



Aptia

Bereavement Guide



This guide provides details on how to let us know about a bereavement and claim any benefits that may be due. We understand that bereavement is a difficult time, and our aim is to make this process as easy as possible.

Step 1: Tell us about the bereavement

The easiest and quickest way to let us know about a bereavement is by visiting Contact Aptia Pensions, pensionuk.aptia-group.com/bereavement, and selecting 'Inform us of a bereavement'.

You'll need to provide some personal information about the deceased, including:

- their National Insurance number; and
- the name of the pension scheme that they were a member of, if known.

If their death has been registered in the UK, you won't usually need to send us a death certificate.

If we can't verify the death, or the deceased lived overseas, we'll need a photo of the original death certificate, which you can upload online. You'll be asked to do this if necessary.

You can upload photos or scanned copies of original documents we request. Please note that any documents that are not in English or Welsh will need to be translated by a registered translation company or organisation, who must confirm in writing on the translation:

- that it's a 'true and accurate translation of the original document';
- the date of the translation; and
- the full name and contact details of the translator or a representative of the translation company.

If you would prefer to let us know about the bereavement in writing, you can write to us at the following address:

Aptia UK Limited
Maclaren House
Talbot Road
Stretford
Manchester
M32 0FP

Step 2: Tell us about you

As the informant, you'll need to provide us with some information about yourself. We'll ask you for your:

- full name;
- your relationship to the deceased; and
- your contact details.

As soon as we've been informed of the bereavement, we'll update our records.

If the deceased was receiving pension payments from us, these will be stopped. We'll also check if there have been any overpayments or underpayments. We'll contact you separately if this is the case.

Step 3: Tell us about any dependants

If further benefits may be payable, we'll need to know if there are any dependants.

We'll ask you if the deceased is survived by a spouse, a civil partner or a partner. If so, we'll need their details, including:

- a photo of the original marriage certificate or civil partnership certificate; or
- how long the deceased was in a relationship with their partner.

We'll then ask if the deceased is survived by any dependent children as, depending on the scheme rules, benefits may be payable to them.

We'll need their details, including:

- the age of the child(ren);
- whether they were in full time education at the date of death;
- whether they have any disabilities; and
- a photo of the child(ren)'s original birth certificate(s).



WHAT HAPPENS NEXT?

We'll use the information provided to check whether any benefits are payable under the rules of the pension scheme.

If no payments are payable, we'll let you know within five working days from the date the information about the dependant was received.

What you need to do if benefits are payable

If benefits are payable, we'll ask you to provide the beneficiaries' bank details. Please take care to ensure that these are correct.

We'll validate the details automatically. This will help us to make sure the payment process is as smooth as possible.

Next, we'll confirm which additional documents you need to provide, if any.

Settling the claim

We'll then calculate the benefits and provide any forms that need completing. We'll then set up the benefits due. This could involve setting up a pension and/or making a lump sum payment.

We'll send a settlement letter to each beneficiary confirming the benefits payable. This should be within 10 working days of the date when we received the bank details and any additional documents or forms.

Our new digital process has significantly reduced the time taken to settle claims but some settlements may still take time. This is the case if the deceased had Defined Contribution (DC) or Additional Voluntary Contribution (AVC) funds or if benefits are payable at the trustees' discretion.

Any questions?



Please refer to the Frequently Asked Questions page on Contact Aptia Pensions at pensionuk.aptia-group.com.

If you have any further questions, please get in touch

by raising a query at pensionuk.aptia-group.com/bereavement.

You can scan the QR code for quick access.

Useful resources

Below are some links to Government websites to help and support people going through a bereavement.

1. Checklist of what you need to do when someone dies, from registering the death to dealing with the estate:
gov.uk/when-someone-dies
2. Help with costs and funeral expenses:
gov.uk/browse/benefits/bereavement
3. Bereavement Support Payment information if your spouse, civil partner or cohabiting partner (provided you have a child or children) has died:
gov.uk/bereavement-support-payment
4. Guidance on dealing with a bereavement:
moneyhelper.org.uk/en/family-and-care/death-and-bereavement
5. Information about tax on a private pension that you inherit:
gov.uk/tax-on-pension-death-benefits