



# Bereavement Requirements Form



For adviser use only.

## What is this form for?

Following on from notifying us of a client's death please now complete this form and provide us with the settlement documentation. If you haven't already notified us of the death please complete this webform.

## How do I fill out this form?

The form contains 5 parts to be filled in by you and signed by all executors named on the legal document. If an indemnity is applicable to all executors, then all executors need to sign the indemnity form also. If Additional Permitted Subscription (APS) is being claimed the spouse or civil partner must sign the appropriate APS form.



**01**

Customer and Product details



**02**

Documentation



**03**

Instruction to transfer



**04**

Instruction to sell assets



**05**

ISA APS information



Fill out **parts 1 and 2**.



If you are transferring the assets - fill out **part 3** and complete checklist.



If you are selling the assets - fill out **part 4** and complete checklist.



Read **part 5** if there is a spouse or civil partner and they wish to claim the APS Allowance. We will require the APS33 form, if the allowance is being claimed with abr.dn.



Once we have received your form and supporting documents, we will assess the information. If there is missing documentation, then this may result in a delay to the settlement of the account. Please note some of the documents are required for HMRC purposes.

## How do I return the form and documents?



### Upload to the platform

You can upload documents to the platform. ALL executors must sign the documents before uploading. If you do upload documents, you must email us otherwise we don't know that any documents have been uploaded. Email [platforms\\_deceasedaccounts@abr.dn.com](mailto:platforms_deceasedaccounts@abr.dn.com). Please note we cannot accept documents by email.



### By post

You can return the form in the post as we require original signatures, and ALL executors must sign. abr.dn Client Servicing  
Sunderland, SR43 4EE



Part 1 - Your client's details

Account Number

Account Name

Your Reference

What products are held in the Wrap/Fundzone account (please tick as appropriate)

Wrap Cash/Fundzone Cash

Personal Portfolio

ISA Stocks & Shares

ISA Cash

Wrap Onshore Bond

Wrap SIPP

Wrap Offshore Bond

If you have ticked Wrap SIPP or Offshore Bond products, please use these contact details.

- **Wrap SIPP** - Please either email - [sipp\\_bereavements@standardlife.com](mailto:sipp_bereavements@standardlife.com) or call on 0345 278 5602. Please use the SIPP 'D' account number in any correspondence.
- **Wrap Offshore Bond** - Please either email [service@slinternational.ie](mailto:service@slinternational.ie) or call on 0845 300 4273.

Is the account invested in a Managed Portfolio? (please tick as appropriate)

If the account is invested in a Managed Portfolio, we'll remove the investments that make up the Managed Portfolio so these can be retained in the Wrap account. This means these investments are no longer managed as a portfolio by the Discretionary Manager. Some investments in a Managed Portfolio may not be available on the Wrap platform and therefore can't be retained. These investments will automatically be sold when we are updating the account from active to deceased and the proceeds paid into the cash account for the relevant Wrap product.

## Part 2 - Documentation - What documents is required?

### Please note:

If all the required documents aren't received this may result in a delay to the settlement of the account.

You can upload to the document library on the platform and email us to advise or send the document(s) by post.

If the preferred settlement option is to transfer to another provider, please contact us to discuss requirements .  
We would be happy to facilitate split settlement, should you wish.

A copy of the Death Certificate

Original Grant of Probate (England, Wales and Ireland only)

Certificate of Confirmation (Scotland only)

Letter of Administration

Indemnity Form

(This form can only be used if the accounts have a date of death value less than £75,000. For accounts that hold the Onshore Bond product, the limit is £15,000. Must be completed and signed by ALL Executors)

Certified copy of the Will

(If the Indemnity Form is being used)

Instruction Form

(Completed and signed by ALL Executors)

APS33 form

(if APS is being claimed)

Bank verification

(Only for cash settlement)

Bank statements must be no older than 3 months, an original or certified copy can be provided.

For certified bank statements, the certifier must be:

- Regulated Financial Adviser
- Chartered Accountant
- Barrister, Lawyer, Solicitor or Commissioner of Oaths
- Notary public
- Registered GP
- Registered Dentist

Part 3 - Instruction for transfer to an existing active Wrap or Fundzone account

If this is the preferred settlement option please complete and arrange for ALL Executors to sign.

Account Number

Account Name

Transfer to another active Wrap/Fundzone account:

By signing below, I/We the below named executor(s) confirm that I/We wish the above holdings to be transferred to the following Wrap/Fundzone account(s):

Receiving Wrap / Fundzone Account Number

Receiving Wrap / Fundzone Account Name

Please tick how you wish the transfer to be completed:

Transfer in Cash  $\longrightarrow$  If the transfer is an APS cash transfer, the monies up to the APS allowance value will be transferred into the receiving account ISA. Any monies over the APS allowance will be transferred into Wrap/ Fundzone Cash.

