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MONEY BOX LIVE

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LEWIS: Hello. A death in the family is always difficult, and if you're named as an executor of the will, you can find yourself taking on a strange and complex job at a difficult time. Paying a professional is an option, though the cost can be high. Doing it yourself is of course another, but that can be fairly daunting. So today's Money Box Live answers your questions about probate. The executor has to establish the value of the estate - adding up assets, taking off debts - and unless it's very small, they have to get permission to administer it from the Probate Registry. After that any inheritance tax has to be paid. Some cash assets can be used for that, but if there isn't enough the money may well have to be borrowed. Only then can the estate be distributed to the heirs in accordance with the will. If there is no will, the process is similar but more complicated. So if you're expecting to administer an estate and if you're named in anyone's will as an executor, you may have to do it at some point. Or perhaps you're administering an estate now and want to know where you can get help. Whatever your question on probate - called confirmation in Scotland - the number to call: 03700 100 444. Or you can email us through our website, bbc.co.uk/moneybox. Now with me today to answer your questions on probate are Nicola Plant, who's a partner with solicitors Thomas Eggar; and Christine Green, a partner with lawyers Veale Wasbrough Vizards. Both are members of the Society of Trusts and Estate Practitioners and of Solicitors for the Elderly. And in Edinburgh, to deal with Scots law questions, Alan Barr, a partner with Brodies and the Director of Legal Practice at the University of Edinburgh. And our first question is from Jacqui who's in Gloucester. Jacqui, your question?

JACQUI: Hi there. I have to say I'm in Cirencester, not Gloucester ...

LEWIS: Sorry, Gloucestershire - Cirencester, yes.

JACQUI: ... but, yes, we'll skim over that. I'm so glad you've got this programme happening because my dad died just 2 weeks ago nearly ...

LEWIS: I'm sorry.

JACQUI: ... and so I'm in the middle of helping my mother sort all this out and she's named as the executor. My very first element of my question is what the hell does grant of probate mean because it's a confusing term? My mum thought it meant she would be granted something as in granted money. So just a sort of demystification of what it is and why we have to do it and is there legislation would be really helpful for starters for me.

LEWIS: Okay, well let's start. We've got two solicitors here in London and one in Edinburgh, and let's start with Nicola Plant. Nicola?

PLANT: Yeah. Jacqui, the grant is effectively the key which opens up the assets for your mother. So it's where the court officially confirms your late father's executors and their appointment, so that it gives them a piece of paper that they can then go to the asset holders with, saying yes we are the executors officially, and then they will release the assets. The good news is that there's no strict time limits on when you go to apply for the grant of probate. So you'll need to obviously register your father's death and you can take time obviously if you haven't had the funeral yet.

JACQUI: No, we've done all that bit.

PLANT: Right. Well when you're ready, then you, your mother will need to go along and see a solicitor or go to the Probate Registry and you can start the ball rolling. But there's no strict time limit unless your mother needs access to the funds.

LEWIS: Jacqui, did your father leave a will?

JACQUI: Yes, he left a will. My mum's the sole inheritor.

LEWIS: And was a lot of the property jointly owned, like a jointly owned home?

JACQUI: Yes, yes. And the solicitor has the deeds, the title deeds to the house. What he was saying to us was that because my dad owned shares, mum had to go through this process of granting probate; when some of the banks we went to for an ISA he had didn't seem to be concerned about that. So that's where it started getting confusing.

LEWIS: Yes, I mean it's often the case with a small estate where things are jointly owned between a husband and wife and one of them dies that you don't need probate. Christine Green?

GREEN: Yes, that's right. But if there are assets in your father's sole name, then sometimes you will need the grant, yes ...

JACQUI: Ah!

GREEN: ... and some banks will release accounts usually under £5,000 without a grant.

JACQUI: Yes, okay.

GREEN: But shares, I'm afraid, you probably are going to need to get a grant of probate for those. And, as Nicola said, it is like a badge of authority for the executor. It means no more than that. And the process isn't horrendously complicated. The Probate Registry will talk you through it.

LEWIS: So grant of probate just means a legal document that says you are the executor and you can have these assets and you have the legal job of distributing them to whoever's mentioned in the will. It's one of those silly, old-fashioned terms that law... I won't say

lawyers love because they probably hate them as well.

GREEN: It's also a means to raise the taxes because if there's tax due on the estate, you can't get the grant until the tax has been paid.

