

Summer 2024

# Entitlement

**Private clients: Post-election outcomes**

*Plus:*

- Trustees: Playing in defence
- Are US assets on the rise in UK estates?



# Entitlement

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# Welcome to the Summer 2024 edition of **Entitlement**.

In our quarterly magazine for legal professionals, we welcome experts from the industry to discuss their area of expertise.

In this edition, we are pleased to have an article from Sarah Bolt, Irwin Mitchell LLP, on what private clients can expect with the election outcome and our new government. While some tax reforms may not materialise, or look different to how they have been laid out in the manifesto, it's a good time to take stock and realise assets. The article also covers future plans and how this relates to certain Bills and Lasting Powers of Attorney.

John Tunnard, Shakespeare Martineau, discusses the role of Personal Representatives and how they can avoid claims against themselves from beneficiaries. This insightful article focuses on limitations, exclusions and court directives. It also expands on notices under Section 27 of the Trustees Act 1925.

Our final article for this edition comes from our Head of Business, Anthony Allsopp, who examines whether US assets forming part of a UK estate is on an upward trend and as a practitioner, what to consider as a result.

Title Research offers fast, fixed-fee access to specialist genealogical research and asset repatriation services. The services available to you include dealing with North American and UK shareholdings, locating missing beneficiaries, reconstructing family trees, and much more (see a full list of services on page 14).

As always, we hope you continue to find our digital magazine a useful resource for your practice. If you would like to contribute to a future edition, please do not hesitate to get in touch using the details at the bottom of this page.

Additionally, please do get in touch to discuss how we can help accelerate the estate administration process.



**Anthony Allsopp**  
Head of Business

**Call +44 (0) 345 87 27 600 or email [info@titleresearch.com](mailto:info@titleresearch.com) for more information.**

# Private clients: Post-election outcomes



**Sarah Bolt,**  
**Senior Associate** at  
Irwin Mitchell LLP

**For the General Election on 4 July 2024, it was never a question of ‘who will win the election’; the Labour Party was expected to (and went on to) secure a significant majority and has formed a new government.**

As the outcome of the election came as no surprise to political pundits and the financial markets, the initial reactions from the markets has been largely muted. However, whilst the election was not an immediate catalyst for a reaction from the markets, investment and growth is dependent on what the new government intends to do next.

For many investors, it is hoped that the Labour Party will be able to deliver on a platform for economic and financial growth by:

- 1. Seeking a closer relationship with the European Union,** which has been left fractured by the outgoing government and particularly following Brexit. The European Union has been the largest trading partner for some time and, so far, only a basic trade deal for goods has been secured. The hope is that this will lead to improved economic performance.
- 2. Set out a carefully structured plan for growth.** However, it is clear that the Labour Party has a tough job ahead given it has been left with the highest level of national debt since the 1960's. The Labour Party has made commitments during its election campaign not to be aggressive on taxation.

Eyes are now turning to what the new government will mean for the country. With less than a month under his belt, the Labour Party may not have settled into its new role, but it is already unfortunate that in the last week the Chancellor has indicated that some taxes will have to rise in the budget, which is what many had predicted would need to happen. The question now falls to what these tax increases will be, what they will look like, who they will impact, and what this means for private clients and individuals in general.

## “Non-Doms” under Labour Government

For tax purposes, “Non-Dom” (short for non-domiciled individual) is a UK resident whose permanent home (or domicile) is outside of the UK. It has nothing to do with nationality, citizenship, or resident status, rather to the person’s tax status. It is believed that around 74,000 people claimed non-dom status in 2022/2023, which increased from 68,900 in 2021/2022. The Spring Budget set out changes by the outgoing government, which were largely supported by Labour, for the non-dom tax regime to be phased out which was believed would raise around £2.7 billion a year by 2028/29.

Labour has pledged to strengthen the reforms in its election manifesto, specifically referring to ending the ‘use of offshore trusts to avoid Inheritance Tax’.

Labour has also indicated that it intends to close “the tax-gap” as those who should pay tax and don’t may not all be tax dodgers, and includes those who (for whatever reason) misunderstand often complex calculations and so make errors in their returns to HMRC. They suggest that this will be the basis for funding schools and the NHS. Details on the implementation of the changes proposed in the Spring Budget are still awaited, and it will be interesting to see whether Rachel Reeves, in her new role as Chancellor, will look to extend and develop the transitional rules.

