

We understand that the loss of a loved one is an emotional and sometimes stressful time.

As a general rule, if someone dies leaving Property in their Sole Name or owned as Tenants in Common, Insurance Policies, Stocks & Shares or has more than certain amounts with one Bank or Building Society, a Grant of Probate is required. This is applied for by the executors named in the Will. If there is not a Valid Will, then Administrators are appointed (typically next of kin) and a Grant of Letters of Administration is applied for.

We offer a full Probate service and can assist executors / administrators in dealing with all aspects of the administration of someone's estate.

How we can help

- Free Initial Consultation
- Clear and concise advice
- Sensitive but effective support from an experienced company with over 8 years expertise
- We can help with all aspects of the administration of the estate
- Eases the pressure on you at a difficult time
- A fixed price service available, with no hidden extras

Call us for your Free Consultation
on **020 8684 1667**

Probate jargon buster

Probate is a complicated area and it's worth familiarising yourself with the terminology before you get started. Here are some of the key terms you might come across:

Administrator – name given to a personal representative if not appointed by a valid Will.

Assets – anything you own of value including property and land, investments, cash, and items such as paintings, antiques or valuable jewellery.

Beneficiary – a person or institution, such as a charity, who is set to receive something under a Will, Trust or Intestacy.

Chattels – personal belongings that usually include items of furniture, art, antiques, jewellery, watches and so forth.

Crown – another name for the Government or State – for instance if someone dies without a Will and there is no family, the Estate goes to the Crown.

Codicil – a legal document that is often used to make minor changes to a Will but in order for it to be valid, the same formalities with regard to signing are applied.

Demise – Conveyance or transfer of property or a title by Will or lease

Devise – Gift of house or land by the terms of a Will

Estate – this usually includes any assets and chattels owned by you (including your share of joint assets) or the value of anything held in trust of which you are a beneficiary.

Executor – the person(s) named in a Will to administer your Estate after your death.

Grant of Probate – the legal document issued to the Executors by the Probate Registry that authorises them to deal with the assets in the deceased's name. Without it, money and property cannot be collected in and then distributed according to the Will.

Letters of Administration – If a person did not make a Will or the Will is not valid, Letters of Administration are applied for. The application process is the same as that for a Grant of Probate, however there are strict rules about who can act as an Administrator

IHT – Inheritance Tax.

Intestate – This is when someone dies without a Valid Will in place and their Estate must be distributed in accordance with the Rules of Intestacy.



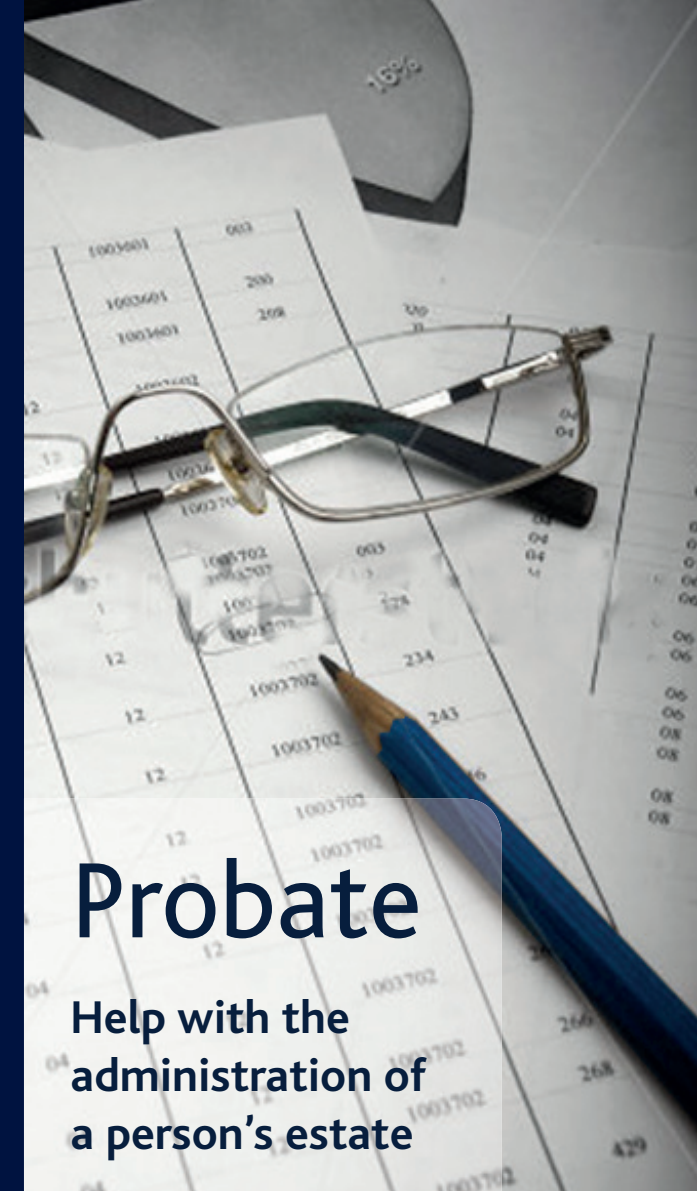
Rowland Brothers
299-305 Whitehorse Road, West Croydon CR0 2HR.
Tel: 020 8684 1667

www.rowlandbrothers.com

Funeral Services,
Worldwide Repatriation
and Stonemasons

Established. 1873

Email: info@rowlandbrothers.com



Probate

Help with the
administration of
a person's estate



Probate Explained

If you are named as an executor of someone's Will, you may need a legal document called a Grant of Probate, which provides you with the legal authority to manage their affairs once they have died.