LEWIS: Right. Yes, well the Revenue always wants its share. But it sounds in this case as if there may well not be and everything's going to the wife.

JACQUI: And the bit that confused me is that the banks said if though we had to go for grant of probate in relation to the shares, then they would (even though the amount was below that £5,000 limit) they would need to see that.

PLANT: Yes. Just get several copies.

LEWIS: Yes. That's another tip, I think, when people die - get several copies of everything because people are going to want to see original documents and you can get original official copies at the time. There's also a very helpful line strangely that the Revenue runs called the Inheritance and Probate ... Inheritance Tax and Probate Helpline. There's details of links to that on our website: bbc.co.uk/moneybox. And I must say I've always found them very helpful to people. They're used to people who are emotionally upset and really have never done this before, so I do recommend a call there. Thanks very much for your call, Jacqui. I hope that was helpful to you and your mother. Margaret next ...

BARR: (*over*) Just to say in Scotland, Paul ...

LEWIS: Oh I'm sorry Alan, yes.

BARR: Not at all. It's just to say that it's also a grant in Scotland, a grant of confirmation. And confirmation gives again a clue to what it's about. It's the court confirming that the right person - whether it's a testate estate with a will or intestate - the right person is going to be looking after the assets.

LEWIS: Okay. That was Alan Barr in Scotland. As I can't see him, he had to butt in. Alan, thank you very much for that contribution. Things similar, but slightly different in Scotland. Margaret from Kent is next. Margaret, your question?

MARGARET: My question, Paul, is how can one renounce being an executor?

LEWIS: And why do you want to do that, Margaret?

MARGARET: Because my brother has died insolvent and in his will he appointed his solicitor, his accountant and me as his executors. Quite understandably his solicitor and accountant have bailed out because they can't be paid, which leaves me as a single pensioner with no idea about how to go about this difficult task.

LEWIS: Okay. And when you say insolvent, you mean that he had much greater debts than the actual assets that he had?

MARGARET: His assets were about £450,000. His liabilities are probably over about £750,000.

LEWIS: Right, so he's £300,000 in debt and you're obviously concerned people are going to come to you for that.

MARGARET: Yeah.

LEWIS: Let me put it to our solicitors here. Christine Green?

GREEN: Well the first thing is don't do anything would be my advice. Don't touch the estate because once you start doing things or inter-meddle, as we lawyers say, then you are fixed with being an executor. But if you don't do anything, then you can renounce. You're not obliged to take up the role - and it seems that's what the solicitor and accountant have done here, as you say - and that would be my advice to you here.

LEWIS: And how does Margaret go about renouncing, Nicola?

PLANT: There is a specific form of renunciation that you need to complete and ...

LEWIS: And where do you get that from?

PLANT: Well you can either get onto a solicitor. Or in your situation, Margaret, you might find that the Probate Registry will help you. It's a one page document which you swear provided you haven't done anything in the estate already. Have you, Margaret?

MARGARET: Well no. I did phone up that wonderful helpline that Paul has just talked about ...

PLANT: Right.

MARGARET: ... and cried all over them.

PLANT: Yes.

MARGARET: And got passed onto a supervisor who then told me I had no option but to carry on.

PLANT: No, that's not true if you haven't actually written to any of the asset holders or done anything like that. What would happen is once all the executors have renounced, then if the creditors want to get hold of the assets that *are* there, it's up to them to take out what's called a creditor's grant and then they will all get a proportion of what's there based on what the liabilities are.

MARGARET: So basically if we all do nothing ...

PLANT: Yeah and renounce.

MARGARET: ... someone somewhere will do something?

PLANT: Leave it to them.

LEWIS: Yes because it's they who will benefit. And it's worth pointing out, Margaret, that you as a relative have absolutely no responsibility for your late brother's liabilities. No relative does unless they have taken them out jointly, which presumably in your case you haven't.

MARGARET: Oh what a relief. But who is 'they' who are going to take over as it were?

PLANT: It'll be solicitors appointed by the creditors. So once you've signed the form of renunciation, then if ...

MARGARET: Where do I get the form of renunciation?

PLANT: Go and see a solicitor.

MARGARET: But that means I'll have to pay them.

PLANT: It'll only be a small sum. It's something they can even get the trainee to do if you ask them nicely. But if the Probate Registry can't help you, I would go and see a local solicitor. But they will then appoint solicitors creditors. Now if you get contacted by any creditors, once you've done that you can simply send them a copy of the form of renunciation and tell them to leave you alone.

