

Colman Coyle's Private Client Team has over 35 years of collective experience in dealing with wills and the administration of estates. We are regularly instructed on a variety of estates, whether they are estates where no inheritance tax (IHT) is due or more complicated estates where IHT is due. We advise on claims for business property and agricultural property relief, the availability of the residence nil rate band, nil rate band discretionary trusts and where the reduced rate of IHT applies as 10% of the estate passes to charity.

Our work frequently involves an international element and we can draw on the support of our colleagues in the firm's Property, Litigation and Company & Commercial teams where needed.

Our fees for estate administration work are based on the time spent by the fee earners involved at their normal hourly charging rates. We do not base our charges on a percentage of the estate nor do we charge any uplift for value. In certain cases, we can offer a fixed fee for obtaining a Grant of Representation and these cases are included in the specific examples of typical estates and our likely charges which follow.

The majority of work will be handled on a day to day basis by Patrick Green, who is a solicitor in our Private Client Team who has over 15 years' experience in estate administration work. Patrick is a member of STEP, the Society of Trust and Estate Practitioners, which is widely recognised as the leading professional body for those dealing with estate administration and related issues.

Patrick's qualification and position can be found by clicking on the link below.

[Patrick Green](#)

Robert Coyle who is a partner and head of our Private Client Team oversees all estate administration work.

Whilst every estate is of course different, it is possible to group certain types of estate together. One way of doing this is to look at those estates where the deceased left a valid will and those where the deceased did not leave a will.

Dealing with an estate where the deceased did not leave a will can bring different challenges during the administration, the first of which is to identify who is legally entitled to administer the estate and the second is to identify who benefits. The law sets out who benefits where someone does not leave a will, but it is often a case of putting together a detailed family tree and locating beneficiaries. This can take time and add

to the costs of administering an estate. Often the most sensible option is to instruct a firm of genealogists to draw up a family tree and locate beneficiaries. These additional costs and timescales are incorporated into our specific examples.

Our examples only cover estates where all the deceased's assets are located in the UK. We recognise though that this is not always the case, but even in these types of estate we would continue to charge on the basis of time spent.

We also have considerable experience in advising families and beneficiaries on post death tax planning such as the use of deeds of variation as well as ongoing trusts, which are often created under a will.

We recognise that every estate is different and can bring its own issues that often need to be dealt with in a considerate or sensitive way. We are happy to discuss individual matters with executors or beneficiaries and will give an estimate of our likely charges and possible timescales at the earliest opportunities.

Examples of Estates and Our Likely Charges

1. Where there is a will

(A) Applying for the grant, collecting and distributing the assets

Likely Costs

We anticipate this will take between 12 and 18 hours work at £240 per hour, which means our total costs would be in the region of £2,800 - £4,320 plus VAT and any disbursements, as set out below.

Our fees are payable out of the estate and so we would not ask any beneficiaries to contribute towards our costs.

The exact cost will depend on the individual circumstances of the matter and the assets in the estate and we can discuss this with you when we meet. For example, if there is only one beneficiary and no property, our costs will be at the lower end of the range. If there are multiple beneficiaries, a property and multiple bank accounts, or we need to make a claim in relation to a transferable nil rate band, our costs will be at the higher end.

This quote would apply to estates where:

- There is a valid will
- The deceased was UK resident and domiciled and had no assets overseas.
- There is no more than one residential property and no commercial property.
- The deceased held accounts with no more than 5 banks or building societies.
- There are no other intangible assets apart from personal possessions.
- There are less than 10 beneficiaries.
- There are no disputes between beneficiaries on the division of assets. If any disputes do arise this is likely to lead to an increase in costs and individual beneficiaries may need to take their own separate legal advice.
- There are no ongoing trusts in the will.
- There is no inheritance tax payable and the executors do not need to submit a full account to HMRC.
- There are no claims made against the estate.

We will handle the full process for you.

