



# A Guide to Bereavement and Probate

**Coping and Finding Support During  
Bereavement**



## A Caring Overview

Losing a loved one is one of the most challenging experiences we face, and the grief that follows can feel overwhelming. During such difficult times, it is important to know that you do not have to face it alone. On page 2, we have included a list of organisations that offer support and guidance to help you navigate the emotions of grief.

For some, there may also be the added responsibility of managing the financial matters of the person who has passed. This can feel like an overwhelming task at an already difficult time. Share Data is here to ease that burden. Starting on page 3, we provide an outline of the probate process and explain how we can support you through it with care and understanding.

# Coping Mechanisms

- **Acknowledge Feelings:** Allow yourself to grieve and express emotions.
- **Lean on Support:** Reach out to family, friends, or support groups.
- **Practice Self-Care:** Prioritise rest, nutrition, and mindfulness.
- **Engage in Rituals:** Honor your loved one with meaningful acts.

## Coping with the Loss of a Loved One

- **Accept Help:** Be open to receiving support from those around you.
- **Create a Legacy:** Find ways to honour their memory, such as planting a tree or setting up a charitable fund.
- **Professional Support:** Therapists and grief counsellors can help navigate the unique pain of losing a child or close loved one.
- **Connect with Others:** Join specialised support groups for those who have experienced similar losses. Sharing experiences can help normalise feelings of grief.
- **Maintain Daily Routines:** Routines provide structure and a sense of stability during an emotionally turbulent time.
- **Express Through Art or Writing:** Journaling, painting, or creating something in memory of your loved one can offer a therapeutic outlet.

## Professional Help

- **Counsellors:** Seek grief counselling for prolonged or complicated grief.
- **Support Groups:** Join bereavement groups for shared experiences.

# Support Services

## DWP - Bereavement Services

Website: [gov.uk/bereavement-support-payment](https://gov.uk/bereavement-support-payment)

Telephone within the UK: 0800 731 0469

Telephone outside the UK: +44 191 218 777

## Cruse Bereavement Support

Website: [cruse.org.uk](https://cruse.org.uk)

Phone: 0808 808 1677

Email: [helpline@cruse.org.uk](mailto:helpline@cruse.org.uk)

## Samaritans

Website: [samaritans.org](https://samaritans.org)

Phone: 116 123 (Free, 24/7)

## Child Bereavement UK

Website: [childbereavementuk.org](https://childbereavementuk.org)

Phone: 0800 028 8840

## National Bereavement Partnership

Website: [nationalbereavementpartnership.org](https://nationalbereavementpartnership.org)

Phone: 0800 448 0800

## At a Loss

Website: [ataloss.org](https://ataloss.org)

Phone: Local support services available on their website

## Winston's Wish (for grieving children)

Website: [winstonswish.org](https://winstonswish.org)

Phone: 08088 020 021

## The Good Grief Trust

Website: [thegoodgrieftrust.org](https://thegoodgrieftrust.org)

Phone: Local support groups available on their website



# Probate

Probate Overview: Probate is the legal process of managing a deceased person's estate, including distributing assets to beneficiaries, settling debts, and handling related legal matters. If there is a will, probate ensures its validity and carries out its terms. Without a will, the estate is distributed according to local intestacy laws.

## 1 Obtain the Death Certificate

Start by obtaining certified copies of the death certificate from the local registrar, which are needed for banks, pension providers, and other institutions.

## 2 Essential Contacts in Bereavement

- **Solicitor or Probate Professional:** For legal guidance, especially in complex cases.
- **Funeral Director:** To arrange the funeral.
- **Registrar:** To register the death and issue death certificates.
- **Banks, Building Societies, and Credit Card Companies:** To freeze accounts and prevent unauthorised transactions.
- **Government Bodies:** Notify HMRC (tax matters), DVLA (cancel driving license), and DWP (update pensions).

## 3 Certificated Shares

If the deceased owned certificate shares:

- Notify share registrars (e.g., Equiniti or Computershare).
- Obtain a probate valuation for the shares.
- Transfer or sell the shares, ensuring probate is granted beforehand.

## 4 Valuation of Assets

Valuing the estate is essential to calculate inheritance tax (IHT):

- Notify share registrars (e.g., Equiniti or Computershare).
- Obtain a probate valuation for the shares.
- Transfer or sell the shares, ensuring probate is granted beforehand.

## 5 Notify Institutions

If the deceased owned certificate shares:

- **Financial bodies:** Banks, insurance companies, and investment firms.
- **Pension providers:** Notify private and state pension services.
- **Utility companies:** Cancel or transfer services.
- **Land Registry:** Update property ownership records.
- **HMRC:** Resolve tax matters, including final tax returns.
- **Local Council:** Cancel council tax or apply for rebates.

