

Executor Checklist

This checklist is provided for general information purposes only. It is intended as a practical guide to help executors, administrators, and family members understand the typical steps involved in handling an estate in England & Wales. It does not constitute legal, financial, or tax advice, and it may not cover all circumstances or reflect the most up-to-date changes in law or procedure.

Every estate is unique, and requirements may vary depending on individual circumstances, the terms of the Will (if any), and applicable legislation. Executors and administrators should seek advice from a qualified solicitor, tax adviser, or other professional where necessary—especially for complex estates, potential disputes, or matters involving Inheritance Tax.

The author(s) accept no responsibility or liability for any loss, damage, or consequence arising from reliance on this guide.

First Steps

- Locate key documents: Original Will and any codicils, Letter/Audio/Video of Wishes (if exists). Follow instructions for janazah preparation and funeral arrangements.
- Store Will and codicils securely. DO NOT tamper (e.g., remove staples/bindings) as this could invalidate them.
- [Register the death](#) within 5 days (unless delayed by coroner). GMBC can assist in Gloucester.
- Request at least three official copies of the Death Certificate. Get at least one [certified](#) by a solicitor or authorised person.
- Use the [Tell Us Once](#) service to notify HMRC, DWP, DVLA, Passport Office, etc.

Other Notifications

- Employer(s) and workplace pension provider(s).
- Utility companies (gas, electricity, water).
- Use [Life Ledger](#) or Death [Notification Service](#) for private companies (may be helpful where administrators/family have little or no knowledge of the deceased's affairs).
- Mortgage lender/property finance provider – may suspend payments for a period (often up to 12 months).

Valuing the Estate

- Obtain statements for bank accounts, savings, investments, pensions, and shares (at least 3 months for credit cards and bank accounts).
- Latest mortgage/property finance statements.
- Cancel non-essential Direct Debits (retain property/car insurance).
- Apply fair market value to ALL personal possessions.
- Create an inventory of all assets and liabilities with evidence (see provided template).

Applying for Probate

- Check Inheritance Tax (IHT) position:
 - Estates up to £325,000 exempt.
 - Married/civil partners may transfer [unused allowance](#) (can raise the threshold upto £650,000).
 - Main residence to direct descendants may increase [threshold](#) to £1m.
 - Seek advice for larger estates to avoid penalties.
- Apply online if possible. Postal applications take 4+ months. For postal:
 - Will present → Form PA1P (Probate).
 - No Will → Form PA1A (Letters of Administration).
- Request at least 3 copies of Grant Of Probate/Letters Of Administration; have a copy certified for institutions.

Settling the Estate

- Open an Executor's account (often easiest at deceased's bank).
- Transfer all estate funds into Executor account.
- Keep detailed records of all transactions.
- Pay debts, bills, funeral costs, and taxes using traceable (electronic funds transfer/cheque) methods.
- Seek Shariah guidance on inheritance distribution.
- Make final distributions using traceable (electronic funds transfer/cheque) methods, with signed receipts from beneficiaries.
- Finalise and securely store estate accounts.

General Points

- If unsure, seek professional advice.
- Most institutions have bereavement teams – contact directly.
- [Funeral cost assistance](#) and [Bereavement Support Payment](#) may be available.
- DWP may query past benefits received by deceased – the final estate valuation is shared with them.

Sample template for recording estate accounts summary:

Estate of the late <deceased's name> of <deceased address> as at <date of death>.		
Assets		
Cash		Assets
		Liabilities
0	Cash @ Bank	£4,000.00
1	Cash @ Home	£500.00
2	Other Cash Assets(foreign currency etc)	£500.00
3	Etc...	
Non-Cash		
4	<property address>	£100,000.00
5	<cars>	£5,000.00
6	<high value assets – gold, watches etc>	£10,000.00
7	<creditors – monies owing to deceased, named>	£5,000.00
8	...	
9	...	
Liabilities		
10	Funeral Expenses	£2,000.00
11	Legal Fees & Costs <property & other asset disposal, ongoing maintenance & bills>	£2,000.00
12	Other Miscellaneous Costs	£500.00
13	Probate Fee	£500.00
	Total	£125,000
		£5,000.00
	Estate Value (Assets less Liabilities)	£120,000.00
	Less Wassiya (max. 1/3 of Estate Value)	£20,000
	Net estate for Sharee distribution	£100,000.00
	Inherited Share(consult ulema for shares)	% share
		Due Amount
	Named Inheritor 1	nn%
	Named Inheritor 2	nn%
	Named Inheritor 3	nn%
	Named Inheritor 4	nn%
	Total	£100,000.00