MARGARET: Oh, wonder...

LEWIS: Yes. And just to be clear, the Probate Registry is where? Is that in London or is there a local one?

GREEN: They're all over the country.

LEWIS: Look it up in the phone book basically?

GREEN: Yeah. But there will be a local one to you in Kent.

LEWIS: And Alan Barr in Edinburgh, anything particularly in the Scottish dimension?

BARR: Very typically similar but with a few little differences. It's the sheriff court that you would go to in Scotland to do this. But in terms of the estate would be bankrupt as such, but the same kind of procedure would apply. The creditors would be the ones who would have an interest in getting hold of that £450,000 (or a share of it) and they would take over the administration. There is not a form in the sense of an official probate form to renounce being executor, but you would do it in the same way.

LEWIS: And what would you advise, Alan, if somebody does come and knock at the door and say, "Your brother owes us £100,000. We want it from you"? What can you physically do at that point?

BARR: You can tell them that even as appointed executor, if you haven't done anything that you have no responsibility for the debts at all and send them away to do the work that's necessary to get hold of what assets that there are.

LEWIS: Okay, thanks very much for your call, Margaret. That's I'm sure a great worry for you and I'm sure other people do find themselves in that position. I'm going to take an email now, which is also about information. David says, 'Can you shed some light on how I find out what someone's will contains? My wife was told she'd be left something specific in a will, but' - I presume, I think from this the person has now died - 'but when she spoke to the person who was dealing with it, she said it wasn't her' and couldn't tell you who it was. 'How do I find out what's in someone's will?' Alan, how do you do that in Scotland?

BARR: In Scotland, once somebody has been appointed as executor, as part of that process the will is registered in the local sheriff court; and if you know the date of death or even close to the date of death and the area in which they died, you can do a search. Now you can do

some of this yourself or there are professional firms of searchers who will do this - again for quite a modest fee. There are also firms that will be interested in getting a percentage of anything that may be due to you, who would charge perhaps a bit more. But you can do a lot of this yourself, particularly if you know when and where the person's died, and you can certainly get hold of a will if it's been registered in these circumstances.

LEWIS: Yes and in England and Wales much the same?

PLANT: It's the same. It's the same here.

LEWIS: I think people are a bit surprised sometimes that a will, which is a very private document while you're alive, becomes a very public document once you've passed on.

PLANT: Yes, so be careful what you put in it.

LEWIS: (*laughs*) And the probate has begun to be dealt with. So you can go to the ... In fact there's a central Probate Registry in High Holborn where you can look at old wills back to 1858, I think ...

PLANT: That's right.

LEWIS: ... and find out exactly who left what to whom. Right, thank you very much for your email. That was an email from David. And we'll move onto the next call, which is Hilary who's calling us from Aberdeen. Hilary, your question?

HILARY: Oh hello. My sister and I were named as executors of our dad's estate. I've been granted probate and found the experience quite simple - followed the advice on the website, etcetera; filled in the forms and got that sorted. But we're now starting to close the accounts, and what I was wondering is what is the best type of account to use to collect the monies in because there's not a lot of money but there's a house to sell and obviously there's the proceeds from that, and the estate's to be shared between us. We want to make sure that we can show money going in and money going out and we want to be able to access it as and

when we want to, and that doesn't seem to be very easy.

LEWIS: Alan?

BARR: Yes, you're doing all of this yourself, not through a solicitor?

HILARY: No, we've got the probate and everything. That was quite easy.

BARR: Yeah. But you're going to do the selling and the like yourself?

HILARY: Yes.

BARR: Are you going to use a solicitor to do that?

HILARY: We will because we're in Aberdeen but the house is in England, so we'll have to get help.

BARR: I see. Well generally ... I'm not sure exactly the position with the English solicitor, but the solicitors would be certainly willing to hold the money in an account for the executors. If there are other monies involved, then you can open ... I would suggest that it's probably appropriate that you're able just to open a joint account for this. It will be as trustees, as executors of the estate. Now sometimes banks are a little reluctant to allow you to do this and it may ...

HILARY: (*over*) Oh we have ... Sorry, we have done that, but our problem is that they want to move the money as a lump sum into *one* account. They're only allowing electronic transfers and we can't just take money out as and when we want it. It's very restricted what we can do with an executor's account from what I understand.

