COLLINS SARRI STATHAM
INVESTMENTS

Bereavement Policy

1. Our Commitment

At Collins Sarri Statham Investments Limited (CSSI) we understand that dealing with the death of a loved one is an incredibly difficult time. We are committed to handling every bereavement case with compassion, sensitivity, and efficiency.

Important Note on Account Structure

CSSI acts as your introducing broker and adviser. We do not hold client assets or client money. All investments and cash are held and custodied by our chosen platforms: Saxo Bank (Contemporary accounts) and James Brearley & Sons (Classic accounts). We will liaise directly with the relevant platform on your behalf throughout the process.

We fully comply with the FCA Consumer Duty and guidance on supporting customers in vulnerable circumstances. Our aim is to minimise stress, avoid unnecessary delays or paperwork, and deliver good outcomes for executors, beneficiaries, and surviving family members.

2. Key Principles

- Treat every notification with empathy and urgency.
- Appoint a single point of contact (usually the clients adviser or a dedicated director).
- Coordinate promptly with Saxo Bank or James Brearley ,Stop managed advisory fees promptly on sole-name accounts once we receive the Death Certificate.
- Accept certified copies or digital evidence where possible.
- Keep communication clear, jargon-free, and supportive.
- Maintain strict confidentiality.
- Provide clear information and guidance as early as possible.

3. Step-by-Step Process

Step	Action	Who	Target Timescale
1	**Notification** Contact us as soon as possible (phone, email or in person) with the deceased’s name, account number (if known), and your relationship.	Executor / Next of kin / Solicitor	As soon as practical.
2	**Acknowledgement – Letter 1 (see Appendix 1)** We send a short letter with condolences and our dedicated point of contact.	CSS	Within **1 working day.**

Step	Action	Who	Target Timescale
3	**Detailed Guidance – Letter 2 (see Appendix 2)** We send the **Full Bereavement Pack** containing the complete process, document checklist, and next steps.	CSS	Within **5 working days of letter 1.**
4	**Provide Documents** Send us the required documents listed in Letter 2 / the Pack (starting with the Death Certificate).	Executor / Representative	As soon as you are ready.
5	**Initial Account Actions** • Stop managed advisory fees • Update joint accounts to surviving holder(s)* • Issue free date-of-death valuation to representative.	CSS	Within **5 working days** of receiving Death Certificate.
6	**Full Instructions & Transfer** (**see the CSS Bereavement Instruction Form**) Provide remaining probate documents + your clear instructions (transfer in-specie, sell assets and distribute cash, or temporary execution-only). Subject to will and anti-money laundering checks on beneficiaries.	Executor / Representative	Once probate is granted and you are ready.
7	**Closure & Finalisation** Final statements, tax information (CGT / IHT valuations) *, fee reconciliation and account closure.	CSS	Within **10 working days** of receiving final instructions.

4. What We Will Do to Support You

- Waive or reduce fees where appropriate during the probate period.
- Provide (or coordinate) date-of-death valuations free of charge.
- Offer a single point of contact to avoid repeating information.
- Accept digital or certified copies rather than originals where possible.
- Liaise directly with Saxo Bank or James Brearley on your behalf.
- Work closely with your solicitor or other professional advisers.
- Provide clear, plain-English updates at every stage.
- Signpost to external support (e.g. Cruse Bereavement Care, Citizens Advice, or specialist probate solicitors).

5. Required Documents (Summary)

1. Certified copy of Death Certificate
2. Grant of Probate / Letters of Administration/ Will + evidence of authority
3. Proof of identity for the executor(s) and Beneficiaries
4. Bank details for any cash distributions
5. Clear written instructions for the investments — we strongly recommend using our CSS Bereavement Instruction Form (see below) for clarity and speed, but we will also accept a signed letter or email containing the same information

6. Contact Details

- **Phone**: [Insert main number]
- Your usual adviser will continue to support where possible.

We are here to help — please do not hesitate to reach out. Our team will treat your situation with the care and respect it deserves.

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CSS Bereavement Instruction Form

Collins Sarri Statham Investments Ltd

Please complete this form and return it with your supporting documents.

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1. Deceased Client Details

- Full Name: ________________________________
- Date of Birth: _____________________________
- Date of Death: _____________________________
- Account Number(s): ________________________________

2. Executor / Personal Representative Details

Primary Executor (person completing this form)

- Full Name: ________________________________
- Relationship to Deceased: ________________________________
- Address: ____
- Postcode: _______________
- Telephone: ________________________________
- Email: ________________________________

Additional Executors (if applicable) Name 1: ________________________________

Name 2: ________________________________

We confirm we are acting **jointly / severally** (*delete as appropriate)

3. Proof of Authority (please tick)

- Grant of Probate / Letters of Administration attached
- Will + evidence of authority attached (if Probate not yet granted)
- Certified copy of Death Certificate attached (if not already provided)

4. Instructions for the Investments

Please select **one** of the following options (or provide specific instructions below):

A. Transfer in-specie (assets transferred without selling) [ ] Transfer the entire portfolio to the beneficiaries named below [ ] Transfer specific assets / holdings (please list or attach schedule)

B. Sell all assets and distribute cash [ ] Sell the entire portfolio and distribute the proceeds

C. Partial instructions [ ] Sell specific holdings only (please list below or attach schedule) [ ] Transfer some assets in-specie and sell the remainder

D. Other / Temporary [ ] Hold the portfolio on an execution-only basis until further notice [ ] Other instructions (please provide full details):

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5. Beneficiary / Distribution Details

Bank Details for Cash Distributions Bank Name: ________________________________

Sort Code: _______________ Account Number: _______________

Account Holder Name: ________________________________

IBAN (if international): ________________________________

Beneficiary Details (if transferring assets in-specie)

Name Address / Account Number Share / Proportion

1.
2.
3.

(Attach additional sheet if required)

6. Tax & Reporting

- Please provide date-of-death valuation (already requested)
- Please provide CGT / IHT reports as required
- Any specific tax requirements? ____

7. Declaration

I/We confirm that:

- I am / We are the duly authorised Executor(s) of the estate.
- The information provided is accurate and complete.
- I/We have the authority to give these instructions.
- I/We understand that CSS Investments will only act on instructions from the appointed Executor(s).

Signed: ________________________________ **Date:** _______________

Print Name: ________________________________

Additional Executor Signature (if required): ________________________________

Print Name: ________________________________ **Date:** _______________

Note: Completion of this form is **not mandatory**. You may instead provide a signed letter or email with equivalent details. Using this form helps us process your instructions quickly and accurately.

How to return this form Email: tradesupport@css-investments.com Post: Collins Sarri Statham Investments Ltd, 138 Fortis Green Road, Muswell Hill, London N10 3DU.