Transfer in- specie (units)  $\longrightarrow$  **Additional Permitted Subscription (APS)** - if an ISA transfer is requested and the current value of the ISA is higher than the Additional Permitted Subscription (APS) value, we will only transfer funds up to the value of the APS allowance. Any residual units may be transferred, in specie, to the Personal Portfolio or may be sold and the cash transferred to Wrap/Fundzone Cash.

You are not required to set up any transfer expectations on the receiving account this will be done by the deceased account team.

Executor Name

Date

Executor Signature



**Signature(s) required**  
(we accept Digital signatures)

Executor Name

Date

Executor Signature



**Signature(s) required**  
(we accept Digital signatures)

Executor Name

Date

Executor Signature



**Signature(s) required**  
(we accept Digital signatures)

Part 3 - Instruction for transfer to an existing active Wrap or Fundzone account - continued

Executor Name

Date

Executor Signature



**Signature(s) required**  
(we accept Digital signatures)



**Checklist for Transfer Settlement**

Please ensure the following documents are enclosed. **If all the required documents aren't received this may result in a delay to the settlement of the account.**

If executors are a company we require their signatory list.

A copy of the Death Certificate

Original Grant of Probate (England, Wales and Ireland only)

Letter of Administration

Certificate of Confirmation (Scotland only)

Indemnity Form  
(Completed and signed by ALL Executors)

Certified copy of the Will  
(If the Indemnity Form is being used)

Instruction Form  
(Completed and signed by ALL Executors)

APS33 form  
(If APS is being claimed - please see Part 7 - ISA Information Sheet)

**Please note: If your client has died abroad we may require more information.**

Part 4 - Instruction to sell assets and pay to a requested bank account

If this is the preferred settlement option please complete and arrange for ALL Executors to sign.

Account Number

Account Name

Encashment:

I/We the below named executor(s) hereby declare that I/we wish the above holdings to be sold and a faster payment for the proceeds issued to the following Bank account:

Name of Bank Account Holder

Reference if applicable

Address of Bank

Account Number

Sort Code

**Please note if payment is to be made to a Bank Account other than a Solicitor, we will require a certified copy or original Bank Statement (this must be no older than 3 months).**

Executor Name

Date

Executor Signature



**Signature(s) required**  
(we accept Digital signatures)

Executor Name

Date

Executor Signature



**Signature(s) required**  
(we accept Digital signatures)

Executor Name

Date

Executor Signature



**Signature(s) required**  
(we accept Digital signatures)



### Checklist for Cash Settlement

Please ensure the following documents are enclosed. If all the required documents aren't received this may result in a delay to the settlement of the account.

If executors are a company we require their signatory list.

A copy of the Death Certificate

Original Grant of Probate (England, Wales and Ireland only)

Certificate of Confirmation (Scotland only)

Letter of administration

Indemnity Form

(Completed and signed by ALL Executors)

Certified copy of the Will

(If the Indemnity Form is being used)

Instruction Form

(Completed and signed by ALL Executors)

Bank Verification – if monies are to be paid to a bank account that is not the solicitor

### Part 5 - ISA APS – Additional Permitted Subscription Information

1. The spouse or civil partner is entitled to claim an additional ISA Allowance known as APS-Additional Permitted Subscription.
2. The value of the APS they can claim is either the value of the deceased ISA as at date of death (see **valuation**) **OR** the value at the point the ISA ceases to be a continuing account. See section 1d on the APS33. If the option selected is "the higher of the value as at date of death or when the account ceases to be a continuing account" we would apply whichever was the higher value. The other two options are date of death value (we would only apply the date of death value not a higher value) or to apply a partial value. **Please select one option only.**
3. Please note the APS Allowance transfer to the Spouse/Civil Partner is not a monetary or fund (in specie) transfer, it is an allowance value only and lets us know how much cash or units can be subscribed into the ISA using this allowance.
4. The APS subscription is where the cash or units are transferred into the Allowance.
5. This allowance is in addition to their own yearly ISA allowance and does not affect current year subscriptions.
6. The spouse or civil partner will be entitled to the additional allowance even if the funds in the ISA have been left to someone else or have been used to meet expenses from the estate.
7. If the spouse or civil partner wishes to transfer the APS allowance and subscribe either cash or units to their own ISA, they must complete the attached APS33 and return to us with the other required settlement documents as detailed on the checklist on the instruction form. Please note the APS33 must be fully completed including:
  - The deceased's date of birth.
  - The Spouse/Civil Partners National Insurance Number and that of the deceased (if known).
  - The date of death.
  - The date of marriage or civil partnership.
  - The deceased's address at the date of death.

These are all HMRC requirements.

8. If the ISA has not been settled 3 years from date of death the ISA will no longer be a continuing ISA. The value of the APS that can be claimed will be the value as at date of death only.

**Please note if the date of marriage or the subscription value box on the APS33 are not completed we may not be able to process the transfer as we require this for HMRC purposes.**

For more information visit [abrdn.com](https://abrdn.com)

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