



SERVICE STANDARDS FOR BEREAVED CLIENTS AND THEIR FAMILIES

AS PROFESSIONALS WORKING IN THE UK RETAIL FINANCE SECTOR

1. We will always deliver our services in line with the FCA's Consumer Duty requirements.
2. We will always be sensitive in our use of language when communicating with our clients, their next of kin and family members and aim to mirror the terminology used by them. We understand some bereaved people prefer to use direct language, referring to their loved one as having 'died', whilst others prefer to use softer euphemisms such as 'passed' or 'passed away'.
3. Upon hearing of the death of a client or family member, we will issue a 'bereavement pack' that will include practical information and guidance, within a timescale specified within our service level agreements.

Where it is our client who has died:

4. We will acknowledge promptly all correspondence from the client's family as well as executors/administrators or solicitors involved in the estate of our client within time scales specified within our service level agreements.
5. Wherever possible, we will ensure the bereaved has access to a person within our firm who has received bereavement awareness training, so that there's a knowledgeable and empathetic person to speak with at all times.
6. We will offer our client's family an initial meeting, at a convenient time, to outline how we can help support them and ease the administrative and emotional burden during this difficult time.
7. We will work collaboratively and efficiently upon request with:
 - the executors of the estate in matters relating to probate, letters of administration and estate management.
 - other relevant parties such as solicitors, accountants where relevant
8. Subject to appropriate authority, we will request date of death valuations from investment/pension providers and confirm applicable probate thresholds and documentation requirements.
9. We periodically review our dealings with the bereaved to improve our service. Where appropriate, we may invite feedback at a later stage, ensuring sensitivity at all times to the family's circumstances and readiness.