

POLICY ON A CLIENT'S INFIRMITY OR DEATH

We ask all clients to provide copies of their current Wills and Lasting Powers of Attorney, and we ask them to provide us with the full names and contact details of their Executors and Attorneys so that we are able to help at the time of need.

We encourage all clients to arrange prepaid funeral plans through our agency so that we can provide details to the family, and executors if required. We also encourage clients to complete our funeral wishes form so that the family is aware of the client's desired funeral wishes.

To complement this exchange of contact information we recommend that all clients inform their executors and their attorneys about our details and how to get in touch with us urgently (if required.)

All clients' circumstances are unique so the more information that we are provided at the time of need, the more we can consider their situation and provide a bespoke solution.

On discovering infirmity or death we would not take any action regarding investments without the express request of the Attorney or Executor. Furthermore, in order to take action we would require sight of original documentation including proof of LPA (or EPA) registration, or in the case of death an original death certificate, and a copy of the probate certificate. Funds will continue to be invested in accordance with the agreed investment strategy. Income will continue to be paid in the event of infirmity but will stop after the income provider receives an original death certificate.

Fees

Our fees for investment monitoring and administration (usually 1% of fund value) continue until the investments are realised and moved elsewhere if applicable. Full details of the fees and the services provided are given on our Fee Schedule.

If the client suffers a deterioration in health with the possibility that they go into full time care our regular fees payable by direct debit would continue but they would be reviewed in accordance with the changing circumstances and requirements. Fees could increase or decrease and any increase would be agreed with the Attorneys before proceeding.

On death regular fees payable by direct debit from the client's bank account would stop as soon as the bank was notified and fees for further work and arrangements for payment would be agreed with Executors before proceeding.