



How to notify us
of the death of
a loved one

Making difficult times a little easier.

We understand that losing someone close to you is an emotional time and can be overwhelming.

Not only do you have to deal with your loss, but it's also necessary to take care of practical matters and it can be difficult to know where to start.

At Columbia Threadneedle we appreciate it is already a difficult time for you and so want to make dealing with us as simple as possible. When you are ready to deal with the Columbia Threadneedle holdings your loved one had we're here to help you through the process every step of the way. Our team is just a call away on 0345 600 3030.

To help you answer any questions you may have, we've outlined the steps you will need to take and the information you'll need to provide. There is also a Glossary on page 6 to help you with any terms you're unsure of.

Step 1 – Let us know about the loss of your loved one

The first thing to do is send us the original death certificate, to enable us to make changes to the account. Below you'll find details of what you need to send and where to.

What information do you need to send us?

We will require written notification of the investor's death together with the original death certificate so we can update our records. This letter should include:

- Deceased's Full Name, Address, Date of Birth, Columbia Threadneedle Account References and the name and address of the person sending the death certificate so that we can return it to them accordingly.

- Relationship to the deceased of the person notifying us of the bereavement (e.g. spouse/civil partner, executor, solicitor).
- Contact details of the personal representative/solicitor so we can contact them if required.

Where should this information be sent?

The letter and death certificate should be sent to:

Columbia Threadneedle
Management Limited
PO Box 11114
Chelmsford
CM99 2DG

Next steps

Once we receive this notification, we'll then issue a valuation of the deceased's account(s) as at date of death, in case you need this for Probate purposes. We'll return any original documents and Registrar's certified copies to you in the post by recorded delivery as quickly as possible.

Step 2 – Obtain probate

Send us a sealed copy of the Grant of Probate (or equivalent document) signed by each of the registered executors. We need to confirm who has legal responsibility for distributing the investors estate. Having a Grant of Probate means you can distribute the estate among the beneficiaries.

Step 3 – Investment decision making process

There are a number of options for beneficiaries who inherit investments. So, you'll have to decide what to do with the investment(s), once you've obtained the required paperwork and give us your instructions for dealing with the estate's investments.

Once you're ready, we'll accept the Executor's or Administrators instructions and either transfer or sell the investment as applicable.

Will Columbia Threadneedle need to verify us?

Anti-Money Laundering regulations require us to verify the identities and the addresses of the executors of the estate and the personal representatives of the estate (i.e. the Administration or Next of Kin).

When we receive the instructions from the executors/personal representatives, we will try to verify their identities and permanent residential addresses electronically. If we are unable to verify them electronically, we will write out and request them to send us two documents, one to verify their name and one to verify their address. To avoid this, the executors/personal representatives can send us these documents at the same time as they send in their instructions. Details of what Anti-Money Laundering documents we need can be found in the Your Questions Answered Section.

Additional support – useful websites/telephone numbers

We all need help from time to time. The organisations below can provide practical help and emotional support for you and your family.

Practical help

AgeUK – Free to call 8-7pm, 365 days a year.
ageuk.org.uk
0800 678 1602

MoneyHelper – This site provides free and impartial money advice, set up by the Government.
moneyhelper.org.uk

The Probate Service – This site gives guidance specifically on dealing with probate and inheritance tax, you can also download documents from this website.
theprobateservice.org

HM Revenue and Customs (HMRC)
– This site gives practical advice relating to managing an estate with any implications such as tax, trusts, benefits and others. They also have a deceased estate helpline **0300 123 1072**.
hmrc.gov.uk

Directgov – This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.
direct.gov.uk

Citizens Advice Bureau – This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.
citizensadvice.org.uk

The Bereavement Advice Centre – has a wide range of information on dealing with the affairs of someone who has died including the emotional aspects of bereavement. They also have a free detailed guide to Probate on their website or you can call them on **0800 634 9494** for a copy.
bereavementadvice.org

The Bereavement Register – This service can help reduce the amount of direct mail being sent to the address of a person who's died.
the-bereavement-register.org.uk

Lost Accounts – A free service to help find any missing or lost accounts.
mylostaccount.org.uk

The General Register Office – PO Box 2, Southport, PR8 2JD or New Register House, 3 West Register Street, Edinburgh EH1 3YT (Scotland).

Emotional support

Grief Encounter – They support bereaved children and their families to help with the pain caused by the death of someone close. You can reach them on **0808 802 0111**, Monday to Friday 9-9pm.
griefencounter.org.uk

Cruse Bereavement Care – This site gives you the opportunity to understand and cope with grief and provide support to other bereaved people. You can also ring them on their helpline **0808 808 1677** from 9:30am to 5:00pm Monday to Friday.
cruse.org.uk

Samaritans – A completely confidential service available via email jo@samaritans.org and telephone for free on 116 123 for any type of emotional distress. They are available 24 hours a day, 365 days a year.
samaritans.org

Child Bereavement Trust – Provides information, training and specialised support when a child dies, or a child is bereaved. You can ring them on 0800 02 88840 or contact them by email at helpline@childbereavementuk.org
childbereavement.org.uk

Understanding the legal terms

Your role as executor or administrator means you'll have to apply for certain authorities to be granted and you may need to complete several forms. The documents you'll need to complete and some of the terms used, will be slightly different depending on where you live in the UK, and whether or not there's a Will. To help, we've put together a list of common terms and phrases below.