## Tax implications - the devil is in the detail

Despite a clear outcome from the election, the UK is still in a period of uncertainty. Immediate tax changes are unlikely. However, in the last week the Chancellor is now claiming that there is a £22 billion hole in the public purse which she will have to raise through an increase to taxes in the Budget, which is scheduled to be delivered on 30 October 2024. This indication happened alongside the new government agreeing to give junior doctors a 22.3% pay rise over two years; confirmation that ministers intended to accept recommendations of pay review bodies for a series of public sector works, largely around 5% or so above inflation; scrapping a series of infrastructure projects; making winter fuel payments means-tested for pensioners; and scrapping plans for the social care cap.

Labour has indicated that they intend to consult ahead of any changes, which as it stands appear to be as follows:

**Capital Gains Tax (CGT):** Increases are widely predicted to rise. For private clients with sizeable investment gains, it is worth considering now if it is a good time to realise profits before a potential Budget is made, allowing time to take advantage of the current rates.

**Income Tax:** As part of their manifesto, the Labour Party has committed to freeze the thresholds until 2028 on Basic rates, Higher rates and Additional rates. This commitment doesn't appear to prevent potential changes to banding thresholds or the personal allowance.

**Stamp Duty Land Tax:** Labour have indicated that they intend to increase the SDLT surcharge when overseas nationals buy UK residential property by 1%, which would increase the surcharge to 3%.

**National Insurance:** As with Income Tax, the Labour Party has committed not to increase National Insurance contributions for individuals.

**Inheritance Tax (IHT):** Aside from reference to offshore trust, there is no other reference to IHT in the Labour manifesto. However, it is widely anticipated that significant changes will be made by the Labour government to IHT, which includes revisions around agricultural and business property relief; increasing IHT on trusts; and limiting Inheritance Tax reliefs i.e. closing loopholes.

**Council Tax:** Whilst Labour promised not to change the Council Tax bands, that was in the context of revaluation. It may be that they can consider adding more bands at the top, so that Council Tax is 'uncapped' to ensure it bears more relation to the value of the property.

**Value Added Tax (VAT):** The Labour campaign guaranteed not to increase rates of VAT. However, Labour has already announced that private school fees will be subject to VAT from the term starting in January 2025, including any fees paid towards such costs from 29 July 2024.

**Carried Interest:** Labour plans to 'close the loophole' through which private equity Carried Interest is currently taxed at 28% because it is treated as a capital gain. This would allow the tax rate on Carried Interest to effectively increase from 28% to 45%.

**Corporation Tax:** The Labour Government has committed not to increase the rate of Corporation Tax, which is currently 25%. However, this has led to some speculation that the small profits rate of Corporation Tax, which is currently 19% and marginal relief may change or be abolished.

**Tax and Pensions:** The Labour Government is planning to reform pensions and there is scope for the Chancellor to change the Pensions Tax framework. This is an area to watch as this could involve changing the annual allowance rules, reintroducing the lifetime allowance rules, reviewing the tax-free lump sum or even a reform of the tax relief available in respect of pension contributions.

**Other announcements:** The Labour Government have already planned an increase to oil/gas taxation. In addition to this, Labour has announced that they will abolish the Furnished Holiday Lettings status from April 2025, so that they are subject to the same tax rules as non-furnished holiday letting properties. Draft legislation was published for this on 29 July 2024.

## Probate Inquiry by the Justice Committee

November 2023 saw the Justice Committee launch an inquiry into the significant delays at the Probate Registry in England and Wales. Unfortunately, the waiting time for probate almost doubled from April 2022 to April 2023, and seemed to get worse in the months that followed. Reports have indicated that probate is taking more than 11 months from the date the application was submitted to the Probate Registry. Unfortunately, the Probate Inquiry was halted by the General Election, and the issue continues to cause problems for bereaved families and charities.

Whilst it is disappointing that the Probate Inquiry has come to an early close, it has highlighted the impact that probate delays are having on private clients (and charities). Recommendations have now been made to HM Court and Tribunal Service (HMCTS) that additional resourcing is required to sustain a well-functioning Probate Registry; for the publication of performance targets; and to release more probate data with greater frequency, to increase confidence and trust through transparency.

Overall, HMCTS published statistics shows the turnaround of probate has improved considerably in recent months. However, there is still a considerable amount of work to be done and the hope is that the number of grant outputs continue to exceed application levels on a monthly basis, and that this continues to reduce the volume of unprocessed estates in the system. HMCTS have stated that they have been working hard to train staff and to successfully reduce the current backlog, and are confident it could improve services and get back to pre-COVID levels by September 2024. Watch this space to see what happens in the next few months.

