



A Guide to Bereavement and Probate

PRACTICAL SUPPORT AND CLEAR
GUIDANCE DURING A DIFFICULT TIME



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Introduction

Losing a loved one is one of the most difficult experiences anyone can face. Grief affects people in different ways, and there is no right or wrong way to feel. During this time, it is important to know that support is available and that you do not have to manage everything at once.

Alongside the emotional impact of loss, there may also be practical responsibilities to address, such as managing financial affairs and administering the estate. This guide has been created to provide reassurance first, and clarity second.

The first part focuses on emotional support and coping with bereavement. The second part explains the probate process in clear, practical terms and outlines how professional support can help ease the administrative burden.

This guide is intended for executors, administrators, beneficiaries, and professionals supporting an estate.



Coping With Bereavement

Grief is a deeply personal experience, and it does not follow a set timeline. Emotions may change from day to day, or even hour to hour. There is no “right” way to grieve, and it is important to give yourself permission to experience loss in your own way.

The following approaches may help provide some stability and support during this time.

ACKNOWLEDGE FEELINGS

Allow yourself to grieve and accept a range of emotions, including sadness, anger, confusion, or numbness. These responses are a natural part of loss.

MAINTAIN ROUTINE

Simple daily routines can provide structure and a sense of normality during an emotionally turbulent time.

LEAN ON SUPPORT

Reaching out to family, friends, or trusted colleagues, and allowing others to help with practical tasks or decision-making, can reduce feelings of isolation and ease pressure when energy and concentration are limited.

LOOK AFTER YOURSELF

Rest, nourishment, and gentle physical activity are important, even when motivation is low. Taking care of basic needs can help support emotional wellbeing.

CREATE A LEGACY

Finding ways to honour a loved one’s memory, such as planting a tree, creating a memory book, or supporting a charitable cause, can provide a sense of connection and purpose.

ENGAGE IN MEANINGFUL RITUALS

Some people find comfort in rituals that honour their loved one, such as lighting a candle, visiting a meaningful place, or marking anniversaries in a personal way.

EXPRESS YOURSELF

Journaling, writing, drawing, or other creative outlets can offer a safe way to process thoughts and emotions that may be difficult to express verbally.

PROFESSIONAL SUPPORT

If grief feels overwhelming or prolonged, counsellors, therapists, and bereavement support groups can provide confidential guidance, coping strategies, and support from others who have experienced similar losses.

Bereavement Support Organisations

The following organisations provide confidential advice, emotional support, and practical guidance.

AT A LOSS	NATIONAL BEREAVEMENT PARTNERSHIP
Website: ataloss.org Phone: Local support services available on their website	Website: nationalbereavementpartnership.org Phone: 0800 448 0800
DWP – BEREAVEMENT SERVICES	CRUSE BEREAVEMENT SUPPORT
Website: www.gov.uk/bereavement-support-payment UK Telephone: 0800 731 0469 Outside the UK: +44 191 218 7777	Website: www.cruse.org.uk Phone: 0808 808 1677 Email: helpline@cruse.org.uk
SAMARITANS	CHILD BEREAVEMENT UK
Website: www.samaritans.org Phone: 116 123 (free, 24/7)	Website: www.childbereavementuk.org Phone: 0800 028 8840
WINSTON'S WISH (SUPPORT FOR GRIEVING CHILDREN)	THE GOOD GRIEF TRUST
Website: www.winstonswish.org Phone: 08088 020 021	Website: www.thegoodgrieftrust.org Local support information available online

Understanding Probate

WHAT IS PROBATE?

Probate is the legal process of administering a deceased person's estate. This includes confirming the validity of a will (if one exists), identifying and valuing assets, settling debts and taxes, and distributing the estate to beneficiaries.

If there is no will, the estate is distributed according to intestacy rules.

INHERITANCE TAX (IHT)

Inheritance Tax may be payable depending on the value and structure of the estate. Executors are responsible for identifying, reporting, and settling any tax due before probate is granted. Thresholds, exemptions, and reporting requirements may apply, and specialist advice may be required.

01 OBTAIN THE DEATH CERTIFICATE

Obtain certified copies of the death certificate from the local registrar for banks, pension providers, and other institutions.

02 ESSENTIAL CONTACTS IN BEREAVEMENT

- Legal and registration – a solicitor or probate professional, the share registrar, and a funeral director.
- Financial and insurance providers – banks, building societies, credit card companies, insurers, and investment firms.
- Pensions and benefits – private pension providers, state pensions, and the Department for Work and Pensions (DWP).
- Government and local authorities – HMRC (tax matters), DVLA (driving licence), local council (council tax and records), and Land Registry (property records).
- Household services – utility companies and service providers.

