Information request
Complaints and case data

Please submit relevant supporting documents and commentary in relation to the questions below.
Please note any reference to 'bereaved customers' also includes individuals acting on their behalf, such as personal representatives or executors.
Please ensure that no customer data is shared. All customer related personal identifiable information should be REDACTED. Please only provide case reference numbers.
The supporting documents should be uploaded to Egress Workspace in the relevant folder and labelled clearly with the title.
Please provide the information requested <u>within 4 weeks by no later than 12 June 2026</u>.

This section aims to understand the number of bereavement cases handled by firms and the extent to which any of these may be linked to complaints.			**Comments**
Complaints and bereavement case data	**1**	Please provide the following information from the firm's complaints register for the 12 month period, 1 May 2025 to 30 April 2026: a) Total number of complaints received (split by bereavement and non-bereavement cases) b) Number of bereavement complaints closed in the last 12 months c) Number of bereavement complaints upheld in the last 12 months d) Total amount of redress paid out in relation to bereavement complaints (if available) e) Highest, average and lowest individual redress amounts paid (if available) f) Number of bereavement complaints referred to FOS in the last 12 months	
	2	How many bereavement cases has the firm handled in the 12 months from 1 May 2025 to 30 April 2026?	
	3	Please provide the number and percentage of bereavement cases that have breached the firm's service level agreements for the 12 month period, 1 May 2025 to 30 April 2026.	
	4	Please provide a list of the 10 bereavement cases that took the longest to resolve (from notification through to settlement/closure) in the 12 months from 1 May 2025 to 30 April 2026: Please include: -Case reference number -Date case opened and closed (if closed) -Which investment product(s) did the case relate to -Confirm whether a complaint was logged against the case Please do not include any personal identifiable information.	

	5	Please provide a list of the 10 bereavement cases that were the quickest to resolve (from notification through to settlement/closure) in the 12 months from 1 May 2025 to 30 April 2026: Please include: -Case reference number -Date case opened and closed -Which investments product(s) did the case relate to -Confirm whether a complaint was logged against the case Please do not include any personal identifiable information.	

FINANCIAL CONDUCT AUTHORITY

Document list

Below is a list of documents we would like you to send.
Please note any reference to 'bereaved customers' also includes individuals acting on their behalf, such as personal representatives or executors.
The supporting documents should be uploaded to Egress Workspace in the relevant folder and labelled clearly with the title.
Please provide the documents requested within 8 weeks by no later than 10 July 2026.

Assessment areas	Requested document	Document title as uploaded on Egress workspace
Communications	Copy of current bereavement information pack or guide provided to bereaved customers.	
	Copy of templates or screenshots showing what information is communicated about the bereavement process to bereaved customers through the different channels the firm uses (like letters, emails, website, mobile app).	
	Copy of current processes showing how the firm assesses the effectiveness of its communication channels and information for bereaved customers.	
Bereavement processes	Copy of current policies or process guides detailing how bereavement cases are handled, including any service level agreements.	
	Copy of current process guides detailing the role of specialist support teams (where these are in place) for bereavement cases.	
	Copy of current process guides detailing the escalation processes for frontline staff and specialist support teams handling bereavement cases.	
Customer vulnerability	Copy of training materials for frontline staff and specialist support teams on vulnerability identification and processing of bereavement cases.	
	Copy of current policies or process guides showing how the firm supports bereaved customers, including those with characteristics of vulnerability.	

Governance, MI and outcomes monitoring	Copy of process guides for handling requests to transfer or settle investments or close accounts in relation to bereavement cases, including any service level agreements with outsourcers used or other third parties involved in the process.	
	Copy of current process guides setting out how identified bereavement issues are reviewed, mitigated, and resolved to achieve good customer outcomes.	
	Details relating to bereavement complaints and case data - see 'complaints and case data' tab.	
Costs and charges	Copy of current policies detailing all charges (including advice, service or management) and any other administrative costs applied to bereavement customer accounts.	
	Copy of templates or screenshots showing how costs and charges are communicated to bereaved customers through the different channels the firm uses (like letters, emails, website, mobile app).	
	Copy of current process guides detailing how the firm assesses and determines fair value of charges (like advice, service or management) and other administrative costs applied to bereavement customer accounts.	
	Copy of current policies setting out the legal or contractual basis on which the firm may apply charges (like advice, service or management) and other administrative costs on bereavement customer accounts.	