## Power of Attorney Act 2023 (The POA 2023)

**The POA 2023 received Royal Assent in September 2023 and provides for:**

- The donor to register the Lasting Power of Attorney (the LPA);
- For the LPA to be registered as soon as it has been made;
- The Office of the Public Guardian (the OPG) to take over the notification process of those to be told, as named in the LPA;
- Allowing anyone with a valid concern to raise this with the OPG;
- Identity checks to be completed on those applying to register the LPA.

Unfortunately, there is no fixed date for when the new digital system is to be introduced. The OPG has indicated that it is continuing to develop, test, and refine a new online platform and improved paper process to ensure that the service will include additional safeguards and suit the needs of its customers. Original projections had been that this would happen in Autumn 2024. However, it seems likely this timeframe will be pushed back in light of the recent elections.

For now, it seems sensible that if someone wants to make an LPA to do so under the current system, being paper based, rather than wait for the changes to be introduced, as there is no certainty as to the timings of the new digital version and how the transition arrangements will work. It may also be worth considering registering the LPA as soon as it's made, to avoid possible complications and given that there are also backlogs in these being turned around, so that a donor does not have an unregistered LPA if/when they lose capacity.

## Future developments and focus

**Social care funding:** The social care sector is, and has been, in a precarious position for years. In 2023, research found that there was a funding gap of £1.5 billion each year, and that these costs were likely to increase given the ageing population and increased need for care and support. Unfortunately, in the last week, social care funding and reform seems to have taken a big step backwards with the Labour Government scrapping the plan to cap social care costs, which was due to come into force in October 2025, justified on the basis that it needed to address the black hole in the public purse. This is despite the Labour Government indicating it would implement the reforms during the election campaign. Unfortunately, it seems this is another example of it being given too little attention, despite it being something that affects people at some of the most difficult times of their lives.

**Reform to the Wills Act 1837:** The Law Commission has resumed the Will reform project and is targeting a draft Wills Bill in 2025. The Law Commission is now analysing the responses and developing their final recommendations for reform of all topics within this review. It is hoped that the Law Commission will look to overhaul the law in this area to protect those most vulnerable and to embrace digitalisation. It is well overdue given that the basis of making Wills in England and Wales dates back to 1837.

**Cohabiting couples:** There has been a 144% increase in the number of cohabiting couples in England and Wales over the past 25 years. Unfortunately, the laws have not developed with the changes in society. Of those in cohabiting couples, nearly 50% believe (incorrectly) that they are protected by the status of 'common law marriage'.

As it stands, the current law, regardless of how long couples have lived together for, do not have the same rights as those married or in a civil partnership. Despite the House of Commons Women and Equalities Committee publishing a report and recommendations for reform in August 2022, this was rejected by the previous government. Labour have indicated that it is committed to reforming the law on cohabitation, but it is unclear what the reform would look like or when this would happen.

**Focus on Elder Abuse, such as Financial Abuse:** Unfortunately, the abuse of older people (otherwise known as Elder Abuse) is estimated to impact 1 in 6 people aged 60 years and older. It was disappointing to see that older people and their safety were largely overlooked in the election campaign. The abuse of older people seems to receive less attention, and often the problems are undetected, overlooked, and are not tackled. Hopefully the Labour Government can work to support our ageing and growing population, and do not continue to overlook the issues.

## Looking forwards...

On 17 July 2024, Labour had the first King's Speech in 15 years in which it unveiled 39 bills, with some likely to have a big impact on those in the UK. Overall, Labour's focus was clearly on economic and financial growth and 'national renewal'. For those in the private client sector, the most relevant appeared to be the Budget Responsibility Bill, introduced with the aim to bring in a 'fiscal lock' to ensure there was an independent assessment completed by the Office of Budget Responsibility before any major tax or spending change.

Within their first 100 days, on 29 July 2024, the Chancellor has now announced a series of spending cuts and has indicated that there are tax changes on the horizon. It is unfortunate that the Labour Government have chosen not to be upfront about this during the election campaign when a lot of this was anticipated. For now, it does not appear as though there will be immediate answers on other key issues impacting private clients, or whether further funding will be raised to assist with key services relied upon, such as the Probate Registry, Office of the Public Guardian, HM Revenue and Customs, Court of Protection, HMCTS, and support for the Court infrastructure, which includes the physical buildings and digital program of works.