Potential additional costs

- If the estate contains any share holdings (stocks and bonds) there is likely to be additional costs that could range significantly depending on the estate and how it is to be dealt with. We can give you a more accurate quote once we have more information.
- If any tax returns are required for the administration period or for any period up to the deceased's date of death. Colman Coyle would not prepare these tax returns, but we would be happy to liaise with the deceased's own accountants or alternatively we can recommend accountants who the executors can consider instructing. Any accountancy costs would be in addition to Colman Coyle's own fees.
- Dealing with the sale or transfer of any property in the estate are not included in our estimate. If this is required, the work will be carried out by our Residential Conveyancing Team and they will be able to give you an indication of their likely charges and timescales if required.
- Preparing a Deed of Variation. In some circumstances, one or more beneficiaries may wish to vary their share of the estate. We can prepare a suitable deed of variation and discuss the implications, but any costs would be in addition to our fees for dealing with the administration itself.

Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as the Probate Registry fees for issuing the Grant of Probate. We handle the payment of the disbursements on your behalf to ensure a smoother process and these disbursements are paid out of estate funds. In some circumstances we may need to ask the executors to cover the initial disbursements until such time as funds are available in the estate, which is normally after the Grant has been obtained and the deceased's accounts have been closed. An executor who has paid out a disbursement can then be repaid.

Possible disbursements would be:

- Probate application fee of £155, plus 50p per copy (1 copy per asset is usual)
- £7 Swear Fee (per executor)
- Bankruptcy-only Land Charges Department searches (£2 plus VAT per beneficiary)
- Advertisement in The London Gazette – Protects executors against unexpected claims from unknown creditors. Approximately £85 plus VAT.

- Advertisement in a Local Newspaper – This also helps to protect executors against unexpected claims. Approximately £50 - £100 plus VAT, but this varies.

How long will this take?

On average, estates that fall within this range are dealt with within 6 - 8 months. Typically, obtaining the grant of probate takes 3-4 months. Collecting assets then follows, which can take between 4 - 6 weeks. Once this has been done, we can distribute the assets and finalise the estate, which normally takes 2-3 weeks.

(B) Obtaining the Grant of Probate Only

We can help you through this difficult process by obtaining the Grant of Probate on your behalf.

How much does this service cost?

We charge a fixed fee of £1,650 plus VAT and disbursements for obtaining a Grant of Probate.

If a claim is required in respect of a transferable nil rate band, we would offer a fixed fee of £1,900 plus VAT and disbursements.

Disbursements are costs related to your matter that are payable to third parties, such as court fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Possible disbursements would be:

- Probate application fee of £155, plus 50p per copy (1 copy per asset is usual)
- £7 Swear Fee (per executor)

When would this quote apply?

This quote would apply to estates where:

- The deceased was UK resident and domiciled and had no assets overseas.
- There is no more than one residential property and no commercial property.
- The deceased held accounts with no more than 5 banks or building societies.
- There are no other intangible assets apart from personal possessions.
- There is no inheritance tax payable and the executors do not need to submit a full account to HMRC.

What does this service include?

As part of our fixed fee we will:

- Provide you with a dedicated and experienced probate solicitor to work on your matter
- Identify the legally appointed executors and beneficiaries
- Accurately identify the type of Probate application you will require
- Obtain the relevant documents required to make the application
- Complete the Probate Application and the relevant HMRC forms
- Draft the oath for the executors to swear
- Make the application to the Probate Registry on your behalf
- Obtain the Probate and securely send the executors copies

On average, obtaining the Grant of Probate takes 3-4 months.

(C) Inheritance Tax Payable - Applying for the grant, collecting and distributing the assets

Likely Costs

We anticipate this will take between 25 and 35 hours work at £240 per hour, which means our total costs would be in the region of £6,000 - £8,400 plus VAT and any disbursements, as set out below.

Our fees are payable out of the estate and so we would not ask any beneficiaries to contribute towards our costs.

The exact cost will depend on the individual circumstances of the matter and the assets in the estate and we can discuss this with you when we meet. For example, if there is only one beneficiary and no property, our costs will be at the lower end of the range. If there are multiple beneficiaries, a property and multiple bank accounts, or any queries raised by HMRC following submission of the IHT account, our costs will be at the higher end.

This quote would apply to estates where:

- There is a valid will
- The deceased was UK resident and domiciled and had no assets overseas.
- There is no more than one residential property and no commercial property.
- The deceased held accounts with no more than 5 banks or building societies.
- There are no other intangible assets apart from personal possessions.

