BLANDY & BLANDY

solicitors

Your family

Your home

Your wealth

Your employment

Your land & property

Your business

Probate & Estate Administration Guide

Representing you in life & business

> "Blandy & Blandy provides an excellent service at a fair cost and places its clients' best interests as its first priority."
>
> The Legal 500

THE WORDS MOST USED BY CLIENTS IN THEIR FEEDBACK *

Professional · Pleasure to deal with · Highly recommended · Would use again · Excellent · Knowledgeable · Fantastic · Kept informed · Honest · Direct contact with my solicitor · Went smoothly · Brilliant · Efficient · Refreshing approach · Responsive · Easy to understand · Supportive · First-class service · Communicative · Helpful · Proactive · Tenacious

Why choose us?

At every stage, we aim to provide you with the information, advice and support needed to make informed decisions and to achieve the best outcome for you and your family.

1. LEADING REPUTATION

We are widely acknowledged as one of the leading and longest established firms of solicitors in the Thames Valley, with conveniently located offices in Reading, Henley-on-Thames, Wokingham and London.

2. APPROACHABLE SERVICE

Listening carefully to your needs and aims, we are committed to providing clear, practical and effective legal advice, a responsive and highly personal service and, crucially, value for money.

3. RANKINGS AND RECOGNITION

We are recognised as a top tier firm in the UK's leading guides to the legal profession, Chambers High Net Worth (HNW) Guide and The Legal 500.

We have previously been named 'Best Probate Law Firm - London/South East' at the national Probate Research Awards.

4. A JOINED-UP APPROACH

You can rely on our specialist expertise in areas other than Wills, probate, tax & trusts, ranging from family law to property, if needed.

5. OUTSTANDING CLIENT CARE

As a firm, we actively seek and carefully listen to our clients' feedback. This helps us continuously improve the legal services and client experience that underpin our leading reputation. All clients are invited to share their experiences directly or through platforms such as Google Reviews, Review Solicitors, and Trustpilot.

Our Rankings

Chambers TOP RANKED UK 2026 Blandy & Blandy

LEADING FIRM Legal500 UNITED KINGDOM 2026

Review Solicitors	Google Reviews	Trustpilot
★★★★★	★★★★★	★★★★★
4.9 | 833 Reviews	4.8 | 341 Reviews	4.5 | 18 Reviews
EXCELLENT	EXCELLENT	EXCELLENT

99%	99%	98%
Recommend Us*	Satisfaction*	Value for Money*

*Review Solicitors

Probate and estate administration

"They are professional, knowledgeable, approachable, and empathetic."

The Legal 500

WHAT TO DO WHEN SOMEONE DIES

There are many things to address when a loved one dies and it can be hard to make important arrangements and difficult decisions at a time when your mind may understandably be elsewhere.

As well as dealing with the legal aspects, we can also help with practical matters such as clearing a property of personal and household effects and dealing with insurance and utility suppliers.

PERSONAL REPRESENTATIVES

A personal representative is the person who deals with the administration of the estate. Who this person is, depends on whether a valid Will exists.

If there is a valid Will, it should include details of the person(s) the deceased wanted to act as executors of their Will.

If there is no Will, the estate will be administered in accordance with the rules of intestacy. The intestacy rules provide a 'legal order' of persons who can act as personal representatives in descending priority. For example, a) the surviving spouse or civil partner b) the children of the deceased c) the deceased's parents.

GRANTS OF REPRESENTATION

Unless the estate is very small and has no freehold or leasehold property (such as a house or flat), the personal representatives will have to obtain a grant of representation from the Probate Registry showing their entitlement to deal with the estate. We will be able to tell you if a grant is needed, and can handle all the necessary paperwork for you if you wish.

If the deceased left a Will, then an application is made to the Probate Registry for a grant of probate; if the deceased did not make a Will and therefore died "intestate", the personal representatives have to apply for a grant of letters of administration.

If a Will was left, this will explain who is to inherit the estate. If there was no Will, the law sets out who is entitled to inherit, and we will be able to tell you which members of the family are entitled to the estate and in what proportions.

WHERE TO BEGIN

The first stage of our work is to prepare the papers to apply for the grant. Before applying for the grant, we will have to gather together a detailed valuation of all of the deceased's assets and liabilities at the date of their death.

The checklist below includes suggestions about property which the deceased may have owned and bills which may be due to be paid which may not otherwise immediately come to mind.

