



**CILEX Level 6 Single Subject Certificate/CILEX Level 6 Professional Higher Diploma in Law and Practice/CILEX Level 6 Graduate Fast-Track Diploma**

**Unit 21 – Probate Practice**

**Case study materials**

**June 2026**

**Information for candidates**

- You should familiarise yourself with these case study materials before the examination, taking time to consider the themes raised in the materials.
- You should consider the way in which your knowledge and understanding relate to these materials.
- In the examination, you will be presented with a set of questions which will relate to these materials.
- You may discuss these materials with your tutor(s).

**Instructions and information to candidates during the examination**

- You are allowed to take your own clean/unannotated copy of this document into the examination. Alternatively, you can access the electronic version of this document in the examination.
- You are allowed to take your own unmarked copy of the following designated statute book into the examination – ***Blackstone’s Statutes on Property Law 2025-26 33<sup>rd</sup> edition, Meryl Thomas, Oxford University Press, 2025***
- You must comply with the CILEX Exam Regulations – Online Exams at Accredited Centres/CILEX Exam Regulations – Online Exams with Remote Invigilation.

***Turn over***

**ADVANCE INSTRUCTIONS TO CANDIDATES**

You are a trainee lawyer, and you work in the Private Client Department of Kempstons, 14 East Street, Bedford, MK42 7CD (DX: BD345987).

Your head of department is Marcus Wu.

You arrive at work to find the following documents awaiting your attention:

**DOCUMENT 1:** Email from Marcus Wu re: Albert and Barbara Archer

**DOCUMENT 2:** Email from Marcus Wu re: Hakim and Imani Harb

**DOCUMENT 3:** Draft Will for Hakim Harb

**DOCUMENT 4:** Email from Marcus Wu re: Noreen Newton

**DOCUMENT 5:** Email from Marcus Wu re: Ryan Rawlins deceased

DOCUMENT 1

EMAIL FROM MARCUS WU RE: ALBERT AND BARBARA ARCHER

**From:** Marcus Wu (Marcus.wu@kempstons.co.uk)

**To:** Trainee Lawyer

**Date:** *(Yesterday's date)*

**Subject:** Albert and Barbara Archer

Albert and Barbara came to see me yesterday. Kempstons have been acting for them since they bought their first house together in 1961, just after they got married.

Albert is 87 years old and very fit for his age. He came striding into my office ahead of his wife, Barbara, aged 84, who was walking with the aid of a frame.

Barbara explained to me that they would like to update their Wills as they now have a great-grandson, Greg Archer, who is six months old. We have their existing Wills in our strongroom with the Codicils they made to them in 1997 after their grandchildren Elsie and Frank were born.

They have two children. The eldest is Carol Carter who has a daughter, Elsie. Albert and Barbara also have a son, Denis. and it is his son, Frank, who is Greg's father.

They would like to increase the legacies left to their grandchildren, Elsie and Frank, to £25,000 and to leave a legacy of £25,000 to Greg. Barbara commented that neither Elsie nor Frank have been able to buy their own homes yet and she hoped that the legacies would help them to get onto the property ladder.

Albert and Barbara live at Riverview Cottage, Greenfield Road, Flitwick, Bedfordshire. Barbara explained that it is now worth around £575,000. They have around £45,000 in a savings account, which Barbara called their rainy-day fund, and their pensions. Albert worked in the police force for over 40 years and he has a very good pension so they are comfortably off but do not feel that they are able to help Elsie and Frank during their lifetimes without selling their house, which they do not want to do.

Albert was very quiet during our meeting and just nodded at everything that Barbara said. Barbara explained that he was very forgetful these days although he still enjoyed walking in the village, which he knows well, and he always finds his way home, even if he takes the occasional wrong turn.

I would like you to assist me with Albert and Barbara's new Wills.

DOCUMENT 2

EMAIL FROM MARCUS WU RE: HAKIM AND IMANI HARB

**From:** Marcus Wu (Marcus.wu@kempstons.co.uk)

**To:** Trainee Lawyer

**Date:** *(Yesterday's date)*

**Subject:** Hakim and Imani Harb

I met with Hakim and Imani three days ago. They instructed me to prepare Wills for them. They are new clients who have not made Wills before. All money laundering due diligence has been completed and their identity verification evidence is on file.

Hakim is 35 years old and Imani is 27 years old. They live at 14 The Grove, Bedford, MK40 7JN with their two children, Jamal, aged two and Kalila, who is six months old. Hakim and Imani moved from Sheffield to Bedford four years ago when Hakim started a new job as an IT consultant with a local business. Since then, Imani has worked part time as a dental assistant and although she is currently on maternity leave, she is planning to return to work when Kalila is nine months old.

They estimated that 14 The Grove was probably worth around £350,000 now. They bought it with a 35-year mortgage from the Yorkshire Building Society. They borrowed £290,000 and although the capital has reduced very little so far, they both have life insurance policies so that the mortgage will be repaid in the event of either of them dying.

They have around £2,500 in a Cash ISA with Sheffield Bank, but otherwise have no savings. Hakim did mention that they both have occupational pensions that will pay a lump sum of approximately three times their annual salary in the event of their deaths in service. I have asked them to check the policies to see if the death benefits have been written in trust for the survivor, as they were not sure whether this had been done.

