When a Client Dies

The adviser-to-executor handover guide

The adviser may hold the clearest map of the client's investments and decisions. The person who calls may be grieving, under pressure - and not yet authorised to give instructions or receive the file.

The portfolio statement is only one part of the executor's evidence problem.

1

Record the notification - do not treat it as proof of authority

Record who reported the death, when, what evidence was supplied, the caller's stated relationship, urgent issues and the colleague who owns the case. A family relationship, possession of the will or previous involvement under a power of attorney does not answer every authority question.

2

Stop relying on an authority that ended at death

A lasting or enduring power of attorney ends when the donor dies. Do not continue accepting instructions merely because the caller acted as attorney during the client's lifetime. Use the firm's bereavement and legal escalation procedure.

3

Separate notification, information and instruction

Ask three different questions: who may notify the firm; what limited process information can be given now; and who may receive documents, give instructions or deal with an asset? Record each answer and the evidence relied upon.

4

Preserve the evidence

Keep account and policy references, ownership information, date-of-death holdings and balances, relevant nominations or trust records, material recommendation history, pending transactions, fees and income. Preserve the original record and log what is later supplied.

A clean handover changes what happens next

The adviser supplies an intelligible evidence trail. The personal representatives and their professional advisers decide how that evidence affects the estate.

5

Make valuations usable - without presenting them as the tax answer

State the valuation date, time where relevant, method, accrued income, currency and whether the figure is provisional or final. The estate must still consider other assets, debts, gifts, trusts, exemptions, reliefs and reporting requirements.

6

Protect confidentiality and living people's information

UK GDPR does not treat information about a deceased person as personal data, but that does not make the file freely available. Duties of confidence may continue, and the file may contain personal data about beneficiaries, relatives, joint owners or other living people.

7

Reduce avoidable distress

Give clear next steps, one case owner and a realistic update date. Record what has arrived, what remains outstanding and which questions require a probate practitioner, solicitor, conveyancer or tax adviser. Good systems stop representatives repeating the same information.

THE HANDOVER TEST

Could a newly appointed executor understand what exists, what has been valued, what remains restricted and who must act next - without reconstructing the client's financial history from the beginning?

What ProbateHelp is asking

This is a working draft for professional review. Which step would fail inside a real advice firm? What evidence is most often missing? Would a one-page handover record help accredited later-life advisers? ProbateHelp will correct the resource before discussing wider use.

Boundaries and sources

ProbateHelp helps executors organise estate-administration tasks, documents, dates and progress. It does not determine authority, entitlement, tax liability or will validity, and it does not replace regulated financial, legal or tax advice.

Primary sources checked 15 August 2026: FCA consumer-support and vulnerable-customer good-practice publications; ICO guidance on deceased and living people's information; GOV.UK guidance on powers of attorney, probate applicants and date-of-death estate valuation. Full links: probatehelp.uk and the accompanying review pack.