Information request
Section 1 - Communications

Please submit relevant supporting documents and commentary in relation to the questions below.
Please note any reference to 'bereaved customers' also includes individuals acting on their behalf, such as personal representatives or executors.
The supporting documents should be uploaded to Egress Workspace in the relevant folder and labelled clearly with the title.
Please reference the evidence (e.g. document title, page X, paragraph Y).
Please provide the information requested within 8 weeks by no later than 10 July 2026.

Information sought This section aims to understand the bereavement notification process and whether communications are timely and clear, and support consumer understanding.				**Comments**	**Supporting evidence** Please direct us where to look for the evidence supporting the answer e.g. document title, page X, paragraph Y
Inital contact	**1**	**1A**	What communication channels are available for bereaved customers to notify the firm of bereavement (like phone, email, online, in branch)?		
		1B	Where the firm uses bereavement notification services, which ones does the firm use and how did the firm decide which service(s) to use?		
		1C	On notification, what information or documentation does the firm request from bereaved customers to progress next steps in a bereavement case?		
		1D	Where notification is received via a death notification service, please outline how this affects the firm's administrative processes, including documentation requirements.		
	2	**2A**	Upon notification, what information does the firm provide to bereaved customers about the next steps, including what they can expect from the firm, and what is required from the customer? Does the firm provide a bereavement pack?		
		2B	Please explain whether, and how, any information provided to or requested from bereaved customers varies depending on the method of notification.		

Communications	**3**	**3A**	What additional support services does the firm signpost bereaved customers to and how does this benefit customers?		
		3B	How does the firm test that the information provided to bereaved customers is timely, clear, consistent and helpful?		
		3C	What communication channels are available for ongoing contact with bereaved customers?		

Information request
Section 2 - Bereavement processes

Please submit relevant supporting documents and commentary in relation to the questions below.
Please note any reference to 'bereaved customers' also includes individuals acting on their behalf, such as personal representatives or executors.
The supporting documents should be uploaded to Egress Workspace in the relevant folder and labelled clearly with the title.
Please reference the evidence (e.g. document title, page X, paragraph Y).
Please provide the information requested within 8 weeks by no later than 10 July 2026.

Information sought This section aims to understand the bereavement processes in place and whether these deliver effective and timely support.				**Comments**	**Supporting evidence** Please direct us where to look for the evidence supporting the answer e.g. document title, page X, paragraph Y
End-to-end case times	**1**	**1A**	What are the firm's standard service level agreements (SLAs) for handling bereavement cases from initial contact through to the transfer or settlement of investments and closure of accounts?		
		1B	Please provide an overview of the reasons for any SLA breaches, including the key underlying causes and factors that may contribute to delays in processing bereavement cases.		
Ownership of cases	**2**	**2A**	Confirm whether or not the firm uses specialist support teams for handling bereavement cases. Where these teams are used, explain why and similarly, if they are not used, explain why not.		
		2B	How do bereavement case handlers identify and ensure they are able to meet key deadlines, which, if missed could cause harm, for example: - Financial issues (like missed interest, cashflow challenges) - Tax consequences or estate administration delays		
controls		**3A**	How does the firm ensure information regarding bereaved customers is shared, visible and accessible across all relevant staff and teams to support consistent communication and processing?		
		3B	How is information recorded and coordinated across internal systems where bereaved customers have multiple investment accounts?		

Systems and	3	3C	Where there are legacy systems in place, how does the firm ensure bereavement information is appropriately recorded and shared with relevant individuals and teams.		
		3D	Where paper records for bereavement cases are used, at any stage, how does the firm ensure these are accessible and available to relevant individuals and teams?		
Outsourcers	4	4A	Where the firm outsources any relevant processes as part of a bereavement case, what services are outsourced?		
		4B	How are outsourced services overseen to ensure they meet SLAs and deliver consistent service.		
Escalations and prioritisation	5	5A	Under what circumstances are staff able to escalate a bereavement case for additional input and support?		
		5B	What SLAs are in place for any specialist support team to respond? Does the specialist team take ownership of the bereavement case or focus on provision of technical input and support?		
		5C	How does the firm ensure its case escalation process supports timely processing and good outcomes for bereaved customers, including in particular where there are urgent financial needs?		
Resourcing	6	6A	How does the firm ensure there is adequate resource to process bereavement cases and meet SLAs?		