03 CERTIFICATED SHARES & VALUATION

If the deceased owned certificated shares, the following steps are usually required:

- Notify the relevant share registrars (for example, Equiniti or Computershare).
- Obtain a probate valuation for the shares.
- Transfer or sell the shares once probate has been granted.

Understanding Probate

04 PROPERTY IN THE ESTATE

If the deceased owned property, a probate valuation is required. Executors must decide whether the property will be sold or transferred, notify any mortgage providers, and ensure the property is secured, insured, and utilities are managed.

05 MISSING BENEFICIARIES AND ASSET SEARCH

In some cases, beneficiaries or assets may not be immediately identifiable, including dormant accounts, pensions, investments, or overseas holdings, and specialist asset search and tracing services may be required.

06 INSOLVENCY AND BANKRUPTCY CHECKS

Executors may also need to carry out insolvency or bankruptcy checks to confirm there are no outstanding insolvency issues affecting the estate. This helps protect executors from personal liability.



Understanding Inheritance Tax (IHT)

Inheritance Tax (IHT) is a tax on the estate of a deceased person. Whether IHT is payable depends on the value of the estate, who inherits it, and any available exemptions or reliefs. Thresholds and allowances are subject to change (current rules apply from 6 April 2025).

STANDARD THRESHOLD:

£325,000

Estates above this threshold may be taxed at 40%, subject to available exemptions, reliefs, and allowances.

SPOUSE OR CIVIL PARTNER EXEMPTION

NO IHT

No IHT is due on assets left to a spouse, civil partner, charity, or community amateur sports club.

RESIDENCE NIL RATE BAND (RNRB)

UP TO £175,000

An additional allowance may apply if a main residence is left to direct descendants.

Calculating and Reporting IHT

CALCULATING AND REPORTING IHT

- Value the estate: Include all assets and deduct liabilities.
- Submit IHT forms:
 - IHT205 for simpler estates
 - IHT400 for more complex estates
- Pay IHT: Tax is usually due within six months of the date of death to avoid interest charges.

REDUCING IHT LIABILITY

- Transfer unused IHT allowance to a surviving spouse or civil partner.
- Gifts made more than seven years before death are usually exempt.
- Leaving at least 10% of the estate to charity can reduce the IHT rate to 36%.

EXEMPTIONS AND RELIEFS

- Business Relief: May apply to qualifying business assets.
- Agricultural Relief: May apply to farms and agricultural property.



Key Resources for UK Bereavement and Probate



This section provides key UK resources offering official guidance and practical support following a death. These organisations can assist with registering a death, managing probate and tax matters, and accessing bereavement-related services, helping executors and families navigate the legal and administrative steps involved.

<p>HMRC INHERITANCE TAX</p>	<p>HM COURTS & TRIBUNALS SERVICE</p>
<p>Website: www.gov.uk/inheritance-tax Address: HMRC, Inheritance Tax, BX9 1HT, UK Phone (UK): 0300 123 1072 Phone (Abroad): +44 300 123 1072</p>	<p>Website: www.gov.uk/applying-for-probate Phone (UK): 0300 123 1072 Phone (Abroad): +44 300 123 1072</p>
<p>TELL US ONCE</p>	<p>INSOLVENCY SERVICE (FOR BANKRUPTCY SEARCH)</p>
<p>Website: www.gov.uk/after-a-death Available through your local council</p>	<p>Website: www.gov.uk/search-bankruptcyinsolvency-register Phone (UK): 0300 678 0015 Phone (Abroad): +44 300 678 0015</p>
<p>GENERAL REGISTER OFFICE</p>	
<p>Website: www.gov.uk/register-a-death Phone (UK): 0300 123 1837 Phone (Abroad): +44 300 123 1837</p>	

How Share Data Can Help

Administering an estate can be complex, particularly where shares, overseas assets, or missing information are involved. Professional support can reduce delays, minimise risk, and ensure compliance.

Our services are designed to support estates where assets, beneficiaries, tax obligations, or jurisdictions are complex or unclear.



SHARE DATA LIMITED SUPPORTS EXECUTORS, ADMINISTRATORS, AND BENEFICIARIES WITH:

- Financial asset searches
- Missing beneficiary tracing
- UK and international share valuations
- Sale and transfer of shares worldwide
- Medallion Signature Guarantees
- Resealing grants of probate internationally
- Probate insurance
- Form 706-NA preparation for U.S. estates
- Escheatment and unclaimed asset recovery

About Share Data

Established in 1995, Share Data provides high-quality valuation and estate administration services for professionals and private individuals. We specialise in tradeable securities in the UK and internationally, offering practical solutions during complex probate matters.



Contact Details

For support with probate, share valuations, or administering UK and international estates, our team offers clear, practical guidance to executors, professionals, and private individuals. Contact us to discuss your circumstances or arrange a confidential consultation.



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