

# How to apply for Probate without the £8,000 solicitor bill

**The insider's guide to navigating probate, inheritance tax,  
and estate administration - while avoiding costly mistakes  
and keeping thousands in the family.**

**By Phil Weston**

Probate Expert & Founder, Berkeley Weston Ltd

*Time-tested, proven guidance to achieve a quick, stress-free  
and inexpensive probate outcome. Helping over 36,000 UK  
families navigate probate since 2004.*

**Berkeley Weston<sup>Ltd</sup>**  
Legal Services

# About this guide

## Thanks for downloading and reading this guide.

When someone close to you passes away, you're suddenly faced with the complex world of probate, inheritance tax, and estate administration. This guide will help you understand the process and, more importantly, help you choose the right approach for your specific situation.

Having helped over 30,000 families through probate over the past 20 years, I've learned that while probate can be completed independently, most people benefit from expert guidance on the complex legal and tax aspects while handling the straightforward administrative tasks themselves.

This guide will show you exactly what's involved in probate and help you determine whether the DIY approach is right for you, or if you'd benefit from professional help.

### Phil Weston

Phil.weston@berkeleyweston.co.uk

## What Is Probate?

A 'Grant of Probate' is official authority to deal with a deceased person's estate, issued by the Probate Registry (part of the High Court). Think of it as the 'passport' you need to access the deceased's finances and assets.

## Why Probate Is Required

After death, the deceased's assets are 'frozen' until probate is granted. Banks, investment companies, and other institutions need to see the Grant of Probate before releasing funds or transferring ownership of assets to beneficiaries.

Probate also legally validates the Will. Strictly speaking, the Will isn't legally valid until probate has been granted.

## When Probate May Not Be Required

There are some instances when probate is not required:

**1. Small estates** - Financial institutions are not permitted to insist on probate where the estate is less than £5,000. Most major financial institutions use discretion up to £30,000-£50,000 in value before requiring probate.

**2. Assets owned jointly** - Probate is not normally required for assets owned jointly with someone else. These automatically become the property of the surviving joint owner(s), even if the Will states otherwise. The exception is for property owned as 'tenants in common'.

# Who should deal with Probate?

The responsibility of obtaining probate rests with the Executor of the Will. Anyone can act as Executor providing they aren't aged under 18, lacking in mental capacity, or bankrupt.

If more than one person is named as executor, you must all agree who makes the application. Up to 4 executors can be named on the application.

## The Three Probate Options Available

When faced with obtaining probate, you have three choices:

1. **Complete DIY** - Handle everything yourself with no professional help
2. **Fully Managed Service** - Hand everything over to a solicitor or probate company
3. **Assisted DIY** - Get expert help with complex legal aspects while maintaining control

Over the next few pages, I'll explain more and share Kate's story to illustrate the choices you'll face.

When Kate's father passed away, she was quoted £8,200 by a high street solicitor who estimated 12-15 months to complete the estate. *"I felt overwhelmed by the legal jargon and forms, but something didn't feel right about paying such a huge amount for what seemed like basic paperwork,"* Kate explains.

# The Probate process: what's actually involved?

Understanding what probate entails is crucial for making the right decision. The process involves multiple phases with varying degrees of complexity.

## Phase 1: Initial Steps and Information Gathering

### 1. Locate and Check the Original Will

It's essential the original Will is located as you cannot use a photocopy. The Probate Registry keeps the Will and it becomes a public record.

The Probate Registry conducts thorough checks to ensure the Will complies with legal requirements. Common issues that cause delays include:

- Missing or faulty attestation clauses
- Incorrect signatures or placement
- Alterations to the Will
- Condition issues (tears, burn marks, separate sheets)
- Different dates or inks
- Missing executor details

# *The Probate process continued...*

## **2. Notify Interested Parties**

You must formally notify various organisations of the death. The most reliable method is sending a letter with the death certificate to:

- Banks and building societies
- Pension providers and employers
- Insurance companies
- HMRC and DWP
- Utility suppliers and creditors
- Investment companies e.g. ISA
- National Savings & Investments

Template notification letters should request:

- Account closure or freezing procedures
- Date of death valuations for all accounts and policies
- Details of any direct debits or standing orders
- Information about any additional accounts or policies held
- Specific forms required for account closure after probate
- Details of any loans or credit facilities

Your notification letter should also request confirmation of the institution's requirements for probate before releasing funds, and ask them to direct all future correspondence to you as the executor.

As an alternative to sending a letter, many banks and financial institutions offer an online death notification service.

