



Dealing with Probate single-handedly can be overwhelming.

Finding that you have a massive Solicitor's bill is heart-breaking, particularly when overcoming the grief of losing someone you love.

Fix your probate costs with the National Federation of Funeral Directors

Typical Minimum Solicitor Fees* at today's rates.

£500k estate **£11,250.00 +VAT**

£750k estate **£15,750.00 +VAT**

Typical Pre Paid Probate Fees with a **National Federation of Funeral Directors** Probate Plan (no hidden extras). **Price Fixed Forever.**

<u>Estate Value</u>	<u>Our Fees</u>	<u>You Save</u>
£500k estate	£3,250.00 or £275.00 p/mth for 12 months	£10,250

*Based on Law Society's fee recommendations to their members. Many charge more with various hidden extras

Call Our Hotline Today!
01903 207 808

Website: www.nffd.org.uk
Email: info@nffd.org.uk

WHAT IS PROBATE?

The term 'Probate' is widely used to describe what happens to someone's property, money and possessions - their estate - when they die. This is also known as 'estate administration' or 'administering an estate'.

The process involved in Probate can be complex and time consuming. It involves things like:

- Establishing exactly what the person who dies owned
- Notifying government departments, like the Passport Office, DVLA and HMRC
- Ensuring that all assets are held securely and protected from damage or theft
- Preparing Inheritance Tax forms, calculating any tax due and ensuring payment
- Dealing with online accounts belonging to the deceased
- Applying for and obtaining the Grant of Representation from the Court
- Identifying all those entitled to inherit from the estate
- Closing bank accounts, collecting money due on the estate, selling property
- Paying all debts, including Mortgages, Credit Cards and Loans
- Finalising Income Tax for the deceased
- Preparing estate accounts to the beneficiaries
- Distributing the remainder of the estate to the beneficiaries

HOW MUCH DOES PROBATE COST?

Dealing with the estate administration and being responsible as the personal representative, is not only time consuming but also means that if you do something wrong, even unintentionally, then you can be personally liable and may have to put right any wrongdoing and settle any financial loss out of your own pocket.

Which is why many people choose to appoint a professional to act as their personal representative. However, this can prove to be VERY expensive. Many professionals will charge a percentage - usually around 2.5% -of the value of the estate, regardless of the amount of work required, or the complexity of the estate.

Typical Minimum Professional Fees* at today's rates.

£500k estate **£11,250.00 +VAT**

£750k estate **£15,750.00 +VAT**

*Based on Law Society's fee recommendations to their members. Many charge more with various hidden extras

PREPAID PROBATE PLANS

An alternative way to pay for these probate costs while removing ALL the stress and burden from your loved ones is by purchasing a Prepaid Probate Plan.

Just make one phone call to us and we take care of everything.

We charge a fixed fee starting at just £3,250 for a single person or £3,850 for a couple, this including VAT. See how this compares:

Typical Pre Paid Probate Fees with a **National Federation of Funeral Directors** Probate Plan (no hidden extras). **Price Fixed Forever.**

<u>Estate Value</u>	<u>Our Fees</u>	<u>You Save</u>
£500k estate	£3,250.00 or £275.00 p/mth for 12 months	£10,250
£750k estate	£3,850.00 or £325.00 p/mth for 12 months	£15,050

WHAT'S INCLUDED

Assisting your loved ones with registering the death.

Ensuring all assets are secure and protected during the probate process.

Advising your loved ones on the terms of your Will or the intestacy provisions and discuss the duties of the executors.

Identifying, valuing and collecting assets.

Calculating the Inheritance Tax, submitting to the HMRC and arranging payment.

Ensuring relevant Inheritance Tax exemptions and reliefs are fully utilised.

Ensuring beneficiaries receive their full entitlement under your will or intestacy.

Corresponding with HMRC to finalise any income tax and capital gains matters.

Updating beneficiaries throughout.

Ensuring payment of your debts and liabilities.

Preparing estate accounts and distributing to your beneficiaries.

WHAT'S NOT INCLUDED

Dealing with any assets located outside of England and Wales.

Tracing missing or unknown beneficiaries.

Business or farming advice.

Dealing with any disputes or claims.

The beneficiaries' personal taxation.

Financial advice on the suitability of the disposal of assets.

Dealing with any investigations by Government departments, such as HMRC or the benefits office.

Ongoing management of any Trusts arising from the estate, including Will Trusts or where you are a beneficiary of a Trust.

Preparing deeds if required by the Court or by the beneficiaries.

3rd party fees payable, known as disbursements. Including things such as Probate Court fees, estate agency fees and asset valuations.

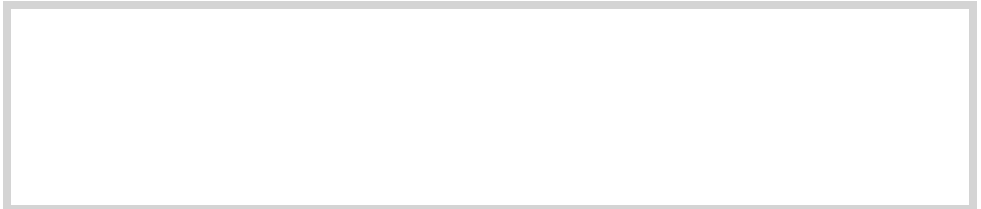
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