

Helping you through difficult times

September 2023

At Baillie Gifford, we want to help you navigate through the difficult times that can arise during your lifetime. We've put together the following guide to bereavement that we hope will be useful.

Please note that some of the links in this guide may not work if you are accessing it using Microsoft Edge.

Bereavement

Dealing with the loss of a loved one is an incredibly difficult thing to go through. We want to offer you some assistance as you navigate some of the administrative steps that need to be taken.

Of course, you can also contact our Client Relations Team directly on **0800 917 2113**, and we'll talk you through the next steps as they apply to your individual circumstances.

Who to contact about a Baillie Gifford fund or Investment Trust we manage

Shares can be held in the following ways:

- Shares can be held directly with us in one of our Open-Ended Investment Company (OEIC) funds. For those type of holdings you can contact our Client Relations team directly for assistance on 0800 917 2113 or by writing to us at:

Baillie Gifford
Calton Square
1 Greenside Row
Edinburgh, EH1 3AN.

- Shares can be held as a share certificate in one of the Investment Trusts we manage through the company's Registrar, Computershare Investor Services. The Registrar can be contacted on **0370 702 0003** or written to at:

Computershare Investor Services
The Pavilions
Bridgwater Road
Bristol, BS99 6ZZ

Shares in our funds or the Investment Trusts we manage can be held through another provider or a fund platform. The fund platform or provider they are held through would need to provide you with assistance.

Steps to take

Tell the government about the death of your loved one

The government has a 'Tell us once' service you can use, which informs all the relevant government departments (such as the Department of Work and Pensions, DVLA, local council etc) when someone dies. What to do after someone dies:

Tell Us Once – www.gov.uk

Tell other important organisations

You will have to advise banks, utility companies, landlords/housing associations.

Funeral arrangements

If you don't know where to start, or just want to double check what's involved, there is a step-by-step guide here. It also has information on getting help paying for a funeral: What to do after someone dies:

Arrange the funeral – www.gov.uk

Check if you are entitled to financial help

You can check if you are entitled to any bereavement benefits or allowances here: Bereavement Support Payment:

How it works – www.gov.uk

Deal with your own benefits etc

Sometimes your own benefits, tax or pensions can change if your partner has passed away. Information on how to manage this can be found here: Your benefits, tax and pension after the death of a partner:

Tax and National Insurance – www.gov.uk

Value the estate

To find out if there is any inheritance tax to pay, you will need to estimate the value of the property, money and possessions of the person who has died, which is collectively called the 'estate'. How to value an estate for Inheritance Tax and report its value:

What you need to do – www.gov.uk

You also need to value the estate before applying for probate in England or a Certificate of Confirmation in Scotland, which is the next step.

Applying for Probate/Certificate of Confirmation

The Grant of Probate/Certificate of confirmation is the legal right to deal with a person's estate after death. Probate rules will differ according to where you live. You cannot put your loved one's finances in order until you have this. You may wish to contact the financial organisations who held the accounts to find out if they need probate or if a will may be sufficient. Baillie Gifford do need Grant of Probate/Certificate of confirmation. Details on how to find out how to get probate is found here:

Applying for probate: What is probate – www.gov.uk

Deal with the estate

If you are the person(s) dealing with the estate's assets (usually called the executor or administrator), you will be responsible for settling any debts and distributing any assets to any beneficiaries. This is also when you would sell or transfer ownership of any assets such as property or shares. More information can be found here:

Dealing with the estate of someone who's died – www.gov.uk

Further support

Support available

Losing a loved one can be an extremely difficult and painful time for you. We've included some links to external support services which you may find helpful below:

There are charities that can offer you help, support and advice, including Cruse Bereavement Care, at www.cruse.org.uk or by telephone on **0808 808 1677**, or the Samaritans, who can be contacted by telephone on **116 123** or by emailing jo@samaritans.org.

The NHS offer the following advice for those dealing with grief, stress, anxiety and depression:

Get help with grief after bereavement or loss – www.nhs.uk

The Good Grief Trust offers support for those who are recently bereaved:

For newly bereaved – The Good Grief Trust www.thegoodgrieftrust.org

Ataloss offers free live chat sessions with grief councillors who are there to talk: How to get free professional grief support online (ataloss.org)

More methods of support can be found here. What to do after someone dies:

Bereavement help and support – www.gov.uk

Find bereavement services from your council – www.gov.uk

There is a free Death notification service called Life Ledger which helps to simplify the notification process. You can notify Life Ledger of your bereavement, and they will then act as a point of contact and notify any companies that you require, which are registered with them: www.lifeledger.com

Similarly, Equiniti also offer a service called the Death Notification Service. This service allows you to notify them, then they will pass on the information to any companies registered with them that you identify as needing to be informed. Should you wish to contact them they are available at the following website: www.deathnotificationsservice.co.uk or by contacting them on **0333 2076574** from the UK or **+44 121 4150965** from overseas.

Baillie Gifford™