NOTIFYING US OF A BEREAVEMENT

utmost
WEALTH SOLUTIONS

Dealing with the financial affairs of someone who has recently passed away can be overwhelming. We want to make this difficult time as simple for you as possible.

The information in this document is relevant for UK resident individuals only.

We need to be notified of the passing of anyone who is named on an Utmost bond in any of the following capacities:

› A sole or joint Policyholder.
› A Settlor/Donor of a Trust.
› A Trustee of a Trust.
› A Life Assured.
› A Beneficiary of a Trust.

HOW DO I NOTIFY YOU?

The first thing to do is simply **call our Customer Support team**. From here, we can check the bond and make sure that any regular withdrawals are stopped, where applicable.

In all cases, we will require an original or a certified copy of the original death certificate to be sent to us either by post or email, once it is available. If you choose to send us the original **death certificate**, we will ensure this is returned to you. If you decide to email a certified copy, please send it to **servicing@utmostwealth.com**.

WHO CAN CERTIFY A DEATH CERTIFICATE?

› A director or manager or an authorised credit or financial jurisdiction, regulated and supervised in a low risk jurisdiction.
› Your financial adviser or an authorised employee at your financial adviser's firm.
› An active accountant who is a member of a recognised professional body (which we can verify).
› A notary public, Commissioner for Oaths, a lawyer or an advocate who is a member of a recognised professional body in a low risk jurisdiction.
› A formally appointed member of the judiciary, registrar or other civil or public servant.
› A serving police officer or customs officer that is authorised to issue or certify copy documents.
› An officer of an embassy or High Commission of the country who issued the document.

WHAT OTHER DOCUMENTATION WILL YOU NEED?

In some cases, a telephone call and a copy of the death certificate is all that will be required from you. However, further documentation may be required depending on the deceased's relationship with the bond (for example, if they were a Settlor, a Trustee, a Life Assured or a sole/joint Policyholder). There are certain cases where we will require a **Grant of Probate**.

A Grant of Probate is a document issued by the UK Government which outlines who has permission to deal with the estate of the individual that has passed away. In addition, there are times where a Manx Grant of Probate is required also. These documents will give us the necessary permissions to carry out the instructions you (as the 'executor') send to us to manage the bond. Where there is no valid will, Letters of Administration will need to be obtained. Please contact our Customer Support team in the first instance and we will help you determine what other documentation, if any, will be needed.

Further information regarding applying for a UK Grant of Probate can be found at **https://www.gov.uk/applying-for-probate/apply-for-probate**

CONTACT US

If there is anything you are unsure about or would like to discuss in more detail, our Customer Support team is here to help.

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