LEWIS: Alan, Nicola is nodding here, so perhaps she can cast some light on this.

PLANT: Yes, I can see that issue. That with an executor's account, it is essentially a

temporary account while you're dealing with the estate, and what you need to do is make a decision as to whether you make distributions to each of you. Once you've got monies in there and you've paid the liabilities, then just make lump sum distributions to yourselves and then eventually wind it up.

LEWIS: But that's what you would do anyway, isn't it? Because there are two beneficiaries, the executors have to give half each to the beneficiaries ...

PLANT: Yeah.

LEWIS: ... so there must be a means of getting the money out of the executor's account in bits rather than all at once?

PLANT: Yes, I'm surprised that ...

HILARY: It's NatWest and they've said the money can only be transferred to one nominated account.

PLANT: And can you use it online?

HILARY: Well ...

LEWIS: Everyone seems a bit puzzled about that.

HILARY: No, they won't let us do that because it has a no ops marker, no operations marker on it because it's an executor's account.

LEWIS: Is it that you're trying to take little bits out for expenses and things like that, or are you actually finding ...

HILARY: It's partly that - yes, aha.

LEWIS: Yes. I think it may be that - you have to finally distribute the money.

PLANTS: Yeah, executor's accounts, they're never very user friendly.

LEWIS: Christine?

GREEN: If I could just say, a simpler thing might be to try to get NatWest to transfer the money into your solicitor's account, if they will pay it to them. Then the solicitor will distribute it as you require it. I mean solicitors will hold monies on their client account for you and distribute ...

BARR: And they can also pay expenses quite readily once they get money into their hands.

HILARY: Oh yes, there was no problem paying the funeral or anything like that, the funeral expenses. That was simple.

LEWIS: So it may be to get your solicitor to help sort it out. But it does sound as if the bank is being a little bit awkward, though I know these accounts are not like ordinary sort of current accounts that you can do what you like with. Thanks very much for your call, Hilary.

HILARY: Okay then. Thank you, bye.

LEWIS: Thank you. We'll take a couple of emails now. John says, 'If a solicitor is the executor, is their client the deceased?', which is an interesting philosophical question, isn't it? But do the beneficiaries have any right to question the executors - i.e the solicitor's fees? And of course he has his own personal story about his father dying and appointed a solicitor, probate granted, and the solicitor charged quite a lot and charged another £3,000 for administering the estate and feels he's not arranged things in the beneficiaries' best interests. He's tried to pocket the money is how John puts it. People do complain about solicitors' fees, I'm sure Christine. What's reasonable? I mean you know people see a fee of £3,000 and think goodness grief, good grief, that's a lot of money.

GREEN: Yes, well I know this is a common problem. I think the first thing to say in general is that before you instruct somebody to deal with your estate, a solicitor to deal with your estate, you should ask them to provide you with a clear quote on costs and a timescale. And solicitors are required to do that by the terms of our profession, so I would recommend that. Where a solicitor is an executor, then they are allowed to charge an extra percentage of the estate by the Law Society, but again that's for negotiation with the beneficiaries. And absolutely a solicitor has, even where they're appointed executor, they have to report to the beneficiaries on fees and the beneficiaries do have the right to challenge those fees.

LEWIS: You say it's by negotiation, but if a solicitor's been appointed in a will and says, "I'm going to charge 3%", it's a bit hard for the beneficiaries to say, "Oh no, you're not", isn't it? Nicola?

PLANT: Your duty is always to the beneficiaries. And so when one's wearing your executor hat, you do have to step back from your role as a partner to a certain extent. And if you think your colleagues, you know it's not justified, then you raise it internally. Ultimately you're accountable to the beneficiaries. So if you haven't done that, you would be in professional breach.

LEWIS: And Alan Barr, people do feel trapped, don't they sometimes, and you know banks sometimes insist on being an executor and they do have a very high scale of fees sometimes?

BARR: Yes they can do, and that is something to be very aware of when making your own will. Look to the future for your beneficiaries and think just what this might mean because if it's a percentage and there is a very valuable but quite simple asset, such as these days a house or other piece of property, then it may end up being very expensive. In terms of after the event, as it were, certainly in Scotland there's a kind of ultimate remedy that the beneficiaries can demand that it is assessed by an officer of the court called the 'accountant of court' who's in each of the sheriff courts in Scotland. And they will assess what work the solicitor has done and whether he or she is charging a fair fee for it, and it will take into account any agreements between them but it will also take into account whether your work has been unnecessary. And certainly as regards the collar for instance - you know if there has been any question of feathering his own nest, then that would emerge in such a process.