## **3. Value the Deceased Person's Estate**

You need to establish the market value of all assets at the date of death. This includes:

### **Property and Land:**

- Obtain professional valuations for inheritance tax purposes
- Check Land Registry records to determine ownership type (joint tenants vs tenants in common)
- Consider any mortgages or secured loans against properties

### **Financial Assets:**

- Bank and building society accounts (balances will be provided by institutions)
- Shares and investments (use historical share prices for date of death)
- Life insurance policies (check if held in trust or part of estate)
- Pensions and employer benefits (obtain surrender values and death benefits)
- ISAs and investment bonds
- Premium bonds and National Savings products

## **Personal Property:**

- House contents and personal effects (professional valuation may be needed for valuable items)
- Motor vehicles
- Jewellery, art, and collectibles
- Business interests or partnerships

## **Key Valuation Principles:**

- All assets must be valued at "open market value" - the price they would achieve if sold
- Professional valuations are essential for significant assets such as property, to avoid HMRC challenges
- Joint assets require careful consideration of ownership types
- The accuracy of your valuations is crucial as incorrect figures can trigger HMRC investigations and result in additional tax liabilities or penalties.

## **4. Identify and Record Debts and Liabilities**

Create a comprehensive list of all amounts owed by the deceased:

### **Secured Debts:**

- Outstanding mortgage balances (obtain redemption statements)
- Secured loans against property or other assets

### **Unsecured Debts:**

- Credit cards and store cards (request final statements)
- Personal loans and hire purchase agreements
- Bank overdrafts

### **Statutory and Tax Liabilities:**

- Unpaid income tax (check if final tax return required)
- Council tax arrears
- Utility bills (gas, electricity, water, phone)
- Overpaid state benefits

### **Other Liabilities:**

- Funeral expenses (these take priority)
- Care home fees
- Professional fees
- Money owed to family members or friends

## **Phase 2: Legal Applications and Tax Compliance**

This is where many DIY applications fail (and where Kate made her smart decision to seek expert help - keep reading to find out more).

### **1. Complete Inheritance Tax Reporting**

You must determine whether the estate is 'excepted' or requires full reporting using form IHT400. The rules are complex and depend on:

- Total estate value
- Gifts made in the seven years before death
- Whether the deceased was domiciled in the UK
- Value of foreign assets
- Trust arrangements

Even small errors in inheritance tax reporting can result in:

- Application rejection and months of delay
- Financial penalties from HMRC
- Personal liability for the executor

## **2. Calculate and Pay Any Inheritance Tax Due**

If inheritance tax is payable, you need to:

- Obtain a reference number from HMRC
- Make payment before or alongside your probate application
- Consider available reliefs and exemptions
- Arrange funding if estate assets are frozen

The current inheritance tax rate is 40% on amounts above the nil-rate band, making accurate calculations crucial.

## **3. Complete the Probate Application**

You can apply online or by post using form PA1. The application requires:

- Accurate estate valuations
- Correct inheritance tax reporting
- Original Will and death certificate
- Payment of probate fees (£300 + £1.50 for each official copy of the grant of probate)

*Online applications typically process faster but have strict eligibility criteria.*

## **4. Submit application to Probate Registry**

All supporting documents must be submitted correctly. Missing or incorrect documentation causes immediate rejection.



### **Kate's Smart Decision:**

Rather than struggle through these complex legal requirements, Kate chose the Assisted DIY Probate Service. The inheritance tax reporting and probate application was completed professionally while Kate handled asset gathering and eventual distribution.

### **Result:**

Probate granted in 5 weeks vs. solicitor's 12-15 month estimate, total cost £1,500 vs. £8,200 quoted, and Kate maintained control throughout the process.

*"Having Berkeley Weston handle the technical aspects meant I could focus on what mattered - properly handling Dad's final affairs while dealing with my grief." - Kate*

## Phase 3: Estate Administration (After Probate Granted)

### 1. Collect Estate Assets

Once probate is granted, you can access and collect all estate assets:

#### Bank and Investment Accounts:

- Send certified copies of the Grant of Probate to each institution
- Complete their specific account closure forms
- Request funds to be transferred to an executor's account or issued as cheques

#### Property and Land:

- Decide whether to sell the property or transfer ownership to beneficiaries
  - If selling:* instruct estate agents and conveyancing solicitors
  - If transferring:* complete HM Land Registry forms (AP1, AS1, ID1) with appropriate fees
- Handle any outstanding mortgage redemption

#### Insurance and Pension Benefits:

- Claim any life insurance payouts not held in trust
- Collect employer death-in-service benefits
- Handle pension fund distributions or survivor benefits

### 2. Pay Debts and Estate Expenses

Settle all legitimate debts following the correct legal priority order:

#### Priority Debts (paid first):

- Funeral expenses (if not already paid)
- Testamentary expenses (probate fees, professional costs)
- Secured debt payments (mortgages)
- Income tax
- Overpaid state benefits

#### Ordinary Debts:

- Credit cards and unsecured loans
- Utility bills
- Council Tax

**Important:** Keep detailed records of all payments and obtain written confirmation that debts are settled "in full and final satisfaction."

