

Executor duties checklist

The full job, in the order it usually happens

Being an executor is a job that unfolds over months, sometimes longer. This checklist walks through the full sequence, grouped into six phases. Work through the phases in order. You do not need to complete a phase in one sitting.

For named executors, or people who expect to become one. Print or share. Update annually.

v1.0 · July 2026

SECTION 01

Phase 1 — Immediate (first 2 weeks)

See the First 48 hours checklist for the very first steps. This adds the fortnight around them.

- ☐ Register the death (E&W: 5 days, Scotland: 8, NI: 5).
- ☐ Order 6-10 certified copies of the death certificate.
- ☐ Use Tell Us Once to notify HMRC, DWP, DVLA, Passport Office, local council.
- ☐ Notify the deceased's bank, employer, home insurer, mortgage or landlord.
- ☐ Arrange the funeral. The green form goes to the funeral director.
- ☐ Secure the home and possessions.
- ☐ Start a written log of every organisation contacted.

SECTION 02

Phase 2 — Estate discovery

Finding everything the deceased owned and owed. Usually 2-6 weeks.

- ☐ Find and read the will.
- ☐ List every bank account, ISA, savings account, National Savings, premium bonds.
- ☐ List every pension — state, workplace, personal, and previous employers.
- ☐ List every life insurance policy.
- ☐ List every investment — shares, funds, investment trusts.
- ☐ Value the property (or properties) — approximate for now.
- ☐ List vehicles.
- ☐ List valuables — jewellery, art, antiques.
- ☐ List digital assets — cryptocurrency, PayPal balances, loyalty points.
- ☐ List debts — mortgage, credit cards, loans, utility arrears.
- ☐ Check for outstanding tax refunds or liabilities.

SECTION 03

Phase 3 — Probate application

Applying for the legal authority to administer the estate. Usually 12-16 weeks in England and Wales.

- ☐ Calculate the estate value.
- ☐ Check if inheritance tax applies (see phase 5).
- ☐ Complete the probate application at gov.uk (or the Sheriff Court for Scottish confirmation).
- ☐ Pay the application fee.
- ☐ Send in the death certificate and the original will if applicable.
- ☐ Wait for the grant of probate (or grant of confirmation).
- ☐ Once received, order additional certified copies of the grant — banks need originals.

SECTION 04

Phase 4 — Estate management

Collecting the assets, paying the debts.

- ☐ Open an executor's bank account for estate funds.
- ☐ Present the grant to each bank and close/consolidate accounts.
- ☐ Claim life insurance policies.
- ☐ Notify each pension provider and collect any residual pension.
- ☐ Sell shares or investments as needed.
- ☐ Value valuables formally (probate valuer).
- ☐ Consider whether to sell the property.
- ☐ Pay outstanding debts — mortgage, credit cards, utilities.
- ☐ Pay legal costs and probate fees.
- ☐ Keep the log updated with every transaction.

SECTION 05

Phase 5 — Tax obligations

Inheritance tax if the estate is over the nil-rate band, plus income tax up to the date of death and for the administration period.

- ☐ Complete IHT400 (or IHT205 for smaller estates) and pay any inheritance tax before applying for probate.
- ☐ Complete a self-assessment tax return for the deceased up to the date of death.
- ☐ Complete a tax return for the administration period (income earned by the estate after death).
- ☐ Keep receipts and correspondence for HMRC audit if requested.
- ☐ Consider consulting an accountant if any of this is unfamiliar.

SECTION 06

Phase 6 — Distribution and closure

Passing what is left to the beneficiaries and closing the estate.

- ☐ Prepare estate accounts showing what was received, spent and distributed.
- ☐ Provide accounts to beneficiaries for approval.
- ☐ Distribute the estate according to the will (or intestacy rules).
- ☐ Obtain signed receipts from each beneficiary.
- ☐ Close the executor's bank account.
- ☐ Keep the estate records for at least 12 years (in case of later claims).
- ☐ Notify the Bereavement Register to reduce future post to the family.

This checklist is general guidance for executors in England and Wales, with adjustments for Scotland (confirmation) and Northern Ireland. It is not a substitute for regulated legal or tax advice. Consult a solicitor if the estate is over £325,000, if inheritance tax applies, or if there is any dispute.