

Adviser guidance – death claims process

Our process

The Nucleus terms and conditions set out our standard death claims process and exceptions are dealt with by management in accordance with their responsibilities as devolved by the executive.

Default position

Our default position is to request sight of a sealed copy Grant of Probate (Grant of Confirmation in Scotland) in all cases. Grant of Probate sets out who the executor(s) is/are and Nucleus will be required to act on their instruction. Settlement instructions should be provided on our death claim declaration.

Exception handling for the payment of pension death benefits

Pension death benefits sit outside an individual's estate and are not subject to Probate. Sight of Probate is therefore not required as standard for pension death settlement. The process for the payment of pension death claim benefits is as follows:

- Expression of wishes completed and on file (within 5 years)
- Certified copy of the Will
- Death claim declaration completed by the beneficiary

Where the client dies without a Will, we may be able to rely on the Expression of wishes if this is aligned to the death claim declaration and we are not aware of any other potential claim to the benefits. However, this will be assessed on a case by case basis.

We would recommend that advisers ensure Expression of wishes are reviewed annually and kept up to date. Our nomination of death benefits form (0110) can be found in the library under Account specific documents/Pension documents.

APP account – closed to new business

The APP is provided by Scottish Friendly Assurance (SFA) and their process is to request Probate before pension death benefits are paid out. However, if we are satisfied Probate is not required we can make arrangements with SFA to waive Probate.

Exception handling for small estates (excluding the pension account)

In some instances, we find that the deceased may not have assets of value that warrant the beneficiaries seeking Probate. In such circumstances, Nucleus is prepared to waive probate requirements.

Total wrap value	Documents required	Review required
Less than £40,000 in one or more account	Certified copy of the Will and Death claim declaration	Ensure Will and Death claim declaration are aligned

We may not be able to waive Probate for the Offshore Bond or Onshore Bond without product provider approval.