However, looking forward it does appear to be a good opportunity, and one taken up by private clients, to take stock and fully consider their position, with focus on how clients can take advantage of the current tax reliefs available and look at succession and wealth plans now, given the indication that these are under consideration and likely to change with the upcoming Budget, to be delivered (as it stands) on 30 October 2024.

# Trustees: Playing in defence



**John Tunnard,**  
**Legal Director**  
at Shakespeare  
Martineau

Personal representatives (PRs) are required to make numerous decisions when administering estates and, when doing so, must adhere to the duties under the Will and in law.

They will likely be met with demands, and sometimes met with claims, by beneficiaries. Disaffected beneficiaries may seek to claim that the PR has not administered the estate properly and that the PR has in some way acted in violation of their duties (e.g. a breach of duty to administer the estate known as devastavit or breach of trust).

In those circumstances, it is natural for a PR to look to protect their position.

Claims for devastavit, breach of trust or fiduciary duties can be defended on the facts in the usual way. It may be that the beneficiaries' claims are unfounded and lack merit, in which case the PRs can deny any alleged breach and loss.

There may also be other defences available to a PR, as follows:

## Exclusion/Exemption Clauses

A Will itself may contain exclusion clauses limiting a PR's liability, such as providing that the PRs, or Will Trustees that succeed them (although often one and the same) are not responsible except in acts of fraud, dishonesty or wilful default.

Many Wills contain STEP Standard Provisions which include (at para. 11 of the latest 2023 3rd edition) a limit on liability except where any loss was caused by their fraud or negligence. It is worth considering the provisions of para. 11 in more detail.

Note that a court can interpret exclusion clauses restrictively and they will not directly protect a personal representative from claims by third parties e.g. creditors.

## Notices under Section 27 of the Trustee Act 1925

Section 27 Trustee Act 1925 Notices are useful in protecting PRs against claims by creditors and unknown beneficiaries.

Notices have to be advertised for at least two months in the local Gazette and newspaper(s), in the area of the estate; and another appropriate place.

Upon expiry of the two months, if no claims have been made, a PR can look to distribute and will get the same protection as if distributing under a court order. You should also consider the six month deadline from the date of the Grant for any claims to be made under the Inheritance Act and where notice of a claim is received after the expiry of the two months, but before distribution, a PR should still consider the claim.

### **Please also note that:**

- (1) The Notices do not stop the claimant from tracing the assets distributed into the hands of the recipient beneficiary (see section 27(2));
- (2) The Notice may not offer protection where a PR has not taken sufficient steps to investigate any missing beneficiaries or those entitled on intestacy;
- (3) It also does not offer protection if the PR did not have the right to administer the estate;
- (4) Adverts must be placed promptly.

## Section 26 of the Trustee Act 1925

Section 26 doesn't get as much airtime as 27, but where PRs are liable for rents, covenants or indemnities under the terms of a lease they have power under s26 to convey the property in question and distribute the estate without personal liability under the lease. However, a PR must have satisfied all liabilities under the lease which have accrued and been claimed up to the date of the conveyance and, if necessary, retain a contingency fund to cover any claims.

### Limitation

Claims brought by people other than beneficiaries are subject to the usual limitation periods. These run as usual for a claim based on what the deceased did during lifetime e.g. contractual claims.

Claims by creditors for any so-called devastavit claim (i.e. loss caused by the PR to the value of the estate) are likely to be barred after six years. If the beneficiary is bringing such a claim it is likely to be barred after 12 years (but cannot claim interest after six years). This doesn't apply if the PRs have concealed the right of action that a claimant beneficiary may have (in which case it is from the point the beneficiary discovers the right of action or could reasonably have discovered it) or where there has been an exercise of a power by fraud. Similarly, if the action is made as a consequence of a mistake then time starts to run on discovery of the mistake. You should also consider whether the beneficiary is a minor or lacks capacity in which case the limitation rules differ.

For residuary beneficiaries, time starts to run when the administration is complete. There is a distinction between Executors (where there is a Will) and Administrators (in intestate estates). An Executor's title to property dates from the testator's death. The title of an Administrator is from the date of the Grant of Letters of Administration (subject to the exception that limitation for actions to recover land in the possession of the deceased runs from the date of death).