- Freehold/leasehold property.
- Bank and building society accounts.
- National Savings and Investments (Premium Bonds, Income Bonds, Savings Certificates, Pensioner Bonds).
- Life insurance policies.
- Stock Exchange investments (shares, PEPs, ISAs, Treasury stock.
- Pensions (state, occupational and private).
- Cash.
- Cars, boats and other vehicles, jewellery, antiques, art, furniture, wine and other valuable personal effects.
- Household and utility bills (electricity, gas, water, council tax, TV, phone and broadband).
- Insurances (life, home, car and others).
- Funeral/memorial policy.
- Credit cards or bank loans.
- Mortgage(s).
- Medical, carer or residential care home/nursing home bills.

INHERITANCE TAX (IHT)

We can advise you in relation to the Inheritance Tax (IHT) aspects of the estate and, if there is IHT to pay, we can discuss the various ways in which it can be paid.

There are a number of tax-free allowances which may be available to an estate. If an estate's value exceeds the relevant allowances, IHT is payable on the balance of the estate at the rate of 40%.

There is no tax at all, whatever the value of the estate, on property going to a widow or widower or to a charity. The value of this exempt property is deducted from the value of the whole estate before the tax calculation is done. In this way, gifts to husbands, wives and charities can take an estate out of the tax bracket. If there is likely to be an amount of IHT to pay, we can prepare the relevant Inheritance Tax forms to be submitted to HMRC before applying for the grant.

ADMINISTRATION OF THE ESTATE

Once the grant has been obtained, we will register it with banks, building societies and other institutions holding the deceased's assets.

Some items may need to be sold and we will discuss this with you. Larger and more valuable items may have to be professionally valued for IHT purposes, and fees for this and other work for the estate will be paid from money in the estate.

The final stages of our work involve obtaining confirmation from HMRC that the deceased's Income Tax position and, if appropriate, Inheritance Tax position, has been finalised. We will then pay out the remaining entitlements to the beneficiaries and complete a set of estate accounts covering the administration period for your formal approval.

If appropriate, we may also be involved in setting up any trusts which arise under the Will or on the intestacy. If appropriate, we can refer beneficiaries to independent financial advisers (IFAs) to discuss whether and how they would like to invest their inheritance. We can also advise beneficiaries on IHT issues.

DISPUTES (CONTENTIOUS PROBATE)

Specialist solicitors in our Dispute Resolution team can help if you are faced with a dispute, whether regarding the validity of a Will or if someone feels that they've been unfairly excluded or insufficiently provided for by a Will or the Intestacy Rules.

We will consider the situation and assess the strength of your potential case, advise on the available options, and help to take your case forward if you choose to, with the aim of achieving the best possible outcome for the estate.

Glossary of terms

ADMINISTRATOR
A person appointed when either no Will can be found or there is no executor to carry out the intentions of the Will.

ASSETS
Generally speaking, everything that you own.

BENEFICIARY
Someone who will inherit from the Will, a trust or under the intestacy laws.

CAPITAL GAINS TAX (CGT)
A tax you pay on the profit made when selling (or 'disposing of') something (an 'asset') that has increased in value during your ownership (e.g. a second property).

CHATTELS
Personal belongings, including art, antiques, jewellery, furniture, wine, photographs, books and cars.

CODICIL
A document making a change to an existing Will. It must comply with the same formalities as the Will.

ESTATE
The property, money and chattels of a person who has died.

EXECUTOR
A person appointed in the Will to administer the estate.

GUARDIAN
A person appointed to look after the interests of a child under the age of 18.

"Blandy & Blandy provides expert advice. There is a team member available for pretty much any situation."

Chambers High Net Worth (HNW) Guide

INDEPENDENT FINANCIAL ADVISER (IFA)
Professionals who provide independent advice on financial matters and recommend suitable financial products from the whole of the market.

INHERITANCE TAX (IHT)
Tax payable on the transfer of assets, either during a person's lifetime or on his/her death.

INTESTATE
A person who dies without making a valid Will.

LEGACY
A gift under the terms of a Will (e.g. to an individual or charity).

LIFE INTEREST
The right to enjoy either money or property for life (or for a specified time or until a specific event occurs). The Will sets out what should happen to the gift when the life interest ends.