LEWIS: Yes. And there's something similar in England, isn't there?

PLANT: Yes.

LEWIS: Is it called taxing?

PLANT: Well it used to be called taxation. It's now assessment, I think. But ...

BARR: It's still called taxation in Scotland.

PLANT: Yes. But the other issue to think about as well when you're making your will is very often if individuals decide to do a cheap will either through the bank or other organisations, is that the cheap will, you know they won't realise that the condition is that you put the individual writing the will in as an executor.

LEWIS: So beware when getting someone to help you with a will, if they put their own name in it or their own firm's name in it.

PLANT: You pay one way or another.

LEWIS: Indeed. And I think Ray from Chipping Sodbury also has a question about charges. Ray, your question?

RAY: Yeah, it's a question really of where do you get information about going to probate? I've actually been through this process recently as an executor and I contacted my bank initially because I was quite confident they could handle it. They sent up an adviser from Exeter to see me here in Bristol. Because I'd already done quite a lot of the preparatory work, they said instead of charging me £6,000, their charge would be £3,000. I contacted my solicitor who did it eventually for £350. Now at a time when you're vulnerable, getting information that can save you an awful lot of money is very helpful. But I mean luckily I had the wherewithal, but I do find trying to get information on probate and where to go and who can handle it for you is not easy at all.

LEWIS: No, it is very difficult, I know. Though, as I say, the Inheritance Tax and Probate Helpline is good and it sounds as if your negotiating skills didn't leave you, Ray, even though you were ...

RAY: No, I didn't negotiate anything. I called my solicitor. I said, "What would the charge be?" and she said it would be around about £280, maybe £300.

LEWIS: Oh right, so you went with her?

RAY: Yeah, yeah.

LEWIS: Yes, right.

RAY: Instead of paying the bank half of their charges of £3,000.

LEWIS: Well done, well done. Okay, well thanks very much for your call, Ray. And let's take an email because this is a point many people raise. This is from Deborah who says, 'My father's left me some property in a will. Will I have to pay tax?' - she says capital gains tax, but I think she must mean inheritance tax - 'before I can have his house as I don't have that sort of money?' And from what you were saying, Nicola, you do have to pay the tax before you get probate and before you can sell the property?

PLANT: Well with property, often you can pay on what's called the installment options. So you would pay the first ... You can pay it in ten installments at 6 ... Is it 6 months or yearly?

GREEN: Yearly.

PLANT: Yearly, isn't it, yes.

BARR: First one's due 6 months ...

PLANT: (*over*) First one's due 6 months. That's it, 6 months. And so you can pay

installments. But if the property's sold, you then pay the difference. So she will need to pay the tax that's proportionate.

LEWIS: So she'd have to pay a tenth of the tax within 6 months in order to get probate?

PLANT: Yes.

LEWIS: Then she could sell the house and then she'd have to pay all the rest.

PLANT: Interest would accrue though.

LEWIS: Well, yes. And even a tenth, if it's a property that's very valuable and there's no other beneficiary, then it could be a lot of tax. Even a tenth of it could be a significant amount of money.

BARR: It also depends what's in the will. It may be that if there's other assets, then the other assets might be more readily realisable and they could be used to pay the house. And indeed if she's been left the house specifically, it may be that she is not due to pay tax; it's due to come out of the other assets.

LEWIS: Yes. And am I right that if the deceased has a sort of current account with cash in it, you can use that to pay tax?

BARR: Yes, there's a whole range of assets. Current accounts is a system, but also all kind of government savings including premium bonds, national savings certificates, gilt edge stock.

PLANT: And they will often transfer that without the grants. There's two things that the banks will release funds for before you get the grant. One is the funeral expenses and the other is payment of tax, and they'll send it straight to the Revenue.

LEWIS: Right, so the Revenue gets its money first - as usual. Right. And if you just can't sort any of that out and you have to pay the tax, is there a way of borrowing? Can you get a

short-term loan from a bank for this kind of thing?

GREEN: Yes. I have to say in my experience, and I don't know about yours, is it's quite difficult to get executor's loans now. But ...

PLANT: It's difficult and expensive.

LEWIS: It's difficult to get *any* loans now.