Where there is no limitation period under statute, a beneficiary may be prevented from bringing a claim under the Doctrine of Laches. This can be pleaded where there has been considerable time which has elapsed and the circumstances are such that either the beneficiary complaining has effectively waived any breach, or neglected in pursuing any remedy and it would not be reasonable for a PR to compensate for the breach.

If the beneficiary consents to or acquiesces in a breach of trust they cannot subsequently complain about it. A release may be inferred from conduct.

### S61 Trustee Act

If a PR can satisfy a court that they acted honestly and reasonably and ought fairly to be excused not only for a breach of trust, but also for failing to obtain the court's directions on the matter in question, the court has the power to relieve the PR from liability in whole or part. To show that the PR has acted honestly and reasonably, it is important to show that you have obtained proper advice. A higher standard of care is expected of professional PRs.

## Court Directions/ Orders

If Personal Representatives have distributed the estate in accordance with a direction made by the court, then provided that they have brought the relevant facts to the attention of the court, they will not be held liable to a creditor or other claimant if they acted in reliance on a court order.

### **There are a few options.**

Directions under Civil Procedure Rule 64 to distribute on a footing that:

1. all reasonable steps have been taken to trace a beneficiary, the missing beneficiary is dead (known as a Benjamin order) NB. Also worth considering Missing Beneficiaries Insurance, and indemnity from known beneficiaries or a contingency fund held back for unknown beneficiary's share (bearing in mind limitation as referred to above);
2. All debts have been determined or;
3. Without regard to a contingent liability.

If PRs aren't certain how they should distribute the estate due to some difficulty or ambiguity with the Will, they can apply to the court for it to determine the true construction/interpretation rather than distribute on an assumption which may otherwise lead to claims being made by those disentitled but who may have expected entitlement.

Another often over-looked section is s57 Trustee Act 1925 which allows the court to extend a PR's powers generally or for a specific purpose on the grounds that it is expedient and in the interests of the beneficiaries to do so.

PRs may also be authorised by a court to take steps in the administration (pursuant to the court's inherent jurisdiction) or to vary a trust, so far as is necessary, under the Variation of Trusts Act 1958.

## Conclusion

If you are a PR facing difficulties in carrying out your administrative duties, please do get in touch with us to provide tailored advice.





# Are US assets on the rise in UK estates?

## Title Research

We've been dealing with US assets held in UK estate for nearly 20 years and assisting Personal Representatives to navigate their various challenges, and we've noticed an increasing trend in this area.

It's common knowledge that Cadbury was bought by Kraft many years ago and what transpired was a shift in ownership away from shares held in the UK toward shares held in the US. We have assisted many estates over the years, that held holdings in Keurig Dr Pepper, Kraft Heinz (and Kraft Food before this) as well as Mondelez International. These holdings were often a result of the deceased having held shares in Cadbury during their lifetime - likely due to lifetime investments or as part of previous employment.

We still take instruction to administer these types of holdings but far less than we used to. The trend has switched to other and more varied companies as well as holdings held via investment companies in the US, which present their own unique challenges.

### An upward trend in US assets

Although shares resulting from the Cadbury sale could be considered a micro-trend, we are seeing an upward trend in US assets - but why might that be? There are several potential reasons:

- People passing away today are more likely to own investments than previous generations. There used to be barriers to investment, such as a lack of insights and knowledge; however in the modern world, it is reasonably straightforward to make investments, both domestically and overseas;
- People today are more geographically mobile and as a result, can easily seek employment outside of the UK and because of it acquire interests in international businesses where they've been employed;
- An increasing trend of US businesses operating in the UK has resulted in UK-based employees gaining stock options from their employment e.g. Apple, Amazon, and Microsoft.

### Delisting from the London Stock Exchange

In addition, it has been reported recently, that there is a growing trend of UK businesses delisting from the London Stock Exchange and relocating to the New York equivalent. It is perceived that moving company registrations in this way has potential benefits to UK businesses and it remains to be seen whether the trend continues.

At Title Research we have dealt with a company that had moved registration during administration. In this example, the company was registered in Jersey when the deceased passed away and due to the value of the holding, it was required to obtain a Grant of Probate there. Over the course of the administration, the company delisted and changed its registration to the US, causing significant delays.

### Conclusions

Yes, the trend of US-held assets forming part of UK estates is on the rise.

As such, Estate Administrators should be aware of the challenges involved in encashing these types of assets early on so that they can be mitigated as best as possible.

