

The executor's checklist

Administering an estate, step by step.

Being an executor is real work — often months of it. Here is the journey, roughly in order. A solicitor can take much of it off your plate. A straightforward estate takes 3–6 months; a complex one, one to two years. That is normal.

START HERE

- ☐ **Check with a solicitor first**
If the deceased had one, call them — they may already hold the will and can manage much of this. Fees are usually paid from the estate.
- ☐ **Find and secure the will**
Check the solicitor, Public Trustee, a home safe, or a bank deposit box. Once found, don't alter it. Make copies.
- ☐ **Work out whether probate is needed**
Probate is the court confirming the will and your authority. Small estates with no property often don't need it — ask the bank first.

GET THE FULL PICTURE

- ☐ **List every asset**
Bank accounts, super, shares, property, vehicles, valuables. A spreadsheet helps.
- ☐ **List every debt**
Mortgage, credit cards, loans. HECS/HELP debts are cancelled on death — one less thing.
- ☐ **Apply for probate (if required)**
Through the Supreme Court in your state.

SETTLE THE ESTATE

- ☐ **Pay legitimate debts from the estate**
Before anything is distributed to beneficiaries. Keep receipts for everything.
- ☐ **Lodge the final tax return**
Covering 1 July to the date of death. An accountant helps.
- ☐ **Advertise for creditors**
A formal notice asking anyone owed money to come forward — it protects you from unknown debts later.

BEFORE YOU DISTRIBUTE

- ☐ **Wait at least 6 months after probate** **IMPORTANT**
This allows time for any family provision (will contest) claims. Distribute early and a later claim is upheld, and you can be personally liable for the shortfall.
- ☐ **Distribute according to the will**
Only once debts and tax are settled and the waiting period has passed.
- ☐ **Get a signed receipt from each beneficiary**
Proof they received their share.

☐ **Keep all records for 7 years**

Covers ATO requirements and any later claims.