### 3. Handle Ongoing Tax Obligations

Complete any required tax returns and settle outstanding tax liabilities:

- File final income tax return for the deceased (if required)
- Handle any capital gains tax on asset sales during administration
- Consider estate income tax during the administration period
- Claim any available tax refunds

#### 4. Prepare Estate Accounts

Create document for residuary beneficiaries showing:

- All assets collected and their values
- All debts and expenses paid
- Any income received during administration
- Details of asset sales and proceeds
- Clear calculation of the residuary estate available for distribution

#### 5. Distribute Legacies and the Estate

Make distributions according to the Will's instructions:

##### Specific Legacies:

- Distribute particular items mentioned in the Will
- Handle any items that no longer exist (ademption)
- Deal appropriately with legacies to minors or bankrupt beneficiaries

##### Residuary Estate Distribution:

- Calculate each beneficiary's share after all debts and legacies
- Obtain signed receipts from all beneficiaries acknowledging their inheritance
- Provide copies of the estate accounts to residuary beneficiaries
- Keep comprehensive records for at least 12 years (20 years if inheritance tax was paid)

# Inheritance Tax: The Complex Reality

Understanding inheritance tax is crucial but complex. The system involves:

##### Current Thresholds and Rates:

- **Nil-rate band:** £325,000 (frozen until 2028)
- **Residence nil-rate band:** £175,000 (for main residence passed to direct descendants)
- **Tax rate:** 40% on amounts above available allowances
- **Transferable allowances:** Between spouses and civil partners

##### Exemptions and Reliefs

Multiple exemptions exist but have specific conditions:

- Spouse/civil partner exemption
- Charity exemptions
- Annual gift allowances (£3,000)
- Small gifts (£250 per person)
- Wedding/civil partnership gifts
- Business and agricultural property relief
- Potentially exempt transfers (gifts made more than 7 years before death)
- Regular gift from surplus income

## Common Valuation Issues

- Property valuations must reflect open market value at the date of death
- Avoid under-valuing assets such as property, otherwise this may result in a Capital Gains Tax liability when the asset is sold
- Joint property ownership types affect inheritance tax treatment
- Pre-owned assets rules can catch gifted property
- Debts must be properly evidenced

## When Full IHT400 Forms Are Required: The Ultimate Complexity

For certain estates, HMRC requires completion of the full IHT400 inheritance tax account - a notoriously complex document that can require up to 25 additional supplementary forms depending on the estate's circumstances.

### You'll need IHT400 forms if:

- The estate's gross value exceeds £3 million
- Gifts totalling over £250,000 were made in the 7 years before death
- The deceased held foreign assets worth more than £100,000
- Trust arrangements are involved
- Gave gifts then continued to benefit from them (e.g. gifting ownership of a property but carried on living there)
- The estate is worth in excess of £325,000 if the person was single, or £650,000 if a widow/widower
- Business or agricultural property is included
- You need to claim the residence nil rate band allowance (RNRB)
- The deceased was deemed domiciled in the UK but lived abroad

**If you are unsure whether you need to complete IHT400,  
you can find out by scanning below or filling the form on this link:**

[www.diyprobateforms.co.uk/doineediht400](http://www.diyprobateforms.co.uk/doineediht400)



Want more help? Visit this link to book a free consultation call:

[www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered](http://www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered)

## Why IHT400 Is So Challenging:

- Ambiguous guidance: HMRC's own instructions are often unclear and contradictory
- Multiple interdependent forms: Changes to one form affect calculations across others
- Complex exemptions and allowances: Nil Rate bands, eligibility for residence nil rate band, business reliefs, agricultural exemptions, gifting and discounts require specialised knowledge
- Strict deadlines: Late submission results in automatic penalties
- Personal liability: Executors are personally responsible for accuracy

### **Dr. Alison Halstead, whose mother's £1 million+ estate required IHT400 forms, explained:**

*"What began as a few forms quickly ballooned into a mountain of paperwork, and I felt overwhelmed. Professional help seemed the obvious next step, but most quotes were based on the number of accounts and the fees felt excessive."*

### **Even experienced professionals struggle with IHT400 complexity. Jonathan Battersby, a lifelong businessman experienced with HMRC matters, said:**

*"I know that you cannot afford to make a mistake, however small, with these agencies, or it's back to square one, costing time and worry... I wouldn't have been able to complete probate and an IHT400 without help as it was quite complex. If I had done, I would have undoubtedly made mistakes on the forms."*



## **The Stakes Are High**

Robert Brooks discovered just how high the stakes are when we identified tax-saving opportunities he'd missed:

*"Phil was able to reduce the Inheritance Tax liability significantly... This resulted in an overall inheritance tax saving of over £70,000!"*

*"His knowledge and experience meant that there were Tax saving rules that I could use; knowledgeable information that you can't get by reading all the literature that's available or by looking on Google."*

# Why DIY Probate Often Goes Wrong: Real-World Challenges

## The Inheritance Tax Trap

Michael attempted DIY probate for his mother's £450,000 estate. He believed it was 'excepted' because it was under the £650,000 combined nil-rate band threshold at the time.

