

**Baillie Gifford™**

# Helping you through difficult times

October 2024

**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.**

## **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**, or **0131 275 3499** if calling from overseas, 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

When you lose a loved one, it is necessary to take steps to notify any third parties regarding the death. The below information has been taken from [www.gov.uk/when-someone-dies](http://www.gov.uk/when-someone-dies) and we hope that this will be helpful to you. Please note that we also have an online version of the booklet available on our website at [www.bailliegifford.com/pages/literature-library/general-information/bereavement-guide-helping-you-through-difficult-times/](http://www.bailliegifford.com/pages/literature-library/general-information/bereavement-guide-helping-you-through-difficult-times/) which includes direct links to the relevant pages on the UK government website.

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### 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.

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### Tell other important organisations

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

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### Funeral arrangements

If you don't know where to start, or just want to double check what's involved, the website contains a step-by-step guide. It also has information on getting help paying for a funeral.

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### Check if you are entitled to financial help

The website also allows you to check if you are entitled to any bereavement benefits such as Bereavement Support Payment or allowances.

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### 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 on the website.

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## 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'. The website confirms details of how to value an estate for Inheritance Tax and report its value.

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.

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### 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 are also noted on the website.

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### 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 on the website.

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## Further support

### Be vigilant to frauds and scams

We would like to draw your attention to frauds and scams as while you are dealing with a bereavement, you can become more vulnerable to this as you may be receiving calls or dealing with lots of different firms. It's possible for a fraudster to pose as a caller from a legitimate firm.

Our website includes further information on how to protect yourself from frauds and scams here: [bailliegifford.com/en/uk/individual-investors/fraudulent-activity/](https://www.bailliegifford.com/en/uk/individual-investors/fraudulent-activity/)

### 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:

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There are charities that can offer you help, support and advice, including Cruse Bereavement Care, at [www.cruse.org.uk](https://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](mailto:jo@samaritans.org).

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

[www.nhs.uk](https://www.nhs.uk)

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

[www.thegoodgrieftrust.org](https://www.thegoodgrieftrust.org)

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**Widowed and Young** are UK charity that offers peer-to-peer support network for anyone who's lost a partner before their 51st birthday.

[widowedandyoung.org.uk](https://widowedandyoung.org.uk)

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**Winston's Wish** are charity that helps children, teenagers and young adults (up to the age of 25) who are bereaved.

[www.winstonswish.org](https://www.winstonswish.org)

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**Ataloss** offers free live chat sessions with grief counsellors who are there to talk.

[www.ataloss.org](https://www.ataloss.org)

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Bereavement help and support  
[www.gov.uk/when-someone-dies](https://www.gov.uk/when-someone-dies)

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Find bereavement services from your council  
[www.gov.uk/when-someone-dies](https://www.gov.uk/when-someone-dies)

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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](https://www.lifeledger.com)

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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 [deathnotificationsservice.co.uk](https://deathnotificationsservice.co.uk) or by contacting them on **0333 2076574** from the UK, or **+44 121 4150965** from overseas.

# Baillie Gifford™