PLANT: And often if there's perhaps another relative, if one of the relatives can do it on a commercial basis. There are other ways of doing it. I have to say from personal experience I've never yet had to get a formal commercial loan because we've always found another way; or, as Alan says, there's always been other assets in the estate.

LEWIS: Yes, so a bit of creative thinking. It's an interesting question. Let's move onto Polly now who's calling from Otley. Polly has a question.

POLLY: Hello. I'm named in the will of a friend who died at the beginning of this month. I didn't know that her solicitors were also named as executors. I'm concerned that involvement of solicitors who are probably 100 miles from me and perhaps 50 miles from the property that will need to be sold is going to delay things and is going to incur costs which ultimately I suppose fall on the beneficiaries. I asked the solicitors whether they were happy for me to proceed on my own to execute the estate, to apply for probate, and they said no, that wasn't possible. And I wondered in view of the costs that are going to fall on the estate - some of the costs that have been referred to earlier in your programme - whether there's any more I can do about this? I see from one of the probate forms, advice guides, that there is something about people ... I think it said reserving their position, reserving title to apply for probate.

LEWIS: Right, well it is a tricky one. Nicola?

PLANT: I think often ... It is a difficult one, but often my decision to renounce or retire as an executor would depend on who the beneficiaries are as well and the reasons why the

professional was appointed in the first place because if there are charities or other third parties, then the executor, if they don't act, could be criticised. But I think you're right to question everything. Ask for full accounts. If there are jobs that you can do to reduce the costs, then do it, and just keep in negotiation with them.

LEWIS: But, on the other hand, if the solicitor is not as responsible as some solicitors are and simply wanted to hang on in there to get their money, is there anything you can do about that, Christine?

GREEN: Well it's quite difficult to remove an executor. You can if you can show that they haven't done anything for a long time and that they are actually damaging the estate in some way. You can make an application to the court to do that. But that is quite a draconian step and so you probably don't want to do it if you're on your own.

POLLY: I don't think it would come to that. I'm sure they would be efficient. But I've no doubt they will also charge a significant amount of money that would be far better in the hands of the beneficiaries.

LEWIS: Indeed.

PLANT: I think you can negotiate that perhaps for the beneficiaries.

LEWIS: Negotiate hard on behalf of the beneficiaries, Polly. I think that's our advice. But ultimately there may not be a great deal you can do. I'll just finish perhaps with an email, because we've had a number like this as well, from Roger who lives in Scotland, has property in Scotland and in London and in Cyprus and indeed in the Isle of Man, Jersey and Guernsey, and he wants to know does he have to make wills in every jurisdiction or will one will do? Alan, can you make a will in Scotland and it's valid everywhere else?

BARR: Certainly he can make a will that would be perfectly capable of dealing with all of his British property - the Scottish, the English and probably the Isle of Man and Guernsey and Jersey as well, particularly if they're only bank accounts or that kind of thing. They would

probably be quite capable of dealing with those. Cyprus, as my colleagues were saying earlier when we were speaking, is a bit different in that you will need a Cypriot will to cover that kind of property. If you've got property in a number of countries, it's always worth at least checking what the rules are for these individual countries. But there are good rules and recognition of wills across jurisdictions and certainly there should be no problem within the United Kingdom.

LEWIS: But get local advice. And I can't go to Barbara in Horsham, I'm afraid Barbara, but just very briefly can I ask one of our panel. She says an executor isn't distributing the property properly. What can be done about that, Nicola? And you have fifteen seconds.

PLANT: Really needs to go and get advice from a solicitor.

LEWIS: Another solicitor.

PLANT: Yes, I'm afraid so. Just for a chat. It's worth getting an hour's advice.

LEWIS: And that won't cost you that much?

PLANT: Yeah, it'll cost you a couple of hundred pounds, I should think.

LEWIS: Okay, worth doing that. Barbara, sorry we couldn't put you on air. Thanks for your call from Horsham. That is all we have time for. My thanks to Nicola Plant from Thomas Eggar; Christine Green of Veale Wasbrough Vizards; and Alan Barr of Brodies in Edinburgh. Thanks to you for all your calls and emails. You can find out more about probate on our website, bbc.co.uk/moneybox; listen to the programme again, download a copy, subscribe to the podcast, and in a couple of days read a transcript for all those fiddly bits you didn't write down. I'm back at noon on Saturday with Money Box, and Vincent Duggleby's back to take your calls on Money Box Live next Wednesday afternoon. Subject: pensions.