However, he failed to account for gifts she'd made in the previous seven years, which pushed the estate over the limit requiring full IHT400 reporting.

His application was rejected, causing a 4-month delay and requiring professional assistance to correct the errors.

## Property Ownership Complications

Jennifer assumed her father's jointly-owned property would pass automatically to her stepmother. She failed to check the Land Registry records, which showed the property was owned as 'tenants in common', meaning her father's 50% share formed part of his estate.

This error in her inheritance tax calculations triggered an HMRC investigation and additional tax liabilities.

## The Form Completion Challenge

David, an accountant, felt confident handling probate himself. However, he found the inheritance tax forms significantly more complex than his professional tax work. After spending over 20 hours researching requirements, he made calculation errors that resulted in his application being queried.

As he later told us:

*"I handle complex tax matters professionally, but inheritance tax and probate have their own specific rules and requirements. The few hundred pounds I thought I was saving cost me weeks of stress and delay." - David*

# PROBATE: should you do it yourself?

**If you're tasked with obtaining probate, the first decision to make is whether you're going to get help with the process, or do it yourself.**

Thanks to the exorbitant cost of using a solicitor, more and more people are opting for the 'DIY' option – for some, this is the right decision, for others, it can cause serious issues.

If you're wondering about DIY, here are four questions that'll help you decide whether it's for you:

## **1. Do you understand Capital Gains and Inheritance Tax?**

In a large number of cases, an understanding of the UK tax system is a critical element of a successful probate application. Without it, you risk creating tax liabilities for yourself, as the story below demonstrates:

*When Sarah lost her father, she did what many people do – she rolled up her sleeves and decided to handle probate on her own.*

*She thought she was doing the right thing by using a modest valuation for her father's home, believing it would keep the value below the inheritance tax limits. It felt like a smart move at the time – no professional fees, no waiting around, just get it done and save money for the family.*

*But months later, when the property sold for significantly more than she'd declared on the probate application, Sarah was hit with a £25,000 capital gains tax bill – money that could've stayed in the family. Worse still, the mistake wasn't due to negligence. It was a completely innocent misunderstanding of how tax thresholds and capital gains tax work together.*

***Sarah later told us: "I just wish I'd known what I didn't know. I was trying to do the right thing for my family. I ended up doing the opposite."***

## **2. Can you find 20 - 30 hours to totally focus on probate?**

For the last 20 years, we've helped 36,000 UK citizens obtain probate, and in our experience, the average amount of time required to complete the inheritance tax reporting and probate application paperwork is between 20 and 30 hours.

If you've got that amount of time, and you feel confident that you know exactly what you're doing, going DIY could be the right route. But for lots of people, it's a big time commitment, particularly when they aren't entirely confident in their ability.

### **3. Do you have experience of completing complex legal and governmental paperwork?**

While the probate process has improved in recent years, the reality is that it's still quite convoluted, and requires quite a lot of experience of form-filling and paperwork to ensure success.

Unfortunately, without this experience, there's a fair chance that something will go wrong – one incorrect answer, or section completed incorrectly, and the entire process can be delayed, and worse than that, can lead to issues with HMRC.

Richard's story below is a case in point:

*"When Richard's father in law passed away, he decided to apply for probate himself – thinking it would be straightforward and save the estate money. He didn't expect the Probate Registry to reject his application.*

*Unknowingly, Richard had made a small mistake in calculating the estate's value, and had failed to submit the correct inheritance tax form (IHT400). It wasn't a lack of care – it was a lack of clarity. No one had told him what forms were needed, or how the numbers should be reported.*

*That small error caused a 4-month delay in the probate being granted. He ended up having to hire a professional to fix the issue, costing over £3,000 in unnecessary fees.*

*But the hardest part? The emotional toll. The delay meant Richard couldn't release his father in law's estate. His family members – already grieving – grew frustrated, confused, and increasingly upset that their inheritance was being held up. Richard carried that burden on his shoulders for months.*

***He later told us: "It felt like I'd let everyone down. It was exhausting, stressful, and completely avoidable. I just wanted it done right."***

### **4. Are you 100% confident that you know what you're doing?**

Over the years, we've worked with many thousands of clients, from all walks of life, and all sorts of backgrounds, helping them all to obtain probate.

