Smee&Ford
Together with Legacy Futures

19 NOVEMBER 2026

FAQs

Smee & Ford Notifications Service charges 2027

Why our charges are changing

Why are prices rising?

The changes support the continued reliability of a service that helps charities identify, protect and realise gifts within a sector receiving around £4.5 billion in legacy income each year.

Three things have driven our costs up since our last price change in July 2025:

- **Investment in the service.** We have invested significantly in rebuilding the platform and processes to improve reporting and sustain the Smee & Ford service for the future.
- **Rising costs over 18 months.** We normally review prices each July. This year we held them until the service had recovered, so the new charges cover 18 months of rising costs, not 12.
- **The cost of probate documents.** We pay HMCTS for every will and grant we obtain who have advised us to expect an increase in its bulk access fee. The announced prices already allow for the increase we expect.

Our charges are a fixed fee per notification, not a share of any gift a charity receives.

What have you invested in?

In April 2026 we replaced systems that were decades old with new infrastructure built for the future of the service:

- a rebuilt database that is stronger, more secure and able to grow with demand;
- technology-enabled workflows and quality controls, with our experienced team still reviewing and checking every notification;
- a new Charity Central portal for receiving and managing notifications.

The new platform gives us greater reporting capacity and faster turnaround times, while retaining skilled review of wills and each charity's entitlement. It also provides a foundation for further service improvements.

Why now?

We held back this year's increase so that charities would see the service improve before prices changed. When the new charges take effect on 1 January 2027, there will have been no increase for 18 months.

Hasn't automation reduced your costs?

Not yet. The platform is improving capacity and turnaround times, but has not yet delivered net cost savings. Interpreting wills and explaining gifts still requires skilled and manual work. Efficiencies will help us manage future costs, and the investment will be recovered over several years.

What are the two parts of the price?

The annual subscription registers your charity with the service. It is separate from individual notification charges and supports our fixed costs and continued investments.

Charge	Price from 1 January 2027
Annual subscription	£222–£1,080, depending on your tier
Pecuniary or specific gift notification	£20.30, previously £22.30
Residuary gift notification	£30.30, previously £22.30

Why are residuary gifts charged differently?

Residuary gifts are shares of an estate and can need more detailed interpretation. Although a will is read once, each charity's share and any conditions, substitutions or survivorship clauses must be checked and reported separately.

The £30.30 charge reflects this additional work and remains modest in context – around 0.03% of the average residuary gift, compared with around 0.3% for a pecuniary notification. We believe this represents good value for the detailed information provided. The fee is fixed, regardless of the amount the charity ultimately receives; the comparison illustrates value rather than how the charge is calculated.

Pecuniary and specific gifts can be reported with a more standard review. Their charge is falling from £22.30 to £20.30, and they make up around 60% of the gifts we report. Therefore, for most notifications, charities will pay less from January.

How are conditional and contingent gifts charged?

At the same rate as other gifts of their type. The same work is needed to report them, and we have no reliable way of knowing whether a condition is later met. Tracking that would add costs that would need to be passed on to charities.

What does the subscription increase mean in practice?

Subscriptions are tiered by legacy income, so that smaller charities pay less. In cash terms, the increase ranges from £6.40 a month for the smallest charities to £62 a month for the largest.

Help with the transition

When do the new charges take effect?

The new subscription and notification prices take effect on 1 January 2027. We have already deferred the usual July increase for six months while embedding the service improvements. However, to help charities manage the transition, we are offering flexibility on invoice timing.

Why is the subscription being invoiced annually?

The annual subscription will normally be invoiced in January and cover 1 January to 31 December 2027. One invoice replaces 12 monthly subscription invoices, reducing administration for charities and for us. Charges for individual notifications remain separate and will be invoiced either monthly or quarterly at the end of the month/quarter, depending on your current schedule.

Our financial year starts in April. Can we delay the invoice?

Yes. Any charity can request its 2027 subscription invoice at the beginning of April instead of January. Please email enquiries@smeeandford.co.uk by 7 December 2026 so that we can process this.

The invoice will still cover the full period from 1 January to 31 December 2027. This changes the invoice date only; it does not postpone the new prices or reduce the subscription charge.

This is a one-off option for 2027. The following subscription would normally be invoiced in January 2028, so an April-to-March financial year could contain both invoices. Please bear this in mind when planning payments.

When will notifications charges be invoiced?