- There are less than 10 beneficiaries
- There are no disputes between beneficiaries on the division of assets. If any disputes do arise this is likely to lead to an increase in costs and individual beneficiaries may need to take their own separate legal advice.
- Inheritance tax is payable but there are sufficient funds within the estate to cover the IHT liability without the executors having to resort to other sources of funding such as loans to cover at least the initial payment of IHT.
- No claims are required in respect of either business property or agricultural property relief.
- The reduced rate of IHT where 10% of the estate is left to charity does not apply.
- There are no ongoing trusts under the will.
- There are no claims made against the estate.

We will handle the full process for you.

Potential additional costs

- If the estate contains any share holdings (stocks and bonds) there is likely to be additional costs that could range significantly depending on the estate and how it is to be dealt with, particularly if share certificates are missing. We can give you a more accurate quote once we have more information.
- If any tax returns are required for the administration period or for any period up to the deceased's date of death. Colman Coyle would not prepare these tax returns, but we would be happy to liaise with the deceased's own accountants or alternatively we can recommend accountants who the executors can consider instructing. Any accountancy costs would be in addition to Colman Coyle's own fees.
- Dealing with the sale or transfer of any property in the estate are not included in our estimate. If this is required, the work will be carried out by our Residential Conveyancing Team and they will be able to give you an indication of their likely charges and timescales if required.
- Preparing a Deed of Variation. In some circumstances, one or more beneficiaries may wish to vary their share of the estate. We can prepare a suitable deed of variation and discuss the implications, but any costs would be in addition to our fees for dealing with the administration itself.
- Filing a corrective account with HMRC or making a claim for loss relief. In some cases, the initial values of assets declared on the IHT account need to be amended, for example where shares or property are sold at a different value. These can lead to a change in the IHT position

which will need to be declared. We can advise on these issues and prepare any necessary claim or account, but any costs would be in addition to our fees for dealing with the administration itself.

Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as the Probate Registry fees for issuing the Grant of Probate. We handle the payment of the disbursements on your behalf to ensure a smoother process and these disbursements are paid out of estate funds. In some circumstances we may need to ask the executors to cover the initial disbursements until such time as funds are available in the estate, which is normally after the Grant has been obtained and the deceased's accounts have been closed. An executor who has paid out a disbursement can then be repaid.

Possible disbursements would be:

- Probate application fee of £155, plus 50p per copy (1 copy per asset is usual)
- £7 Swear Fee (per executor)
- Bankruptcy-only Land Charges Department searches (£2 plus VAT per beneficiary)
- Advertisement in The London Gazette – Protects executors against unexpected claims from unknown creditors. Approximately £85 plus VAT.
- Advertisement in a Local Newspaper – This also helps to protect executors against unexpected claims. Approximately £50 - £100 plus VAT, but this varies.

How long will this take?

On average, estates that fall within this range are dealt with within 10 - 14 months. Typically, obtaining the grant of probate takes 5-6 months. Collecting assets then follows, which can take between 4 - 6 weeks. Any remaining IHT due will need to be paid and the executors will need to wait until they receive clearance from HMRC which confirms the IHT position is settled. This can take up to 6 months or more, depending on the nature of the estate and any enquiries raised. Once this has been done, we can distribute the assets and finalise the estate, which normally takes 2-3 weeks.

2. Where there is no will

(A) Applying for the grant, collecting and distributing the assets

Likely Costs

We anticipate this will take between 30 and 35 hours work at £240 per hour, which means our total costs would be in the region of £7,200 - £8,400 plus VAT and any disbursements, as set out below.

Our fees are payable out of the estate and so we would not ask any beneficiaries to contribute towards our fees.

The exact fee will depend on the individual circumstances of the matter and the assets in the estate and we can discuss this with you when we meet. For example, if there is only one beneficiary such as a surviving spouse and no property, our costs will be at the lower end of the range. If there are multiple beneficiaries, a property and multiple bank accounts, or we need to make a claim in relation to a transferable nil rate band, our costs will be at the higher end.

This quote would apply to estates where:

- There is no valid will.
- The deceased was UK resident and domiciled and had no assets overseas.
- There is no more than one residential property and no commercial property.
- The deceased held accounts with no more than 5 banks or building societies.
- There are no other intangible assets apart from personal possessions.
- There are less than 10 beneficiaries.
- There are no disputes between beneficiaries on division of assets. If any disputes do arise this is likely to lead to an increase in costs and individual beneficiaries may need to take their own separate legal advice.
- There are no ongoing trusts as a result of there being minor beneficiaries.
- There is no inheritance tax payable and the administrators do not need to submit a full account to HMRC.
- There are no claims made against the estate.