And many of them have been the kinds of people you'd assume would want to go DIY – people with experience of legal processes, government forms and professional expertise, like IFAs, accountants and even people in the legal profession, including solicitors and barristers.

The reality is that even those who are highly experienced in these sorts of sectors have sought us out for help, for the simple reason that they really, really don't want to get it wrong.

They've seen the inherent false economy in doing it yourself, spending hours on it, and even then, not being wholly sure you've done it entirely correctly.

## Why Unassisted DIY Probate Could Cost You More Than You Think

*Handling probate alone may seem like a cost-saving move – but many families end up paying far more in the long run because of the hidden risks of DIY probate:*

- ✗ **Mistakes cause delays.** One small form error or valuation oversight can lead to your application being rejected – and probate delayed by months.
- ✗ **You're legally liable.** As an executor, you are personally responsible for tax, valuation, and distribution errors – even if you didn't know better.
- ✗ **You're on your own.** HMRC and the Probate Registry offer limited help. You're left navigating legal and tax forms, often while grieving.
- ✗ **Missed tax-saving opportunities.** Without expert advice, many families overpay inheritance tax or trigger avoidable capital gains tax bills.

### And That's Without Mentioning The Time and Emotional Costs:

- **Application delays:** Average 4-6 months when DIY applications are rejected
- **Family pressure:** Beneficiaries waiting for inheritance while problems are resolved
- **Stress compounding:** Legal complications during an already difficult time
- **Opportunity costs:** Your time investment in research and correction
- **Legal liability issues:** Worry of being personally responsible for mistakes
- **Endless admin:** Hours chasing banks, insurers, and pension providers for information
- **Confusing paperwork:** Wrestling with forms, jargon, and shifting government guidance
- **Family conflict:** Strained relationships from disagreements over delays or errors
- **Emotional toll:** Reliving grief repeatedly while dealing with bureaucracy
- **Lost peace of mind:** Constant anxiety about whether you've "done it right"

## Want to talk things through with an expert?

To book a free consultation call, scan the QR code below or visit:

[www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered](http://www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered)



# Your Three Probate Options: Detailed Analysis

## Option 1: Complete DIY Probate

**Cost:** Court fees only (currently £300 + £16 for each official copy for estates over £5,000)

**Time Investment:** 20-30 hours minimum

### Requirements for Success:

- Extensive knowledge of inheritance tax rules and exemptions
- Understanding Capital Gains Tax implications
- Understanding of property law and joint ownership types
- Ability to accurately complete complex legal forms
- Time to research and verify all requirements
- Willingness to accept personal liability for errors

### Common Failure Points:

- Misunderstanding inheritance tax reporting requirements
- Incorrect estate valuations
- Property ownership classification errors
- Missing or incorrect supporting documentation
- Deadline compliance issues

## Option 2: Full Solicitor/Complete Service

**Cost:** £4,000-£15,000+ depending on estate complexity

**Timeline:** 9-12 months typically

**Control:** Minimal - you hand over all decisions about the deceased person's finances

### When This Makes Sense:

- Genuinely complex estates
- Contested wills or family disputes
- Unlimited budget with preference for zero involvement

### Drawbacks:

- Extremely expensive for routine estates
- Loss of control over financial aspects and timing
- Impersonal service from large firms
- Significant delays common

## Option 3: Assisted DIY Probate Service

**Cost:** £1,495 + VAT for excepted estates / £3,500 - £4,800 where IHT400 required

**Timeline:** 6 - 8 weeks for probate, 3 - 6 months total completion

**Control:** You maintain control while experts handle complex aspects

### What's included:

- Complete inheritance tax reporting and calculations
- Professional probate application preparation and submission
- Will verification and legal compliance checks
- Property ownership classification verification (tenants in common vs joint tenants)
- Unlimited support throughout the entire process

### What You Handle:

- Gathering asset valuations and basic information
- Obtaining the original Will
- Closing accounts after probate is granted
- Distributing personal possessions
- Final estate distribution with guidance
- Paying liabilities

To secure your Assisted Service slot for this month, all we need is a refundable £50 deposit - visit [berkeleyweston.co.uk/deposit](https://www.berkeleyweston.co.uk/deposit) to make your deposit now.



## With Berkeley Weston's Assisted Probate Service:

- ✓ Probate usually granted in 2-4 weeks, not 6-12 months.
- ✓ Fixed fee agreed at the outset – no hidden costs, no % of the estate or hourly rates. Includes expert inheritance and capital gains tax advice.
- ✓ Professionally prepared by our expert team – handled with care and precision to ensure your application is accurate and ready for approval by the Probate Registry.
- ✓ Includes a free post-probate advice call – we guide you through the steps you need to take to close your loved one's estate, and offer practical tips to get your own affairs in order, giving you total peace of mind for the future.

