how the estate was distributed.

Review and validation of the deceased's Will – our experts will review the Will (and any other documentation) in the initial stages of the administration of the estate and we will advise of the interpretation of the clauses within the Will or whether any further clarification is required from the Will drafter.

Selling and transferring assets – we will arrange to sell shares and other assets. If any assets can be transferred, we will liaise with beneficiaries to obtain instructions. If there are not enough funds in the estate to settle the debts and expenses of the estate we will sell these assets without instruction.

Setting up Trusts in a Will – we will set up and formalise any Trust in the Will. We will not act as an ongoing Trustee or register the Trust with HMRC. We can suggest professionals to assist with Trust work. Any work required in relation to lifetime Trusts or Trusts from a predeceased spouse's estate would be an additional cost to the estate.

Transfer of property – we will transfer property to beneficiaries at the Land Registry (excluding Land Registry fees and costs associated with a property sale). If the property is not registered at Land Registry, first registration will be required. This will be an additional cost (plus Land Registry fees).

Utilities – where instructed, cancelling or transferring any utilities associated with the deceased's unoccupied property.

Required third party costs

Will search – we will undertake a search for every UK estate we deal with via the National Will Register to ensure we are working with the latest Will. The search will also be completed for intestate estates (where no Will has been found).

Legal advertising – (known as section 27 Trustee Act 1925 cover) – we will ensure protection for the Personal Representatives by an appropriate public advert or cover by insurance.

Open market property valuation (residential property) – valuation provided by our recommended property management specialists for any residential property in the estate.

Transferring funds to beneficiaries – we will charge to the estate bank fees for transferring money to beneficiaries. Fees are governed by our bank and may be subject to change.

Probate registry fees – fees are governed by HMCTS and may be subject to change

Confirmation fees (Scotland) – Sheriff Court fees will vary depending on the value and number of assets in an estate.

Additional charges

Depending on the specific details of the estate, there may be additional charges, some of which may be carried out by a third party. These may include, but are not limited to:

Affidavit/Statements of truth – we will prepare the necessary documentation if further verification of a Will or other aspects of the estate is necessary.

Birth, Marriage, Death Certificates and Decree Absolute – we regularly need these documents to satisfy HMRC regulations to claim all the relevant allowances and/or to prove entitlement to the estate. If the family are unable to provide these, we will order copies.

Bond of Caution – a compulsory insurance policy for estates of which the deceased was Scottish domiciled who died without leaving a Will (intestate).

Capital Gains Tax – if any Capital Gains Tax (CGT) is payable due to any gain made on any asset within the estate we will prepare a calculation and liaise with the beneficiaries about this. More work will be required if the gain relates to a property being sold. Please note – a capital gain on the estate can impact on a beneficiary's personal tax position. We will provide you with further information on this point. Unless instructed otherwise, we carry out any sale of a property on behalf of the estate, and utilise only the estate's CGT tax free allowance.

Chattel valuations – third party valuations of furniture and possessions for estates subject to Inheritance Tax.

Contentious work – This is where there is a dispute on an estate. If an estate becomes contentious then we will charge an additional fee to cover the cost of us providing the specialist solicitors with information about the estate and answering any questions they may have. There will then be a further monthly charge to cover the ongoing cost of liaising with and updating the solicitors, until such time as the dispute is resolved.

Conveyancing – we will carry out the legal work on behalf of the estate selling the property, including liaising with the conveyancer we have selected. Please note there will be a further additional fee from us if you wish us to use the services of a conveyancer you have selected.

Notice of Assignment – we will prepare the document to transfer the ownership to beneficiaries for either

- Life Insurance policy/ies
 - Leasehold property/s
- There may be an additional fee for registering the above.

Department for Work and Pensions (claims) – Additional work we have to do to agree and satisfy any outstanding amounts. The cost will vary dependent on the complexity of the work required.

Financial asset and liability search – we will arrange a financial asset and liability search to assist in identifying the deceased's assets and liabilities.

First registration of property – we will arrange for the title deeds to be sent to Land Registry for first registration. Land Registry charges will also apply and vary depending on the value of the property.

Income Tax work (Additional) – for any number of years prior to death.

Inheritance Tax – Compliance Check – we will carry out the work required to address any additional queries or requirements of HMRC in respect of the Inheritance Tax submission.

Inheritance Tax – insufficient funds – where an estate does not have liquid assets to pay the required Inheritance Tax, there may be additional charges in additional submissions to HMRC, or liaising with external finance providers.

Instrument of Variation – if requested to we will prepare an Instrument of Variation to redirect the entitlement under the estate.

Leasehold or Management fees – the estate may have to pay such fees in relation to a property to effect transfer to beneficiaries.

Land Registry fees – for properties to be transferred to the beneficiary(s) which will vary depending on the value of the property.

Missing beneficiaries (genealogical research) – we can provide further in-house services to identify or locate any unknown or missing beneficiaries to an estate where this is necessary.

Overseas asset repatriation – selling assets such as property and accounts that are located in a jurisdiction other than the UK.

Postal redirection – redirection of post through Royal Mail.

Property insurance – we recommend that you obtain specialist vacant property insurance to protect any land or chattels in the estate. If you are unable to arrange insurance, we may be able to arrange this in connection with management of the property. Such insurance will incur an additional cost to the estate.

Property marketing (Estate Agency) – any Estate Agents costs for selling any property included within the estate. Please note, there will be an additional fee on our part if you wish to use an estate agent of your selection to sell the property.

Property valuation (commercial) – we can arrange for non-residential property (or residential property with additional land) to be valued for a date of death value and an open market value.

Reconstruction of Title Deeds – if the Deeds of a property cannot be found and they are not already registered with HM Land Registry, reconstruction of the Deeds will be required.

Share indemnities – required where the deceased held shares but the certificate cannot be located.

Share dealings – where an estate includes shareholdings, we may instruct a third party to assist with the sale or transfer of the shareholdings.

Trusts (lifetime) – Any work in relation to a Trust that has been created during the lifetime of the deceased.

Trusts (ongoing management) – we will not act as an ongoing trustee but can recommend professional replacements.

Trusts (Pre-deceased spouse/civil partner) – Any work required in relation to a pre-deceased's estate Trust.

Unknown claims protection – we will arrange specialist insurance to provide protection to the executors and beneficiaries for 10 years against certain claims from unknown parties that did not come to light during the administration.

Valuation and administration of businesses and agricultural property – valuations are required for estates subject to Inheritance Tax.

Valuations for taxable estates – If a property is of an unusual nature (or HMRC are unwilling to accept the valuation provided) we will need to obtain a specialist valuation.