Full details of their instructions for their Wills are in the file and I have drafted Wills for them in accordance with their instructions. A copy of Hakim's draft Will is attached (**Document 3**) and Imani's draft Will is a mirror image of this.

I should like you to attend Hakim and Imani when they come into the office tomorrow to go through their draft Wills and, if they are approved, to arrange for them to execute the Wills.



DOCUMENT 4

EMAIL FROM MARCUS WU RE: NOREEN NEWTON

**From:** Marcus Wu (Marcus.wu@kempstons.co.uk)

**To:** Trainee Lawyer

**Date:** *(Yesterday's date)*

**Subject:** Noreen Newton

I received a telephone call from Noreen Newton. We acted for Noreen when she made her existing Will in 2022. Noreen is considering updating her Will and wishes to discuss tax-efficient ways of dealing with her estate.

Noreen is 67 years of age and has just retired; she has never married or lived with a partner and she has no children. Noreen's parents died in 2021, which was what prompted her to make her Will in the first place. Noreen's only family is her brother Paul Newton and his daughter Quincy, who is now 27 years of age. Noreen has always had a close relationship with Quincy. Quincy used to visit Noreen in school holidays and they still see each other regularly. Apart from a few small bequests, Paul is the sole beneficiary of Noreen's Will; however, Paul has retired on a good pension and Noreen would now like Quincy to benefit from her estate instead of her brother.

Noreen's aunt, Olga Newton, died in April 2024 and left her property Flat 6a Devington Court, Cliff Road, Falmouth free of all taxes and costs of transfer to Noreen. The probate value of the flat was £525,000. Noreen told me that this firm did not deal with the administration of Olga's estate, but the assent of the property into her name was completed in February 2025.

Noreen has seen that a similar flat in the building is being sold and the asking price is £590,000. Noreen is thinking of retiring soon and is considering moving into the flat in Falmouth on her retirement and selling her home in Bedford. Alternatively, she might continue to live in Bedford where she has many friends and continue to visit Falmouth for increasing periods of time, especially during the summer months or even give the flat to Quincy.

In addition to the flat, Noreen's assets are her home, 23 George Street, Bedford, which is worth approximately £345,000, and savings of £215,000 which includes her pension lump sum, making a total of £1,150,000.

Noreen has heard that Inheritance Tax is usually only payable on estates over £1 million and would like advice on this. She has confirmed that she has not made any lifetime gifts.

Noreen's pension income is index linked and is currently £22,500 per annum.

I should like you to assist me with advising Noreen regarding her Will and associated tax planning.

## DOCUMENT 5

## EMAIL FROM MARCUS WU RE: RYAN RAWLINS DECEASED

**From:** Marcus Wu (Marcus.wu@kempstons.co.uk)

**To:** Trainee Lawyer

**Date:** *(Yesterday's date)*

**Subject:** Ryan Rawlins deceased

Shona Rawlins came to see me yesterday. Her brother, Ryan Rawlins, died of sepsis last week following a DIY accident. All money laundering due diligence has been completed and Shona's identity verification evidence is on file.

Shona's parents died three years ago in a car accident. They had three children: Ryan, who was 24 years of age, Shona who is 19 years of age and Tyler who is 16 years of age.

Ryan was studying engineering at the University of East Anglia when their parents died. After he graduated, he got a job as a project manager with a Norwich manufacturing business. He was living at 313 Silver Road, Norwich, which he bought in his sole name in February 2025 for £210,000. Ryan was able to use the money he inherited from his parents as a large deposit and he needed a mortgage of only £60,000 for the balance.

We acted for Ryan on the purchase and although we advised him to make a Will, it does not appear that he made one. Shona has not found any evidence of one among his papers.

Ryan lived on his own at 313 Silver Road. Shona met Ryan's new girlfriend, Xara, a few weeks ago; Ryan started dating her after they met at a pop concert in April. Ryan did have a steady girlfriend, Yolanda, while they were both studying at university but they went their separate ways after graduation. Shona is still in touch with Yolanda on social media and I have asked her to check with Yolanda whether she knows if Ryan had any children. Shona did not think he did but admitted that she might not have known about any.

Both Shona and Tyler have lived with their Uncle Usain and his wife Wendy since their parents died. Shona has started an apprenticeship since finishing college and Tyler is currently doing his GCSE exams.

Ryan's assets that Shona knows of are:

	£
313 Silver Road, Norwich, estimated value	220,000
2023 Ford Kuga car	20,000
Life assurance policy	60,000
Norfolk Bank current account	3,550
Norfolk Bank savings account	<u>10,000</u>
	<u>313,550</u>

**CASE STUDY MATERIALS**

Apart from his mortgage with the Norfolk Bank of £60,000, Shona is not aware of Ryan having any debts other than his utility bills, which will not be significant as his bank statements show that he paid these by direct debit.

Shona thinks that there are probably also monies due from his employer and his work pension, as his pay slips show that he was making pension contributions.

I would like you to assist me with dealing with Ryan's estate.

**End of the case study materials**

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