To book a free consultation call, visit:

[www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered](https://www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered)

# Client Success Stories

## Case Study 1: Andrew's Professional Challenge – Even Experts Need Experts

Andrew Botterill, a financial advisor with 30 years' experience, was co-executor alongside a chartered accountant for his father's estate requiring inheritance tax payment.

**The Challenge:** Despite their combined professional expertise, they found the IHT400 inheritance tax account overwhelmingly complex, requiring 11 additional forms with ambiguous HMRC guidance that "eroded our confidence."

**Our Solution:** We completed all IHT400 forms and calculations, identifying a valuation error they'd missed that saved over £12,000 in unnecessary inheritance tax.

**Results:** HMRC confirmed the application within 4 weeks without queries. Probate granted in just 3 weeks (they'd expected 2-4 months). And significant tax savings made, through expert knowledge.

**Andrew said:** *"Berkeley Weston's assisted service seemed ideal. It allowed us to handle some of the groundwork while ensuring we avoided mistakes that could prolong an already lengthy process. Phil identified an error we had made in valuing the estate, which ultimately saved us over £12,000."*

## Case Study 2: The Emotional Relief Factor

Beyond the technical expertise, clients consistently report the profound emotional relief our service provides during an already difficult time.

**Jonathan Battersby's Experience:** *"I don't think people realise what you are going through mentally when applying for probate. It can be really stressful just thinking about it - after all, you've just gone through bereavement and already have enough to deal with... Samantha at Berkeley Weston put me at ease straight away, in a sympathetic way that was really reassuring. What I thought was an insurmountable problem in my mind suddenly became very simple."*

**Robert Brooks' Relief:** *"By the time I had finished all my research on what needed to be done, I felt somewhat overwhelmed, had become concerned about how I was going to manage it all and had even begun to put off sorting the whole thing out... By the time I came off the phone, it was like a weight had been lifted from my shoulders."*

**The Support that Matters, as Robert continued:** *"I also knew that if I had any concerns that I could ring Samantha or email Samantha (or any of her colleagues) and that I would receive a very quick response, which turned out to be the case as the majority of my emails have been replied to almost immediately. This clearly has made the process much easier to deal with and very reassuring that there is always someone there ready to help."*

# What Makes Berkeley Weston Different: Small, Personal, Professional

Unlike large legal firms or corporate probate services, Berkeley Weston is a small, family-owned business with just four dedicated team members. This isn't by accident - it's by design.

## Why We Choose to Stay Small

**Personal Service Over Volume:** We deliberately limit the number of families we work with each month to ensure every client receives the personal attention they deserve. You'll never be just another case number in our system.

**Direct Access to Experts:** When you call, you'll speak with Phil Weston, Samantha Pettit, or Sarah Bee - the same people who will handle your probate. No call centres, no junior staff, no being passed around departments.

**Family Understanding Family:** As a family business, we understand that probate isn't just about legal forms and tax calculations - it's about honouring a loved one's final wishes during one of the most emotionally challenging times in your life.

## The Berkeley Weston Difference in Practice

**Paul Fletcher appreciated the human approach:** *"It is always a worry when you use a 'professional' but you do not know the person or company, can you trust them? Will they do the right thing? But I can assure you this team are 100% the real deal and couldn't have been any more helpful and understanding."*

**Gerald Hardiman found comfort in the personal support:** *"Your help I found very comforting when it came to dealing with the paperwork, which I found most difficult at the time... thank you for taking the weight off my shoulders and help in dealing with the necessary formalities."*

**Anne Charlton was impressed by the responsiveness:** *"You are by far a first class example of how a company should operate... I cannot thank you enough and am more than grateful for all your patience and help at this time."*

**Mike Pitson praised the communication:** *"You have acted quickly and accurately to ensure a fast efficient conclusion to my late father's affairs. Additionally your communication has been first class."*

## Quality Over Quantity

### Limited Monthly Capacity:

We intentionally work with only a small number of families each month. This means you receive:

- Dedicated attention from experienced professionals
- Quick response times to questions and concerns
- Careful, thorough handling of your specific situation
- Personal relationships rather than transactional service

### 20+ Years of Focused Expertise:

While we're small, our experience is vast. Phil Weston has specialised exclusively in probate for over two decades, helping more than 36,000 families. This focused expertise means we've encountered virtually every probate scenario and know exactly how to handle complex situations efficiently.