Common challenges include the Tax Treaty in place between the US and the UK, and the resulting requirements of US financial institutions. This means dealing with UK probate matters as well as escheatment, a process whereby an asset can become dormant and pass to state ownership. Some of these challenges are quite complex and we will discuss them in a series of articles available on our website.

# Catch up with our latest webinars

Our webinars are an excellent resource to hear the latest industry insights and our most requested topics. To view upcoming webinars, visit [Title Research website](#).

You can catch up with our latest webinars using the links below.

## The Administration of UK and International Assets

Our latest webinar with Anthony Allsopp, Head of Business at Title Research was a deep-dive in the Administration of UK and International Assets, including verification of UK or US shareholdings, application of the US/UK tax treaty and more. Anthony covers wide range of challenges we have faced, including case studies

[Watch July webinar recording](#)

## How the use of contingency fees in genealogy can lead to contentious probate

Our Technical Manager, Simon Barber discusses why heir hunters are not always the best solution, due to their charging structure. Simon explores how companies like Title Research can be more cost effective and better for future proofing against contentious probate.

[Watch June webinar recording](#)

## Intestacy and missing beneficiary insurance

In our May webinar Simon Barber, Technical Manager at Title Research covered the rules of intestacy, including adoptions and blended families. Simon goes through numerous case studies, their challenges and outcomes around this subject.

[Watch May webinar recording](#)



Title  
Research

## Locating missing people with Title Research

**For almost 60 years, Title Research have been helping legal professionals trace missing beneficiaries and other individuals in order to complete estate administration. Complex family relationships and intestacies can lead to people being difficult to track down.**

Here at Title Research, we offer a free assessment on all probate genealogy projects. This way, we can ascertain the work involved and advise you of our fee, which will be based on the time to complete the project, not the value of the estate.

We take our instruction from Personal Representative, not beneficiaries, meaning that the cost will be taken from the estate and unknown heirs do not absorb the cost of being located.

It is not uncommon for an intestate estate to have a large number of beneficiaries. However, one recent case pushed the boundaries. At the outset, the family make up was unclear but the class of kin benefiting were the deceased's uncles and aunts and where predeceased their issue.

Our genealogists spent six months researching and verifying the family tree and located a total of 119 heirs to the estate living here in the UK, as well as in South Africa, USA, Netherlands, Ireland and Australia. When put on paper the family tree was 12m long.

### Tracing Missing People

We can take on the responsibility of [tracing missing beneficiaries](#) to help speed up the process and free up your time. Our specialist team of genealogists can search for missing or unknown people using a variety of different records and databases, both in the UK and overseas.

### Reconstructing Family Trees

To ensure that only entitled people are benefiting from an estate, we can reconstruct the family tree, contact each beneficiary, and document all events of birth, marriage, death, divorce, and adoption. We can also assist the estate with obtaining [Missing Beneficiary Insurance](#).

### Verifying Family Trees

If you're dealing with an intestate estate and what seems to be a complete family tree, it's best practice to get it professionally verified. Families are not always as simple as they appear. Our service protects you and your clients against future liability from misdistribution.

**[Learn more about how we can help  
with locating missing beneficiaries.](#)**



## Specialist support for estate administration

At Title Research, we provide trusted genealogical research and asset repatriation services to legal professionals.

The experience we've gained over five decades means that we know where to find the people you need to trace and how to navigate even the most complex international processes. We believe it's our task to remove uncertainty so that you can complete your job with confidence.

A commitment to clarity runs through everything we do at Title Research and helps us provide legal professionals with the best possible service. Our fees are transparent, our processes straightforward, and our reporting unambiguous.

Everything we do is designed to streamline estate administration, to take the effort out of locating the correct people or assets, and to mitigate against the risk of future dispute or complications.

- Locating missing beneficiaries
- Reconstructing family trees
- Verifying family trees (FamilyChecker™)
- Probate valuation and verification
- Missing Beneficiary Insurance
- Worldwide bankruptcy searches
- Financial asset searches
- Locating Wills, addresses, and missing documents
- UK share sales or transfer
- Obtaining foreign grants and resealing UK grants overseas
- Dealing with North American assets
- Administering foreign shares and funds
- Research for a Statutory Will
- Currency transfers

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**Ensuring accuracy. Eliminating risk.**



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We would love to hear your idea for a guest article on  
your area of expertise.

If you would like to contribute to Entitlement, please email us:

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