Monthly or quarterly, depending on your existing schedule.

We normally invoice charities at the end of each quarter for all notifications in the prior three months. This is suitable for small to medium charities who receive modest numbers of notifications, and ensures we reduce the administrative effort of sending out invoices.

Many larger charities choose to be invoiced monthly for notifications to give them clearer transparency on costs.

You will continue to be invoiced for notifications on the same basis as you are today.

If you would like to change the frequency of your notifications invoicing please email enquiries@smeeandford.co.uk and we can discuss the options.

How is our subscription tier set, and can it be reviewed?

Tiers are based on five-year average legacy income using published accounts available at the time. This progressive approach keeps subscriptions more affordable for smaller charities and reduces the effect of an unusually high or low year.

The tier communicated on 3 November will apply from January 2027. If you believe it is incorrect, or have more recent published accounts, please send us the details. We will review and adjust it where appropriate. Otherwise, tiers will be reconsidered at the next annual review.

We receive very few notifications. Is there a cheaper option?

You may find our pay-as-you-go option suits you better, which we are currently trialling to make the notifications service more cost effective for the smallest legacy organisations.

There is no annual subscription; instead, you pay a higher charge for each notification you receive. It is generally the better choice for charities that expect fewer than one notification a year.

We are happy to look at your notification history and tell you which option will cost you less.

Will prices go up again in 2027?

We do not plan a further increase during 2027. The announced prices already allow for any expected HMCTS bulk access fee increase. We would only revisit this if changes were materially different from what we have been advised so far, and would explain any resulting change in advance.

Service and quality

How quickly will we hear about gifts?

Standard cases are currently being reported around three weeks after the grant of probate. Our service aim is to maintain reporting within four weeks, with the ambition of regularly reporting within two weeks. The updated service level agreement will make the timing measures and any exceptions clear.

What about notifications that arrive late or not at all?

The accumulated open volume from the April-to-June transition has been cleared, and we have issued more notifications this calendar year than at the same point in 2025. We recognise that catching up does not remove the difficulties earlier delays caused.

Occasionally, information supplied by HMCTS is insufficient to report a gift and we need to query it. If this is the case, we report a partial notification at no charge, and only apply the charge on delivery of a completed report

If you believe a notification is missing or late, please contact us with the estate details so that we can investigate.

If executors contact us directly, what does the notification service add?

Executors will often contact charities directly, but the notification service provides an independent check that a charitable gift has been identified and brought to the charity's attention. Early notification helps charities establish contact with executors, understand their entitlement and account for gifts appropriately.

It also provides an additional safeguard against gifts being overlooked, misinterpreted or deliberately withheld. Relying solely on executor contact removes that independent check and may leave a charity unaware of a gift requiring follow-up.

How accurate are notifications?

In October we issued around 10,000 notifications, and 19 errors were raised with us: an error rate of under 0.2%. Wills can be complex and errors will occasionally occur. When they do, we correct them promptly, and we credit notifications that are materially incorrect.

Please report any issues you identify as promptly as possible to our service desk, by emailing enquiries@smeeandford.co.uk

Will larger gifts be prioritised over ours?

Our new platform enables us to report residuary and higher-value gifts sooner. This is in addition to, not instead of, timely reporting of every gift. Every gift will still be reported, the timeliness standard will apply to all notifications.

Will you publish service standards?

Yes. We will create and publish transparent service level agreement for subscribed charities, with measurable standards applying equally to subscribers of all sizes.

We will consult with charities on the format and will publish performance against the agreed standards every quarter.

Our aim is to have this in place by 31 March 2027 if not sooner.

How can charities have a say in the service?

We are reinstating our user forum, so charities can share their experience, suggest improvements and help shape the service. The ILM will be invited to represent its members alongside a wider group of charity users.

Details of how to take part will be published in the New Year.

We had problems importing data and downloading notifications. Has that been fixed?

We know the change of system took some getting used to, and we have since provided more guidance and training. If downloads or files are still causing problems, including imports into case management systems such as First Class, please send us the details so we can investigate and help resolve them.

What about invoice reminders sent before payment was due?

Some charities received reminders that were poorly timed or worded. That should not have happened, and we have corrected the issue. Please contact us if you receive a reminder you believe is incorrect.

Who can we contact?

For any question about your charges, band, invoicing or the service, please contact enquiries@smeeandford.co.uk We would always rather hear from you directly, and we will respond as a priority.