We will handle the full process for you.

Potential additional costs

- Where there is no will, the law sets out who benefits and depending on which relatives survive the deceased it is often the case that more distant relatives need to be identified and traced. The costs of instructing genealogists or tracing agents would be in addition to Colman Coyle's own fees.
- If the estate contains any share holdings (stocks and bonds) there are likely to be additional costs that could range significantly depending on the estate and how it is to be dealt with. We can give you a more accurate quote once we have more information.
- If any tax returns are required for the administration period or for any period up to the deceased's date of death. Colman Coyle would not prepare these tax returns, but we would be happy to liaise with the deceased's own accountants or alternatively we can recommend accountants who the executors can consider instructing. Any accountancy costs would be in addition to Colman Coyle's own fees.
- Dealing with the sale or transfer of any property in the estate are not included in our estimate. If this is required, the work will be carried out by our Residential Conveyancing Team and they will be able to give you an indication of their likely charges and timescales if required.
- Preparing a Deed of Variation. In some circumstances, one or more beneficiaries may wish to vary their share of the estate. We can prepare a suitable deed of variation and discuss the implications, but any costs would be in addition to our fees for dealing with the administration itself.

Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as the Probate Registry fees for issuing the Grant of Probate. We handle the payment of the disbursements on your behalf to ensure a smoother process and these disbursements are paid out of estate funds. In some circumstances we may need to ask the administrators to cover the initial disbursements until such time as funds are available in the estate, which is normally after the Grant has been obtained and the deceased's accounts have been closed. An administrator who has paid out a disbursement can then be repaid.

Possible disbursements would be:

- Probate application fee of £155, plus 50p per copy (1 copy per asset is usual)
- £5 Swear Fee (per administrator)

- Bankruptcy-only Land Charges Department searches (£2 plus VAT per beneficiary)
- Advertisement in The London Gazette – Protects administrators against unexpected claims from unknown creditors. Approximately £85 plus VAT.
- Advertisement in a Local Newspaper – This also helps to protect administrators against unexpected claims. Approximately £50 - £100 plus VAT, but this varies.

How long will this take?

On average, estates that fall within this range are dealt with within 9 - 12 months. Typically, obtaining the grant of probate takes 4-5 months. Collecting assets then follows, which can take between 4 - 6 weeks. Once this has been done, we can distribute the assets and finalise the estate, but much then depends on whether all the beneficiaries have been identified and traced.

(B) Obtaining the Grant of Letters of Administration Only

We can help you through this difficult process by obtaining the Grant of Letters of Administration on your behalf.

How much does this service cost?

We charge a fixed fee of £1,850 plus VAT and disbursements for obtaining a Grant of Letters of Administration.

If a claim is required in respect of a transferable nil rate band, we would offer a fixed fee of £2,150 plus VAT and disbursements.

Disbursements are costs related to your matter that are payable to third parties, such as court fees. We handle the payment of the disbursements on your behalf to ensure a smoother process.

Possible disbursements would be:

- Probate application fee of £155, plus 50p per copy (1 copy per asset is usual)
- £5 Swear Fee (per administrator)

When would this quote apply?

This quote would apply to estates where:

- There is no valid will.
- The deceased was UK resident and domiciled and had no assets overseas.

- There is no more than one residential property and no commercial property.
- The deceased held accounts with no more than 5 banks or building societies.
- There are no other intangible assets apart from personal possessions.
- There is no inheritance tax payable and the administrator does not need to submit a full account to HMRC.

What does this service include?

As part of our fixed fee we will:

- Provide you with a dedicated and experienced probate solicitor to work on your matter
- Identify the person legally entitled to take out the Grant of Letters of Administration
- Obtain the relevant documents required to make the application
- Complete the Application and the relevant HMRC forms
- Draft the oath for the administrator to swear
- Make the application to the Probate Registry on your behalf
- Obtain the Grant and securely send the administrator copies

On average, obtaining the Grant of Letters of Administration takes 4-6 months.

(C) Inheritance Tax Payable - Applying for the grant, collecting and distributing the assets

Likely Costs

We anticipate this will take between 35 and 45 hours work at £240 per hour, which means our total costs would be in the region of £8,400 - £10,800 plus VAT and any disbursements, as set out below.