### The Personal Touch That Matters:

As Dr. Alison Halstead noted: *"I came across Phil Weston and Berkeley Weston's probate support. I downloaded their guide and spoke to Sam, who immediately reassured me with clear, practical advice... They were prompt and professional, acknowledging documents immediately."*



## What This Means for You

When you work with Berkeley Weston, you're not just hiring a service - you're partnering with a small team of dedicated professionals who genuinely care about getting your probate right.

You'll have our individual email addresses, and a mobile contact number for customer service from day one, and you'll never feel like you're bothering us with questions.

This personal approach, combined with our specialised expertise, is why even experienced professionals choose us over larger firms. We provide the knowledge and efficiency of specialists with the care and attention of a family business.

**Limited availability means we can't help everyone - but for the families we do work with, we ensure an exceptional experience.**

To book a free consultation call, scan the QR code below or visit:

[www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered](http://www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered)



# Meet the Berkeley Weston Team



**Phil Weston, Founder & Lead Probate/IHT Specialist**  
*20+ years probate experience, 30,000+ successful applications*

Phil established Berkeley Weston Ltd in 2004 after recognising the need for accessible, expert probate guidance. His DIY Probate Guide has become the UK's leading resource for estate administration. Phil handles inheritance tax matters and personally oversees all probate applications to ensure accuracy and compliance.

**Samantha Pettit, Private Client Specialist**  
*Qualified solicitor, 8 years at Berkeley Weston specialising in probate and estate administration*

Samantha studied law at Leicester and qualified as a solicitor in 1999. With over two decades of experience in Private Client services, she has drafted thousands of Wills, managed complex probate cases, and headed Private Client departments at Legal 500 firms across the West Midlands. Samantha has also served as a Business Mentor for The Prince's Trust and provided pro bono legal advice through community clinics. Her transition to Berkeley Weston allows her to combine legal expertise with the personal, compassionate approach our clients value.



**Sarah Bee, Operations Manager**  
*9 years Berkeley Weston experience, probate operations specialist*

Sarah joined Berkeley Weston Ltd in 2016 as an apprentice with no prior probate experience. Over nine years, she has developed comprehensive expertise in probate processes and operations. As Operations Manager, Sarah oversees day-to-day operations, ensuring every probate application receives meticulous attention and no critical documents are overlooked. Her hands-on experience and operational excellence ensure consistently exceptional results for clients.

**Ellie Weston, Marketing Assistant**  
*Degree Apprenticeship in Digital Marketing*

Ellie joined the Berkeley Weston team in 2025 whilst pursuing her degree apprenticeship in Digital Marketing at Nottingham University. As the newest family member to join the business, she brings fresh perspectives to client communications and helps ensure our educational resources reach the families who need them most.



# Is Our Assisted DIY Probate Service Right for You?

## Ideal candidates:

- Want expert handling of legal and tax compliance
- Prefer to maintain control over estate decisions
- Comfortable with basic administrative tasks
- Value ongoing support and peace of mind
- Seek significant savings compared to solicitor fees

## The Assisted DIY Probate Service Includes:

- ✓ **Complete inheritance tax reporting and calculations** - All forms completed accurately
- ✓ **Professional probate application** - Expert preparation and submission
- ✓ **Will verification and checking** - Identifying potential legal issues
- ✓ **Property ownership verification** - Confirming joint tenancy classifications
- ✓ **Unlimited ongoing support** - Phone and email assistance throughout
- ✓ **Post-probate consultation** - Guidance on proper estate completion
- ✓ **100% satisfaction guarantee** - Complete confidence in our service



## Investment and Process

### For Inheritance Tax Excepted Estates:

£1,495 + VAT

### For Estates requiring IHT400 forms:

Due to the complexity and variability of these estates, fees are assessed individually during your free consultation, but will be fixed at outset between £2,995 - £3,995 + VAT.

### As Jonathan Battersby discovered:

*"Their quote came back quickly and was exceptionally reasonable... Less than half of the cheapest quote I'd so far received, and the best, most significant £4,000 I've ever spent in my life for the peace of mind."*

# Our Simple Process

1. **Make your deposit** by visiting [berkeleyweston.co.uk/deposit](http://berkeleyweston.co.uk/deposit) to secure your slot for this month. It's fully refundable if you end up not proceeding with us.
2. **Your consultation** - We assess your situation, determine inheritance tax and capital gains tax requirements, and provide transparent pricing
3. **Send documentation to us** - Death certificate, Will, and our asset/liability forms
4. **We prepare everything** - All inheritance tax forms and the probate application completed professionally
5. **Pay fees then application submitted** - HMRC IHT reporting first, then probate application
6. **Probate granted** - Usually within 6 - 8 weeks of probate application
7. **Ongoing support** - We guide you through estate completion with unlimited assistance

## Common Questions About Our Service

### "How quickly will probate be granted?"

Our professionally prepared applications typically receive probate within 4 weeks. Our expertise means applications rarely face queries or delays.