Information request
Section 3 - Customer vulnerability

Please submit relevant supporting documents and commentary in relation to the questions below.
Please note any reference to 'bereaved customers' also includes individuals acting on their behalf, such as personal representatives or executors.
The supporting documents should be uploaded to Egress Workspace in the relevant folder and labelled clearly with the title.
Please reference the evidence (e.g. document title, page X, paragraph Y).
Please provide the information requested within 8 weeks by no later than 10 July 2026.

Information sought This section aims to understand how the firm trains and supports staff to recognise vulnerability and provide appropriate support.				**Comments**	**Supporting evidence** Please direct us where to look for the evidence supporting the answer e.g. document title, page X, paragraph Y
Staff training	**1**	**1A**	What training do staff receive to support bereaved customers, including how staff recognise and respond to the potential impacts of bereavement on customers?		
		1B	Please explain whether and how this training varies for different roles. For example for those dealing with customers at notification stage, case handling colleagues, specialist teams or customer support teams.		
		1C	Please explain when and how this training is delivered and tested for effectiveness.		
		1D	How is training assessed for effectiveness?		
Staff support	**2**	**2A**	What support does the firm provide for staff dealing with challenging, emotional and sensitive bereavement cases?		
		2B	How are staff made aware of this support?		
lity identification adjustments	**3**	**3A**	How do staff recognise indicators of vulnerability during bereavement cases?		
		3B	How is vulnerability recorded on the firm's internal systems so it is visible and accessible to all relevant staff?		

Vulnerabi and		3C	What additional support or adjustments could be made for bereaved customers with characteristics of vulnerability?		

Information Request
Governance, MI and outcomes monitoring

Please submit relevant supporting documents and commentary in relation to the questions below.
Please note any reference to 'bereaved customers' also includes individuals acting on their behalf, such as personal representatives or executors.
The supporting documents should be uploaded to Egress Workspace in the relevant folder and labelled clearly with the title.
Please reference the evidence (e.g. document title, page X, paragraph Y).
Please provide the information requested within 8 weeks by no later than 10 July 2026.

Information sought This section aims to understand how the firm’s governance and oversight helps ensure good outcomes for bereaved customers.			**Comments**	**Supporting evidence** Please direct us where to look for the evidence supporting the answer e.g. document title, page X, paragraph Y
Governance, MI and outcomes monitoring	**1**	What metrics does the firm collate on bereavement cases and processing?		
	2	How often is the MI reviewed to ensure it supports effective monitoring of customer outcomes.		
	3	Who has responsibility within the firm for monitoring outcomes and taking action where necessary?		
	4	Please provide examples, where relevant, of any actions taken to address poor outcomes related to bereavement case processing.		

Information request
Section 5 - Costs and charges

Please submit relevant supporting documents and commentary in relation to the questions below.
Please note any reference to 'bereaved customers' also includes individuals acting on their behalf, such as personal representatives or executors.
The supporting documents should be uploaded to Egress Workspace in the relevant folder and labelled clearly with the title.
Please reference the evidence (e.g. document title, page X, paragraph Y).
Please provide the information requested <u>within 8 weeks by no later than 10 July 2026</u>.

Information sought This section aims to understand how the firm assesses the fair value of costs and charges that apply to bereaved customer accounts.				**Comments**	**Supporting evidence** Please direct us where to look for the evidence supporting the answer e.g. document title, page X, paragraph Y
Ongoing costs and charges after bereavement notification	**1**	**1A**	What ongoing charges continue after notification of bereavement (for example, advice, service or management)?		
		1B	How and when are the ongoing charges, and other administrative costs, communicated to bereaved customers?		
		1C	What other administrative costs, if any, does the firm apply for handling bereavement cases?		
Communication of ongoing costs and charges	**2**	**2A**	How does the firm determine and ensure its ongoing advice, service or management charges and other administrative costs are fair value for bereaved customers?		
		2B	Where the firm identifies ongoing charges are applied incorrectly what actions does it take?		
Systems and controls	**3**	**3A**	How does the firm's internal systems enable appropriate identification of any accounts where a review of charges may be necessary?		

Legal or contractual basis of ongoing costs and charges	4	4A	What is the legal or contractual basis for any ongoing advice, service or management charges and other administrative costs applied after notification of bereavement?		
		4B	Are charges applied in line with the terms of the existing contract with the deceased customer or under a new contract with the bereaved customer?		
		4C	Please explain the process followed, if a new contract is entered with a bereaved customer.		