Our fees are payable out of the estate and so we would not ask any beneficiaries to contribute towards our costs.

The exact cost will depend on the individual circumstances of the matter and the assets in the estate and we can discuss this with you when we meet. For example, if there is only one beneficiary and no property, our costs will be at the lower end of the range. If there are multiple beneficiaries, a property and multiple bank accounts, or any queries raised by HMRC following submission of the IHT account, our costs will be at the higher end.

This quote would apply to estates where:

- There is no valid will
- The deceased was UK resident and domiciled and had no assets overseas.
- There is no more than one residential property and no commercial property.
- The deceased held accounts with no more than 5 banks or building societies.
- There are no other intangible assets apart from personal possessions.
- There are less than 10 beneficiaries
- There are no disputes between beneficiaries on division of assets. If any disputes do arise this is likely to lead to an increase in costs and individual beneficiaries may need to take their own separate legal advice.
- Inheritance tax is payable but there are sufficient funds within the estate to cover the IHT liability without the administrators having to resort to other sources of funding such as loans to cover at least the initial payment of IHT.
- No claims are required in respect of either business property or agricultural property relief.
- The reduced rate of IHT where 10% of the estate is left to charity does not apply.
- There are no ongoing trusts due to there being minor beneficiaries.
- There are no claims made against the estate.

We will handle the full process for you.

Potential additional costs

- Where there is no will, the law sets out who benefits and depending on which relatives survive the deceased it is often the case that more distant relatives need to be identified and traced. The costs of instructing genealogists or tracing agents would be in addition to Colman Coyle's own fees.
- If the estate contains any share holdings (stocks and bonds) there is likely to be additional costs that could range significantly depending on the estate and how it is to be dealt with, particularly if share certificates are missing. We can give you a more accurate quote once we have more information.
- If any tax returns are required for the administration period or for any period up to the deceased's date of death. Colman Coyle would not prepare these tax returns, but we would be happy to liaise with the deceased's own accountants or alternatively we can recommend accountants who the executors can consider instructing. Any accountancy costs would be in addition to Colman Coyle's own fees.

- Dealing with the sale or transfer of any property in the estate are not included in our estimate. If this is required, the work will be carried out by our Residential Conveyancing Team and they will be able to give you an indication of their likely charges and timescales if required.
- Preparing a Deed of Variation. In some circumstances, one or more beneficiaries may wish to vary their share of the estate. We can prepare a suitable deed of variation and discuss the implications, but any costs would be in addition to our fees for dealing with the administration itself.
- Filing a corrective account with HMRC or making a claim for loss relief. In some cases, the initial values of assets declared on the IHT account need to be amended, for example where shares or property are sold at a different value. These can lead to a change in the IHT position which will need to be declared. We can advise on these issues and prepare any necessary claim or account, but any costs would be in addition to our fees for dealing with the administration itself.

Disbursements

Disbursements are costs related to your matter that are payable to third parties, such as the Probate Registry fees for issuing the Grant of letters of Administration. We handle the payment of the disbursements on your behalf to ensure a smoother process and these disbursements are paid out of estate funds. In some circumstances we may need to ask the executors to cover the initial disbursements until such time as funds are available in the estate, which is normally after the Grant has been obtained and the deceased's accounts have been closed. An administrator who has paid out a disbursement can then be repaid.

Possible disbursements would be:

- Probate application fee of £155, plus 50p per copy (1 copy per asset is usual)
- £5 Swear Fee (per administrator)
- Bankruptcy-only Land Charges Department searches (£2 plus VAT per beneficiary)
- Advertisement in The London Gazette – Protects administrators against unexpected claims from unknown creditors. Approximately £85 plus VAT.
- Advertisement in a Local Newspaper – This also helps to protect administrators against unexpected claims. Approximately £50 - £100 plus VAT, but this varies.

How long will this take?

On average, estates that fall within this range are dealt with within 12 - 18 months. Typically, obtaining the grant of letters of administration takes around 5-6 months. Collecting assets then follows, which can take between 4 - 6 weeks. Any remaining IHT due will need to be paid and the administrators will need to wait until they receive clearance from HMRC which confirms the IHT position is settled. This can take up to 6 months or more, depending on the nature of the estate and any enquiries raised. Once this has been done, we can distribute the assets and finalise the estate, which normally takes 2-3 weeks.