VALU-TRAC BEREAVEMENT SUPPORT GUIDE

COMPASSIONATE SUPPORT DURING BEREAVEMENT

VALU-TRAC INVESTMENT MANAGEMENT LIMITED

CONTENTS

How Valu-Trac Supports Executors and Families 2

What Happens Next? 2

Step 1 - Notify Valu-Trac 2

Valu-Trac Customer Service Team 2

Step 2 - Submitting Bereavement Documentation 2

Why We Need Specific Details 3

Fees, Regular Payments and Income Distributions 3

Available Settlement Options 3

Typical Timescales 3

Additional Support 3

Getting Advice 3

Feedback and Complaints 4

How Valu-Trac Supports Executors and Families

We understand that dealing with the death of a family member or someone you are representing can be a difficult and emotional time.

Our aim is to make the administration process as straightforward as possible by providing clear information, practical support, and guidance throughout each stage. While we can explain our processes and requirements, we cannot provide legal, tax or financial advice.

Please do not worry if you do not have all the information or documentation immediately available. Our team will explain what is required and support you through each stage of the bereavement process.

What Happens Next?

- Notify us of the death
- Provide the required documentation.
- We confirm who is authorised to act on behalf of the estate.
- We will explain the settlement options.
- Investments are transferred, redeemed, or distributed in accordance with the instructions received.

Step 1 - Notify Valu-Trac

- To begin the bereavement process, please let us know about the death as soon as you are able.
- A death can be notified to us by a family member, executor, solicitor, or other authorised representative by telephone, email, or in writing using the following contact methods:

Valu-Trac Customer Service Team

- Telephone: 0330 678 4760
- Email: investorservices@valu-trac.com
- Address: Investor Services, Valu-Trac Investment Management Limited, Head Office, Orton, Moray, IV32 7QE

- To help us identify the investment and update our records, please provide any available information, including the deceased's full name, address, investor reference number, date of birth, date of death, along with your contact details and relationship to the deceased.
- Valu-Trac will record the date of death on the account and put appropriate safeguards in place to help protect against unauthorised activity while the administration process is ongoing.
- Following notification, we will ask for an original or certified copy of the death certificate, together with any additional documentation required to administer the account.

Step 2 - Submitting Bereavement Documentation

To allow us to process the estate, we'll need some supporting documentation, which may include:

- An original or certified copy of the death certificate.
- Evidence of legal authority to act on behalf of the estate, such as a Grant of Probate, Letters of Administration, or the relevant equivalent document for estates administered outside of the United Kingdom.
- An original or certified copy of Proof of Identity for the personal representative(s) or executor(s)*.

*Acceptable documents may include a valid passport, valid photocard driving license, or other approved identification documents.

Where original documents are provided, they will be returned as soon as practicable after they have been reviewed.

We do offer a secure and efficient online option to upload your driving licence or passport for identity verification (through our partnership with Smartsearch) and further details of this option can be provided.

In certain circumstances, some estates may be eligible for a simplified process. Our team will advise you if a simplified process can be used.

Why We Need Specific Details

- The information provided helps us identify the correct investment records and minimise delays.
- It helps us verify who is authorised to act on behalf of the estate.
- It enables us to meet our legal and regulatory obligations and administer the estate efficiently.

Fees, Regular Payments and Income Distributions

- Following notification of a death, the investment will remain in place until it is transferred, redeemed, or otherwise distributed.
- Payment of advisor fees (where late client pays these to their Financial Adviser) will be terminated on notification of death.
- Regular monthly withdrawals and regular monthly investments will be terminated on notification of death.
- Income distributions remain payable to the estate or reinvested in accordance with the existing instructions on the account. These will remain in a Distribution bank account until the estate is settled.
- For probate and tax purposes, the value of the investment will be calculated using the valuation at the date of death.
- If you have any questions about any of the above, or the options available please contact us.

Available Settlement Options

- Depending on the investment held and the circumstances of the estate, options may include transferring investments, redeeming proceeds or temporarily holding investments during estate administration.
- The holding can remain with Valu-Trac but can be transferred into the name of the beneficiary once the relevant process has been concluded.
- To help protect the estate, payments or transfers will be payable once all executors have provided signed instructions and completed our identity verification requirements.

Typical Timescales

- We aim to acknowledge bereavement notifications within 5 working days from the date of receipt.
- Every estate is different, so timescales for processing the estate may vary depending on factors such as the complexity of the estate, probate requirements, documentation received, identity verification requirements and the settlement option selected.
- Where additional information, legal documentation, or third-party involvement is required, the process may take longer but we will keep you informed throughout the process.

Additional Support

We understand that everyone's circumstances are different. If you need support throughout any stages of this process, please let us know. Our team will be happy to assist you.

Getting Advice

Valu-Trac cannot provide legal, tax, or financial advice. If you are unsure about the options available, you may wish to seek independent professional advice where appropriate.
For your assistance, we have provided some useful external contacts below:

Tell us Once: **A Government service that may allow you to notify multiple government departments of a death at the same time**	Website: https://www.gov.uk/after-a-death
Probate Information	Website: www.gov.uk/applying-for-probate
HMRC Bereavement Helpline	Website: www.gov.uk/contact-hmrc Telephone: 0300 200 3300
Citizens Advice	Website: www.citizensadvice.org.uk
Cruse Bereavement Support	Website: www.cruse.org.uk Telephone: 0808 808 1677
Online guidance – Unbiased.co.uk	Website: www.unbiased.co.uk

Feedback and Complaints

We understand that dealing with the administration of an estate can be challenging, and we are committed to providing a supportive, compassionate, and efficient service.

We value all feedback, whether positive or constructive, as it helps us continually improve the service and support, we provide. If at any stage you are dissatisfied with our service, please let us know. We will take your concerns seriously, investigate them fairly and aim to resolve the matter as quickly as possible in line with our Complaints Policy.

If you would like to provide feedback or make a complaint, please contact us using the details below:

- Telephone: 0330 678 4760
- By email: complaints@valu-trac.com
- In writing: Compliance Team, Valu-Trac Investment Management Limited, Mains of Orton, Moray, IV32 7QE