

## **DIXON STEWART'S SERVICES**

If the personal representatives require assistance in dealing with the estate, Dixon Stewart Solicitors offer sympathetic but professional advice. We will obtain the grant of probate (if required) and ensure that the estate is dealt with efficiently.

In cases where there is no will, our legal team provide professional legal advice on the distribution of the estate, and, where necessary, obtain a grant of letters of administration.

The cost of our services depends on level of responsibility that the personal representative(s) wish to us to have, and we have differently priced levels of service depending on the estate's requirements.

### **Full Estate Administration Service**

If the personal representative(s) would like the firm of solicitors to take responsibility for all of the administration of the person's estate, or if the firm of solicitors are appointed as executors under the person's will, then we provide an all-round service from start to finish.

The family's only involvement will be to supply initial information about the person's assets and liabilities, as well as the death certificate (unless we have registered the death). If family members or others are also the personal representatives they will be sent paperwork prepared by us to sign as and when required.

If the firm are appointed as executors we may even be involved in arranging the funeral.

We would carry out all the necessary liaising with the person's bank(s) and other financial institutions to ascertain how much

money was held in accounts at the date of death. If necessary we would arrange for any house, flat or other property to be valued.

We would liaise with the funeral directors in respect of their invoice and, where possible, arrange for it to be paid out of the person's account(s) even before probate is granted.

We would also contact any creditors to establish how much money was owed at the date the person died. For example, home utility suppliers (such as gas, electricity, water etc), care costs, any mortgage lender or other lender etc – and ensure that they are made aware of the need to wait until funds are available from the person's estate before payment can be made.

Having obtained the above information, we would then prepare the inheritance tax account and oath for the personal representative(s), both of which then have to be signed by the personal representative(s) and, in the case of the oath, sworn at another solicitor's office.

We would arrange for any inheritance tax to be paid where possible out of the person's account(s) and apply to the district probate registry for a grant of representation.

When the grant of representation is issued, we would then distribute sealed copies to all institutions which held the person's money, together with any additional forms that they require. This would then enable the institutions to release the person's money to our account from which we would then settle any liabilities.

Once everything has thus been dealt with we would produce a set of estate accounts for approval and distribute the estate to the beneficiaries in accordance with the will or law of intestacy if there is no will.

Once we have established how much work is likely to be involved we will be able to provide an estimate of the overall cost.

## **Probate Only Service**

If the personal representative(s) would prefer us to only assist them with obtaining a grant of representation (and the firm are not executors), then there will be a fixed cost for this service.

The personal representative(s) would have to notify all the person's bank(s), other financial institutions and creditors of the person's death and obtain from them details of all sums of money due to, and due from, the person's estate. They would then supply those details and any property valuations to us.

Dixon Stewart Solicitors would then prepare the inheritance tax return and oath for the personal representative(s). If necessary then the inheritance tax return would be submitted to HM Revenue & Customs and any necessary forms would be submitted to the person's bank(s) requesting that any inheritance tax is paid direct to HM Revenue & Customs.

When HM Revenue & Customs provides their certificate that the inheritance tax has been paid, we would then apply to the Probate Registry for a grant of representation.

When the grant of representation is issued, we would then send it to the personal representative(s) and from that point on they could then distribute it among the person's bank(s) and financial institutions.

It may be necessary for the personal representative(s) to open up an executor's bank account for the person's money to be paid into, out of which they could then settle all liabilities before paying what is left to the beneficiaries.

Our fee for the above currently starts at £600 plus VAT and disbursements. The disbursements typically include the Probate Registry's fee.

