The Executor’s Roadmap

Your Step-by-Step Guide to Administering an Estate in Northern Ireland

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Introduction

Being named as an executor is a responsibility that most people face only once or twice in their lifetime. This roadmap breaks the entire process into clear, manageable steps — from the day you learn of your appointment through to the final distribution of the estate.

You don’t need legal training. You don’t need to have done this before. You just need to follow the steps in order.

Phase 1: Immediate Steps (Week 1-2)

Step 1: Locate the Will

- Check the deceased’s home, safe, filing cabinet, or with their solicitor
- Contact the Probate Office to check if a will was deposited there
- If no will exists, intestacy rules apply (the estate is distributed according to law)

Step 2: Register the Death

- Register within 5 days at the local registrar’s office
- You’ll need: medical certificate of cause of death, deceased’s birth certificate, marriage/civil partnership certificate, NHS medical card
- Order at least 6 certified copies of the death certificate (you’ll need them for banks, insurers, etc.)

Step 3: Make Immediate Arrangements

- Secure the deceased’s property (change locks if necessary)
- Redirect post to your address via Royal Mail
- Notify the deceased’s employer, pension provider, and benefits office
- Cancel or freeze direct debits (but keep essential utilities running)

Step 4: Notify Key Organisations

- Tell the Bereavement Register (to stop junk mail)
- Notify HMRC
- Contact the deceased’s bank(s) to freeze accounts
- Inform insurance companies (home, car, life)

Phase 2: Gather Information (Week 2-4)

Step 5: Identify All Assets

Create a complete list of everything the deceased owned:

- Bank accounts and savings (request date-of-death balances)
- Property and land (get estate agent valuations)
- Investments, shares, and bonds
- Pensions and life insurance policies
- Personal possessions of value (jewellery, vehicles, antiques)
- Money owed to the deceased

Step 6: Identify All Debts

Create a complete list of everything the deceased owed:

- Mortgage balance
- Credit cards and loans

- Utility bills
- Council rates
- Any outstanding tax
- Funeral costs

Step 7: Value the Estate

- Total assets minus total debts = net estate value
- If the net estate is below £325,000, no Inheritance Tax is due
- If above £325,000, seek specialist tax advice (or use the nil-rate band transfer if applicable)

Phase 3: Apply for Probate (Week 4-6)

Step 8: Complete Your Application

This is where The Probate Pass™ does the heavy lifting:

- Your NIPF7 form is generated with all asset and debt information
- Your estate spreadsheet is prepared
- Your submission guide walks you through the online portal step by step

Step 9: Submit to the Probate Office

- Log in to the NI Courts online probate portal
- Upload your completed NIPF7 form
- Pay the £310 court fee
- Submit the original will and death certificate by post

Step 10: Swear the Oath

- You’ll be contacted by the Probate Office to attend and swear an oath
- This confirms you’ll administer the estate honestly and according to the will

- Bring photo ID and the documents requested in your appointment letter

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Phase 4: While You Wait for the Grant (Week 6-10)

Step 11: Send Bank Closure Letters

- Use the pre-prepared letters from your Probate Pass™ document pack
- Send to each bank/building society by recorded delivery
- Include a certified copy of the death certificate with each letter
- Banks will freeze accounts and confirm balances

Step 12: Notify Creditors

- Place a statutory notice in the Belfast Gazette (protects you from unknown creditors)
- Allow 2 months for creditors to come forward
- This step is optional but strongly recommended for your protection

Step 13: Prepare for Distribution

- Create a distribution schedule based on the will
- Calculate any Inheritance Tax due (if applicable)
- Identify which assets need to be sold vs transferred

Phase 5: After Receiving the Grant (Week 10-14)

Step 14: Collect the Assets

- Send copies of the Grant to each bank/institution
- Banks will release funds into the executor’s account
- Arrange property transfers or sales

- Cash in investments and insurance policies

Step 15: Pay Debts and Taxes

- Pay all outstanding debts from the estate funds
- Pay any Inheritance Tax due (within 6 months of death to avoid interest)
- Pay the funeral bill if not already settled
- Reimburse yourself for legitimate expenses (including The Probate Pass™ fee and court fee)

Step 16: Distribute the Estate

- Prepare estate accounts showing all money in and out
- Distribute to beneficiaries according to the will
- Get beneficiaries to sign a receipt for their inheritance
- Keep copies of everything for at least 12 years

Key Deadlines to Remember

Deadline	Action
5 days	Register the death
6 months	Pay any Inheritance Tax (to avoid interest)
12 months	HMRC expects the estate to be administered within this timeframe
2 months	Statutory notice period for creditors (from date of notice)

Common Mistakes to Avoid

1. **Distributing too early** — wait until all debts are paid and the statutory notice period has passed
2. **Not keeping records** — save every receipt, letter, and bank statement

3. **Mixing personal and estate funds** — open a dedicated executor's bank account
4. **Ignoring tax obligations** — the estate may need to file a final tax return
5. **Not valuing assets at date of death** — banks and HMRC need date-of-death values, not current values

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Need Help?

- **The Probate Pass™** handles Phase 3 entirely — all forms, letters, and submission guidance
- **Bank closure letters** are included and pre-addressed to each institution
- **Step-by-step portal guide** walks you through the online submission process
- **If things get complex**, your £395 is credited against J.J. Taylor & Co. Solicitors' fee

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This roadmap is provided by Probate Direct NI as general guidance. It does not constitute legal advice. For complex estates or disputes, seek independent legal advice.