## 6 If the Deceased Owned a Property

- **Get a property valuation for probate.**
- **Decide whether to sell or transfer ownership.**
- **Notify mortgage providers, secure the property, and manage utilities and insurance.**

## 7 Missing Beneficiaries

If beneficiaries cannot be located:

- **Hire a tracing agent or genealogist.**
- **Document all efforts to locate missing beneficiaries.**
- **If beneficiaries cannot be found, unclaimed funds may be handled by the Bona Vacantia division.**

## 8 Assets Search

If assets are unknown:

- **Use services like the Unclaimed Assets Register.**
- **Contact the deceased's financial institutions.**
- **Search for missing pensions or tax refunds via GOV.UK.**
- **Consult a probate solicitor for assistance.**

## 9 Bankruptcy Search

Conduct a bankruptcy search to ensure no outstanding debts. In the UK, this can be done online through the Insolvency Service.

# Understanding Inheritance Tax (IHT)

## What Is IHT?

Inheritance Tax is a tax on the estate of the deceased. Thresholds are subject to change on the 6th of April 2025.

## Exemptions and Reliefs:

- **Spouse/Civil Partner Exemption:** If the estate is left to a spouse, civil partner, a charity, or a community amateur sports club, no inheritance tax is due.
- **Residence Nil Rate Band (RNRB):** An additional £175,000 allowance may apply if the family home is passed to direct descendants.

## Steps to Handle IHT:

- **Calculate the Value of the Estate:** Include all assets and deduct liabilities.
- **Submit IHT Forms:** Use forms such as IHT205 (for simpler estates) or IHT400 (for complex estates).
- **Pay IHT:** Payments are due within six months of the date of death to avoid interest charges.

## 1 IHT Threshold and Rates

- **Threshold:** £325,000. Above this, IHT is charged at 40%.
- **Exceptions:** No IHT is due if the estate is left to a spouse, civil partner, charity, or community sports club.
- **Residence Nil Rate Band (RNRB):** Up to £175,000 may apply if a home is left to direct descendants.

## 2 Reducing IHT Liability

- **Transfer unused threshold to a surviving spouse or civil partner.**
- **Gifts given 7+ years before death are exempt.**
- **Leave 10% of the estate to charity to reduce the IHT rate to 36%.**

## 3 Payment of IHT

IHT is due six months after death. Executors may need to sell assets to cover the tax.

## 4 Exemptions and Reliefs

- **Business Relief:** Applicable to qualifying businesses.
- **Agricultural Relief:** Applies to farms and agricultural properties.



# Key Resources for UK Bereavement and Probate

## HMRC Inheritance Tax

Website: [www.gov.uk/inheritance-tax](https://www.gov.uk/inheritance-tax)

Phone (UK): 0300 123 1072

Address: HMRC, Inheritance Tax, BX9 1HT, UK Phone (Abroad): +44 300 123 1072

## HM Courts & Tribunals Service

Website: [www.gov.uk/applying-for-probate](https://www.gov.uk/applying-for-probate)

Phone (UK): 0300 123 1072

Phone (Abroad): +44 300 123 1072

## Tell Us Once

Website: [www.gov.uk/after-a-death](https://www.gov.uk/after-a-death)

Available through your local council

## Insolvency Service (for bankruptcy search)

Website: [www.gov.uk/search-bankruptcy-insolvency-register](https://www.gov.uk/search-bankruptcy-insolvency-register)

Phone (UK): 0300 678 0015

Phone (Abroad): +44 300 678 0015

## General Register Office

Website: [www.gov.uk/register-a-death](https://www.gov.uk/register-a-death)

Phone (UK): 0300 123 1837

Phone (Abroad): +44 300 123 1837



# How can Share Data help?

Administering an estate can be a daunting task, especially when it involves intricate processes like managing certificated shares, valuing assets, or handling inheritance tax. Seeking professional assistance can save time, reduce stress, and ensure everything is handled correctly. At Share Data Limited, we specialise in supporting executors, administrators, and beneficiaries during the probate process. Our expertise in handling certificated shares and related documentation ensures that you receive clear and practical solutions tailored to your needs.

## Asset Search

Trace unknown or forgotten assets (e.g., shares, investments). Comprehensive financial reports for executors and beneficiaries.

## Missing Beneficiaries

Locate beneficiaries through advanced searches and industry networks.

## Share Valuations

Accurate UK and international share valuations for probate. HMRC-compliant certified valuations.

## Medallion Signatures

Facilitate Medallion Signature Guarantees for transferring or selling shares in the USA and Canada.

## Reseals Worldwide

Manage resealing of grants of probate for assets in jurisdictions like the USA, Canada, Australia, and South Africa. Share data has an extensive network worldwide.

## Sale of Shares Worldwide

Assist in selling or transferring shares globally, including necessary paperwork and countersignatures.

## Probate Insurance

Cover risks during probate, protecting the estate from unexpected claims or complications.

## Tax Preparation for Form 706NA

Assist with preparing and filing Form 706NA for estates exceeding \$60,000 in the USA, ensuring compliance with tax laws for non-resident aliens.

## Escheatment Services

Assist in locating and reclaiming unclaimed property or funds that have been escheated to the government.

**For professional assistance with probate, including asset searches, share valuations, and handling international shares, Share Data Limited ensures a smooth, efficient process tailored to your needs.**



Established since 1995, Share Data is a provider of high quality, prompt, efficient and comprehensive valuation services dedicated to both professionals and private individuals. Our clients choose our services so that they can feel secure in knowing that we are able to take care of everything involving tradeable securities both in the UK and abroad.



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## Contact Share Data today



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