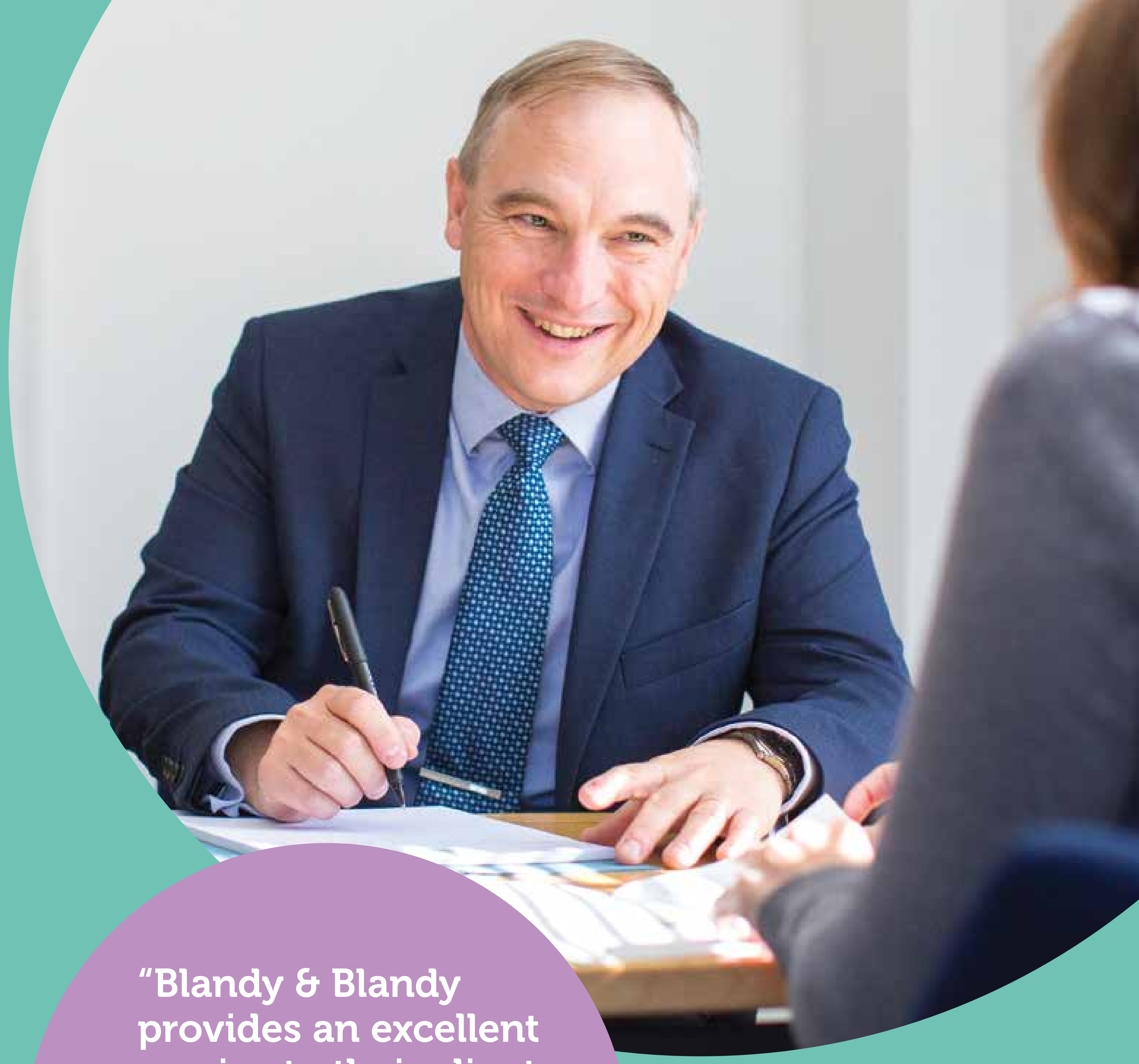
MIRROR WILLS
Virtually identical Wills created on behalf of a married, civil partnership or unmarried couple, where the estate is left to one another.

RESIDUE
What is left of the estate after the payment of all debts, administration expenses, inheritance tax and any legacies under the Will.

TESTATOR
The person who makes the Will.

TRUST
An arrangement set up by Will or deed appointing trustees to hold money or property for the benefit of beneficiaries.

TRUSTEE
The person who holds property on behalf of another person and is responsible for administering the trust assets.



"Blandy & Blandy provides an excellent service to their clients and have the ability to explain complex matters to make clients feel at ease."

The Legal 500

"The team at Blandy & Blandy has a longstanding reputation for the strength of its private client work."

Chambers High Net Worth (HNW) Guide

Reading

Blandy & Blandy LLP
One Friar Street
Reading
RG1 1DA
0118 951 6800

Henley-on-Thames

Blandy & Blandy LLP
24 Thameside
Henley-on-Thames
RG9 2LJ
01491 572 323

Wokingham

Blandy & Blandy LLP
5 Market Place
Wokingham
RG40 1AL
0118 951 6888

London

Blandy & Blandy LLP
The Clubhouse,
Holborn
20 St Andrew Street
Holborn Circus
London
EC4A 3AG
020 3031 6605

www.blandy.co.uk

Blandy & Blandy LLP

Blandy & Blandy LLP

Our offices are wheelchair accessible. Please see www.blandy.co.uk/contact for further information on visiting our offices and accessibility. If you have any requirements, please do let us know when making an appointment.

All of our materials are primarily designed for digital use but if we do print small quantities, we are committed to doing so sustainably and everything we produce is easily recyclable.