

# Executor Checklist for Older Adults

## Is it time for a cuppa and a chat?

Being an executor can feel overwhelming, especially during grief. This checklist is designed to help older adults work through the practical steps after someone dies, whether the person was very close to them or someone they were less connected to. The role is different depending on:

1. How close you were to the person

2. Whether the person had a strong support network or very little support

### Immediate steps - for every situation

- Locate the will, funeral plans, and any important documents
- Obtain certified copies of the death certificate (often 6 -12 copies)
- Confirm you are officially named as executor in the will
- Secure the home, keys, pets, vehicles and valuables
- Check whether immediate care is needed for pets, dependent adults, children, medication or medical equipment in the home

### Important Documents to Gather

- Wills and codicils
- Birth certificate
- Marriage certificates (if appropriate)
- Insurance papers (health, home, vehicle)
- Pension information
- Bank statements
- Property deeds
- Utility bills
- Tax returns
- Password lists or digital account information
- Address books
- Calendars
- Vehicle paperwork (if appropriate)



### If you were very close to the person

This situation often involves more emotional involvement and more informal responsibilities.

### Emotional responsibilities:

- Help coordinate communication amongst the contacts of the bereaved
- Support funeral or memorial planning if appropriate
- Keep a note of: expenses, decisions, conversations and timelines
- Accept help from trusted connections



### Practical Estate Tasks:

- Arrange mail forwarding
- Cancel subscriptions and memberships
- Notify: banks, pension providers, insurers, utility companies, government agencies
- Take photographs or an inventory of valuables before distributing anything
- Keep estate money separate from personal money

If the person had a strong support network, you may be able to delegate tasks, for example, making visits to the property, sorting belonging, or communicating about the death widely

If the person had little or no support

You may need to do more yourself, for example,

- Identifying distant relatives or friends
- Checking for unpaid bills or neglected property
- Arranging property cleaning or property maintenance
- Contacting neighbours for information
- Ensuring nobody is exploiting the situation

Extra considerations:

- Loneliness may have led to poor record-keeping
- There may be unopened mail, hidden debts or poor maintenance for home or garden
- Digital passwords may be difficult to locate

If you were not close to the person

This often happens when:

- you are the last surviving relative
- you were named unexpectedly
- you are a neighbour, a friend or a professional contact

BEFORE TAKING ACTION

- Read the will carefully
- Decide whether you are willing and able to act as executor
- Consider speaking with a solicitor before accepting responsibility

You CAN sometimes decline the role if:

- The estate is too complicated
- Family conflict is severe
- Your health makes the role difficult



Practical priorities

- Focus first on legal and financial protection
- Avoid distributing belongings too early
- Keep written records of every action
- Communicate formally and clearly with beneficiaries

If the person had a strong support network

Your role may mainly involve:

- signing documents
- supervising probate
- ensuring fairness
- approving financial steps



Family or friends may already handle:

- memorial arrangements
- property cleaning
- personal belongings

If the person had little or no support network

This can become much more time-consuming. You may need to:

- locate relatives or beneficiaries (Hoopers Probate Genealogy could help here)
- arrange property access
- organise funeral arrangements
- manage abandoned belonging
- contact landlords or care homes

IMPORTANT PRECAUTIONS

- do not pay estate bills from your own funds unless advised
- keep receipts for every expense
- seek legal guidance if debts exceed assets

Practical Estate Tasks:

- Arrange mail forwarding
- Cancel subscriptions and memberships
- Notify: banks, pension providers, insurers, utility companies, government agencies
- Take photographs or an inventory of valuable before distributing anything
- Keep estate money separate from personal money

## Situations where professional help is wise

Consider a solicitor or probate specialist if there is:

- family conflict
- no clear will
- property abroad
- large debts
- business ownership
- complicated taxes
- missing beneficiaries
- signs of financial abuse

## Personal wellbeing checklist for older executors

Protect your own health:

- Do not rush major decisions
- Take breaks from paperwork
- Ask someone to attend meetings with you (see OPAAL's guidance on how to be an effective informal advocate)
- Be aware of any physical or emotional limitations you have and be kind to yourself

## Know when to ask for help

You do not need to do everything personally. You can hire help for:

- house clearance
- accounting
- probate paperwork
- legal advice
- property sales
- cleaning
- moving belongings



## Final practical reminders

- Keep copies of everything
- Use a dedicated folder or binder so you can locate items easily
- Record dates phone calls and payments
- Do not distribute money too early
- Be cautious with verbal promises from or to beneficiaries
- When unsure, pause and get professional advice

The executor's job is not to solve every emotional problem - it is to carry out the estate responsibly, fairly and legally.

Find more helpful websites: [www.opaal.org.uk/campaigns/](http://www.opaal.org.uk/campaigns/)