A Grant of Probate allows you to deal with Banks and other Financial Institutions, Pension Providers, Insurance Companies, Shares and the sale or transfer of Property. When making contact with an organisation to inform them of a death, they will write to you as the Executor and inform you of their requirements. You may not be able to close down a Bank Account or Building Society Account, without a Grant of Probate. You will not be able to sell or transfer a property without a Grant of Probate.

Probate can be lengthy and complicated process, depending on the size, value and complexity of someone's Estate, although it is made easier if that person has made a Will.

How do I get Probate?

As the executor or administrator of an estate, you can appoint a legal services provider such as Rowland Brothers Legal Services to act on your behalf, or a solicitor. It is worth noting that executors are personally and legally liable for the administration of assets, completion of formalities and paying debts, including dealing with the Tax Man (HMRC).

Depending on the complexity of the situation, applying for Probate can take up a considerable amount of time and often add to an already stressful situation, which is why many people opt to appoint a professional to deal with the estate on their behalf. If you do decide to appoint a professional, we would recommend requesting a quote upfront, ideally on a fixed fee basis, as some charge an hourly rate which can prove extremely expensive if complications arise.

Probate options

If you do require a Grant of Probate or Letter of Administration, here at Rowland Brothers we offer two options. If you are happy to assume legal and personal responsibility for administering the estate, but need some help with the paperwork, we can assist you with the completion of the appropriate Probate Forms. Alternatively, we can complete Full Administration for you, enabling you to focus on other issues. Both of our services are offered at a competitive Fixed Price.

Which option is best for me?

If you are unsure of which option is best, give our friendly advisers a call. They will be able to recommend the option best suited to your circumstances, as well as answer any questions you might have.

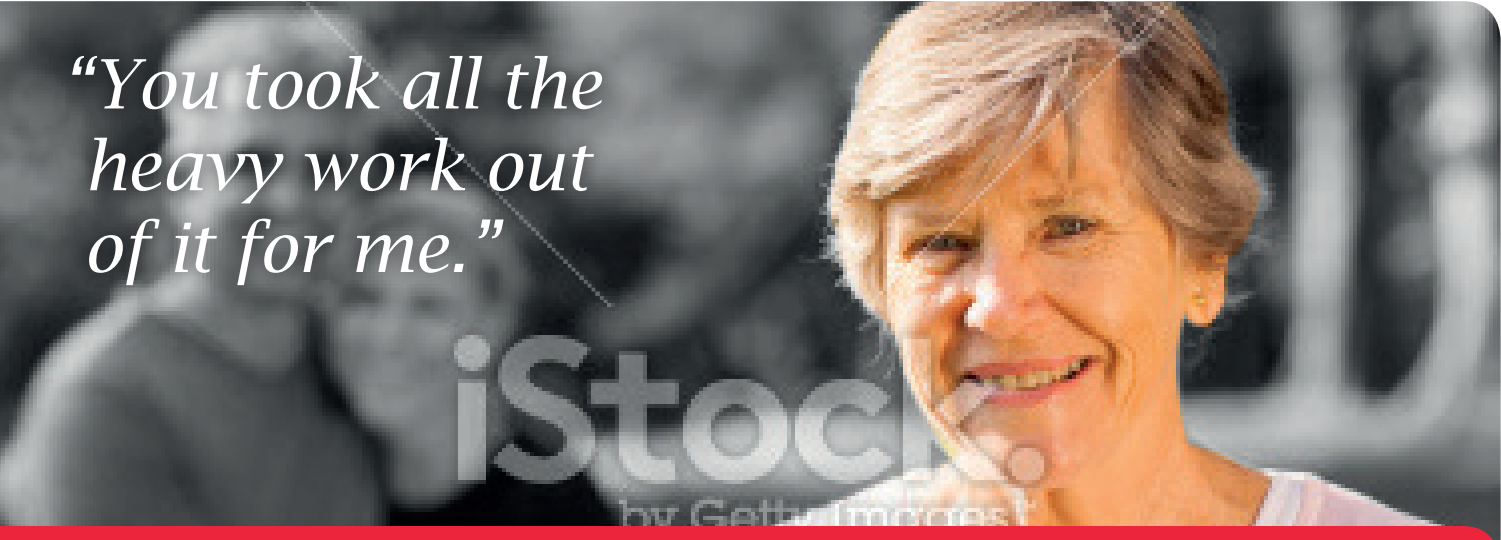
Why choose Rowland Brothers?

The Rowland Brothers Probate Service

At Rowland Brothers we know that when a loved one dies, there are numerous decisions and arrangements that need to be made at a distressing time.

That's why our probate service has been designed to offer sensitive but effective support through all the legal and practical implications of bereavement, without the fear of escalating costs.

Need Probate help?
Call Rowland Brothers
to book your
Free Consultation
on **020 8684 1667**



"You took all the heavy work out of it for me."

Probate can sometimes be a simple process, but for most, because they may only deal with it once in their lives, it can be confusing at best, especially at a time when they are perhaps also coming to terms with a loss of a loved one. At the same time however, Probate can be complex and time consuming, especially where perhaps there is not a valid Will, property is involved, Trusts are created or there is potential Inheritance Tax to calculate and pay. Whatever the circumstances may be, Rowland Brothers Probate Service is here to help, providing you with a **FREE Consultation** where any questions or concerns can be discussed.