### "What if I need help after probate is granted?"

Our service includes unlimited support throughout the entire estate administration process, plus a dedicated post-probate consultation to ensure proper completion.

### "Can the fee be reclaimed from the estate?"

Yes, our service fee is a legitimate estate expense and can be reclaimed from the deceased's assets after probate is granted.

### "What if the service doesn't meet expectations?"

We offer a 100% satisfaction guarantee. If you're not completely satisfied, we won't charge you.

### "How do I know if my estate requires IHT400 forms?"

This is exactly the type of complex determination we handle during your free consultation. The rules are intricate and mistakes are costly.

## Taking Action: Your Next Steps



**Make your deposit to get started**  
(or book a call to talk it through)



Visit [www.berkeleyweston.co.uk/deposit](http://www.berkeleyweston.co.uk/deposit)



Email [support@berkeleyweston.co.uk](mailto:support@berkeleyweston.co.uk)



Call our office on 0116 279 5044

# Visit [berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered](https://berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered) and you'll get:

- Assessment of your specific requirements
- Explanation of exactly how our service works
- Answers to all your probate process questions
- Confirmation of service suitability for your situation
- Clear guidance on next steps
- No obligation or pressure to proceed

## Still Considering DIY?

Before making this decision, I strongly recommend booking a consultation regardless. After the consultation you will have gained peace of mind and be fully informed about how to proceed with your own individual probate requirements.

The consultation provides valuable insights even if you ultimately decide to proceed independently, and there's no obligation to use our service.

## A Final Word on Making the Right Choice

Probate represents one of the most significant responsibilities you'll undertake. Your decisions affect not only timely estate distribution but also your personal legal and financial liability.

The question isn't whether you're capable of handling probate - it's whether you should, given the complexity, risks, and alternatives available.

Our Assisted DIY Probate Service provides the specialised expertise you need for complex legal requirements while preserving your control over the estate. At fees from £1,500 including VAT, it offers exceptional value compared to solicitor fees of £4,000-£15,000+.

More importantly, it provides peace of mind during an emotionally challenging time, ensuring your loved one's affairs are handled correctly and efficiently.

**The choice is yours, but you don't have to make it alone.**

### ***Phil Weston***

Founder, Berkeley Weston Ltd: *20+ Years Probate Expertise, 36,000+ families helped*

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#### **Contact Information**

**Address:** Berkeley Weston Ltd, Business Box, Oswin Road, Leicester LE3 1HR

**Phone:** 0116 279 5044

**Email:** [support@berkeleyweston.co.uk](mailto:support@berkeleyweston.co.uk)

**Website:** [www.berkeleyweston.co.uk](https://www.berkeleyweston.co.uk)

**Free Consultation:** [www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered](https://www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered)

*This guide provides general information and should not be considered comprehensive legal advice. Probate requirements vary based on specific circumstances. Professional consultation is recommended for all estates.*

# Ready To Take The Next Step?

Don't navigate probate alone when expert help is just a phone call away.



## Book Your FREE Consultation Call:



Visit [www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered/](http://www.berkeleyweston.co.uk/your-probate-inheritance-tax-questions-answered/)



Email [support@berkeleyweston.co.uk](mailto:support@berkeleyweston.co.uk)



Call our office on 0116 2795044

## During your FREE consultation, we'll:

- Assess your specific probate requirements
- Explain exactly how our Assisted Service works
- Answer all your questions about the process
- Provide transparent pricing for your situation
- Give you clear guidance on the best next steps
- No obligation. No pressure. Just expert guidance.

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**Nigel Miller:** *"As a retired accountant I have spent most of my working life completing a variety of forms for HMRC. The Inheritance Tax form was new to me, first attempt showed that an amount of tax would be due. A free consultation with Samantha from Berkeley Weston suggested that there would be no IHT due. I then took the option of their assisted probate."*

**Susan Davies:** *"An excellent service. Never having dealt with probate, it can seem overwhelming, I came across Berkeley Weston online, they offered a professional service at a competitive price, also quicker than using a solicitor. From the first phone call I was put at ease & they carried me through the probate application process with precise & helpful instructions. Phil, Samantha & Sarah are true professionals, I would not hesitate to recommend Berkeley Weston."*

**Steve Dalton:** *"A first phone call with Phil to chat over with no pressure, just recommendations and suggestions lead me to purchase the probate service. Best move I made."*

**John Osborne:** *"Following an initial phone consultation I realised I would have to deal with inheritance taxation prior to probate application... All subsequent phone enquiries were answered promptly and efficiently and I would definitely recommend this company for their excellent professional assistance."*

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### Berkeley Weston Ltd

Business Box, Oswin Road, Leicester LE3 1HR

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