

Sajid Mohammed Abbas Khan

Student ID: 2229444

Attendance Note

Attending Ron Roland regarding late sister's estate – Dawn Evans

Deceased Full name: Dawn Evans

Date of Birth: 19 January 1950

Date of Death: 1 March 2026

Address: 99 Castle Street, Swansea, SA1 6FT

Occupation: Retired school teacher

Client confirmed this is Dawn's last valid will. Death a shock.

Family

Client Ron Roland is Dawn's brother and one of the named executors.

Dawn was formerly married to Colin Evans. The marriage ended in divorce in 2011. Divorce was finalised and settled. No further payment was due to him. Colin is wealthy and inherited lots of money from his aunt and is unlikely to make a claim against the estate. He is well informed of the will which the client showed Paul, his son.

Dawn had only one child, Paul Evans, aged 45, who is married to Helen with 2 children, Gail Evans, aged 19 and Seren Evans, aged 16.

Dawn's twin sister, Carys Knight, aged 75, is also a named executor but prefers not to act as she has cancer. The client wants to know if he can act alone.

Carys has two twin children Fiona, aged 36, and Jack, aged 36.

Jack died after Dawn, and he did not leave a will. He is survived by his wife, Maureen and has no children.

Assets

Property

2-bedroom terraced house (sole name)

Value: £250,000

Mortgage-free.

Bank Accounts (all sole names)

Natwest Current Account: £3,000

HSBC savings account: £10,000

Santander savings account: £5,000

Investments

500 Shares in ABC plc have been sold 2 years before death.

Roland holds shares worth £1,000.

Personal belongings

Estimate value: £2,000

Insurance

Life Insurance policy with Life Co. Limited

Payment: £10,000 due to the Estate. This will be paid to personal representatives.

Client registered Dawn's death and paid for 3 death certificates out of his own money.

Pension

I asked about pensions. According to the client, Dawn had a State occupational pension (£2,500 per month)

The client did not know whether a lump sum amount was due.

Specific Gifts (Will)

The carriage clock to Paul Evans no longer exists (burgled). Value £50

500 shares in ABC plc were sold 2 years ago.

£500 cash to each granddaughter (Gail and Seren)

Debts

Funeral expenses: £5,100 paid by client

Cost of Death Certificates: paid by client

Marks & Spencer Credit Card: Balance £200, paid fully every month.

Gifts during her lifetime:

None within 7 years before her death.

Advice

1. Executors:

Colin cannot act due to his divorce from Dawn.

Carys has preferred not to act as she is suffering from cancer.

She may renounce or reserve power, allowing Ron Roland to act as sole executor.

2. Specific Gifts (Ademption):

Carriage clock to Paul and 500 shares of ABC plc to John are specific gifts. As these items were not held by Dawn on death, there is an issue of ademption. Hence, beneficiaries will not get anything. However, the £500 cash gifts to Gail and Seren are pecuniary, so these gifts will be paid from the estate provided there are sufficient funds available.

3. Residue:

Client queried entitlement under residue.

Residue is left to the children of Carys (Fiona and Jack)

As Jack survived Dawn but died intestate, his share will pass to his estate and be distributed in accordance with the intestacy rules. As Jack has no children but was married, his wife, Maureen, is expected to inherit his share.

Fiona inherits her own share.

4. Client is also concerned regarding IHT:

Inheritance Tax (IHT)

Nil Rate Band: £325,000

Estate estimate:

Property: £250,000

Bank Accounts: £18,000

Life Insurance policy: £10,000

Personal belongings: £2,000

Estimated Total Value: £280,000

No lifetime gifts within the last 7 years before death.

Therefore, no inheritance tax would seem payable.

Pension Lump sum payment:

The deceased's age at death does not determine whether inheritance tax is payable on pension death benefits. The key issue is whether the lump sum is payable to the estate or directly to a beneficiary. If payable to the estate, it will be included for inheritance tax purposes. If paid outside the estate, it will usually not be subject to inheritance tax, although income tax may be payable as the deceased was over 75.

5. Reimbursement of Expenses:

The client has incurred all the costs associated with the funeral and death certificates. The client can be reimbursed from the estate before distributing it among the beneficiaries.

Next Steps

Send a detailed advice letter to the client with regards to the executors, how the estate will be distributed, and if there is any inheritance tax to be paid (via email/post).

Client to provide:

Copy of the Life insurance policy.

Receipts for funeral expenses/death certificates.

If necessary, formal valuations should be sought, especially regarding the property, so that an accurate assessment of the estate can be made.

Apply for a grant of probate.

The client is retired and wishes to administer the estate himself, but can consider further advice.

Signed Trainee Solicitor: Sajid Khan

Dated: 1 May 2026

Partner's name: Ida Mathews