Administrator – This is the person who gets authority to deal with an estate when there isn't a Will. You can usually apply for this if you're the deceased person's next of kin (eg. Spouse, civil partner or child). You can't apply if you're the partner of the person but weren't their spouse or civil partner when they died.

APS Allowance – This is an allowance available to the surviving spouse or civil partner of a deceased ISA investor, where the ISA investor died on, or after, 3 December 2014. The APS allowance allows the surviving spouse or civil partner to make additional permitted subscriptions into an ISA up to the value of the deceased investor's ISA at the date of death or, if the date of death was on or after 6 April 2018, up to the higher of the values as at the date of death and the date that the account ceases to be a continuing account of a deceased investor.



Beneficiary – A person or persons who inherits part or all of the estate.

Bereavement Instructions – A form we give you (Executor Instructions Form) that tells us how to handle the deceased's accounts.

Certified copy – A copy of the original document that has been signed and verified by a solicitor or other approved certifier. More information on this can be found in the 'Your questions answered' section.

Certificate of Confirmation – A document giving the authority to administer an estate in Scotland.

Death certificate – The legal document issued by the registry office after a death has been registered.

Estate – All assets belonging to the deceased.

Executor – A person or persons appointed by a Will to administer the estate.

Grant of Letters of Administration

– A document giving the authority to administer an estate where there is no Will.

Grant of Probate – A document giving the authority to administer an estate in accordance with the Will.

Grant of representation – A collective term for both the grant of probate and the grant of letters of administration.

Inheritance tax – A tax paid to HMRC on the estate of the deceased.

Intestacy rules – Rules stating how the deceased's estate should be shared where there is no Will.

Intestate – Where a person has died before making a Will.

Personal Representative – A generic term for someone who is administering the estate.

Probate – This is the legal process of dealing with someone's estate after they've died, commonly known as administering the estate. This involves identifying and valuing all of the person's assets (their money, property and belongings) and paying any debts and taxes due, then sharing out what's left.

Trustee – The legal owner of a trust responsible for its administration.

Will – The official document detailing the wishes of a person upon their death.

Your Questions Answered

What happens upon an account holder's death?

If a customer passes away, we need to be notified in writing and require an original Death Certificate to update our records. We will then send the executors all the information they need.

What does an executor do?

The Executor administers the deceased's Will. They're responsible for locating the Will and following the Will's instructions for funeral requirements, collecting all assets, finalising outstanding liabilities and distributing the assets in accordance with the deceased's instructions.

What if there isn't a will?

If someone dies without a valid Will (intestate), a Grant of Representation (Probate) or Letters of Administration will need to be obtained from the Probate office, which appoints someone to administer the estate.

What is Probate?

Probate is a legal document, which gives you the power to share out the estate of the person who has died.

But before we can release any of the money from someone's estate, we need a sealed copy of the Grant of Representation and instructions signed by each of the registered executors.

This may be known as a Grant of Probate (if there's a will), a Letter of Administration (if there's no will) or a Certificate of Confirmation.

Who can apply for probate?

You can apply yourself, use a solicitor or another person licensed to provide Probate services. Usually an Executor, Trustee, Administrator, Legal Representative or next of kin can apply for Probate. To start the process, you'll need to contact your local Probate office. It usually takes around two months to obtain probate from the time you submit the application. In more complex cases, the process can take a year or more.

What will happen when we receive the original death certificate or grant of representation?

- We will arrange for any correspondence about the account to come to you, as the executor or administrator.
- We will produce and send a valuation of the investor's account on the day they died. This may help you find out whether an inheritance tax is due.
- We will remove the deceased investor's name from any joint accounts that they held. Holdings will then remain in the surviving holder(s) name(s) on our register.



What happens to a Power of Attorney on the death of the investor?

A Power of Attorney is no longer valid if the account holder has passed away. If you were appointed as an attorney by the deceased, you can no longer rely on the Power of Attorney to access the deceased's Columbia Threadneedle accounts or conduct any other transactions on their behalf.

What documents are acceptable to verify an individual's name and address?

You can find a list of acceptable documents at – ctinvest.co.uk

What do I need to do to ensure my documents are correctly certified?

You will need to have all documents certified individually. The correct certification is: 'I certify that this is a

true copy of the original'. Only particular certifiers will be considered suitable. A list of suitable certifiers can be found at ctinvest.co.uk

What happens on a jointly held account when one of the account holders dies?

If one of the owners of the account dies, the remaining party will become the primary account holder. We will do this automatically upon you notifying us of the death of the joint holder. Once we've received all necessary information and documents, we'll let you know the options available to you. These options will differ depending on the product and circumstances.

If you're the deceased's spouse or civil partner, you can apply for an additional permitted subscription. This means you can pay in an amount equal to the value of the deceased's ISA (as at the date of death), in addition to your own annual ISA subscription.


Contact us

Should you have any further questions, you can contact us using one of the below:

 **0345 600 3030*** (9.00am – 5.00pm, weekdays)

 **+44 (0)1268 447 407** from overseas

 **investor.enquiries@columbiathreadneedle.com**

 **Columbia Threadneedle Management Limited**
PO Box 11114
Chelmsford CM99 2DG

*Calls may be recorded or monitored for training and quality purposes.



To find out more visit ctinvest.co.uk

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