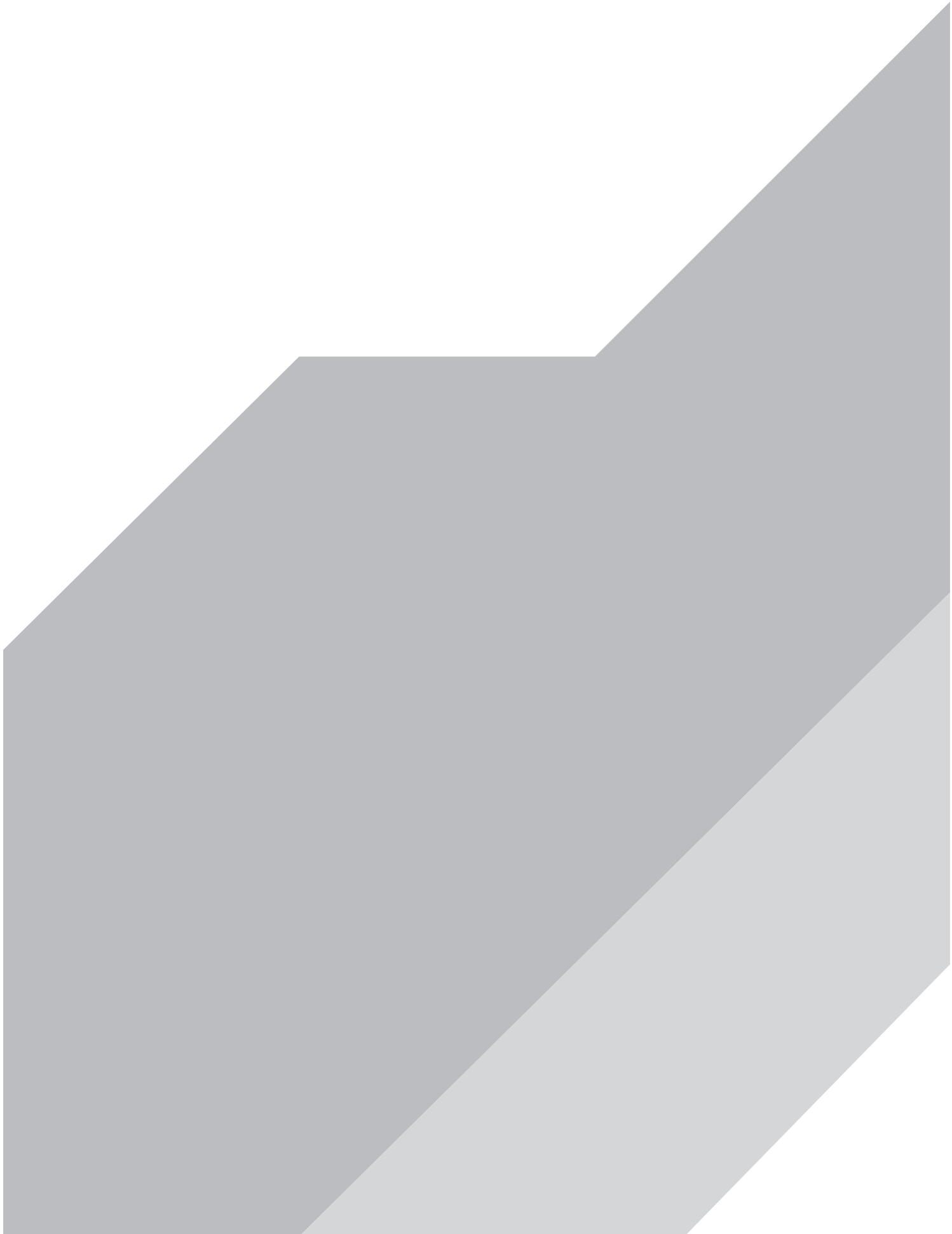




## **What to do on the death of an investor**

### The next steps

**This booklet contains guidance on what to do and also includes some of the relevant forms that need to be completed.**



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## Contents

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<b>04</b>	<b>What legal documents and forms do we need</b>
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<b>16</b>	<b>Anti-money laundering documentation guidelines for UK residents</b>
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**The following forms are also enclosed:**

- Probate Closure Form
- Small Balances Form
- Small Estates Form
- Response Letter

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## Thank you for contacting Invesco

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We recognise that for many, this is an extremely difficult time, and we want to do everything we can to make the next steps as straightforward as possible.

This guide has been designed to explain the options available in relation to investments in Invesco ICVC funds held outside or within an ISA (held directly with us) that form part of the deceased's estate.

Our next steps process has five steps:

**Step one** - Informing Invesco of the death of the investor

**Step two** - Receiving documentation and information from us

**Step three** - Choosing an option and instructing us

**Step four** - Verifying Executors/Personal Representatives

**Step five** - Acting on instructions received

To help you, we have put together a Glossary for any terms you may not be familiar with on page 19, and Key points to consider when choosing your option section which you'll find on pages 13 to 15.

In the pocket at the back of this brochure, you'll find copies of the Probate Closure Form, Small Balances Form, Small Estates Form and a Response Letter.

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## The next steps procedure

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### Step one

#### **Informing Invesco of the death of the investor**

When informing us of the death of the investor we need the following:

- The original Death Certificate. Once this has been received we can release information about the deceased's investments with Invesco
- If you already have a Grant of Probate (Certificate of Confirmation) you can send this instead of an original Death Certificate; the Grant of Probate must be issued in the UK
- Your contact information including full name, address and a telephone number if you're happy for us to contact you by phone

When we receive the Death Certificate or the Grant of Probate we will update our records with the relevant correspondence details.

Where the contact information provided is that of the Executors or Personal Representatives, all correspondence will be sent to that address until a final decision has been made by the Executors or Personal Representatives about the future of the investment and we have acted on their final instruction.

Where the contact information provided is not that of the Executors or Personal Representatives, all correspondence will be sent to that address until we are informed of who the Executors or Personal Representatives are. On receipt of this information, we will update our records with their correspondence details.

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### Step two

#### **Receiving documentation and information from us**

In addition to this booklet we will:

- Return the Death Certificate/Grant of Probate
- Provide a valuation of the investment(s) as at the date of death
- Provide information on any income earned from the date of death to the current date

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### Step three

#### **Choosing an option and instructing us**

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##### **For accounts held in joint names**

For jointly held investments, on receipt of the original Death Certificate or Grant of Probate we will re-register the investment(s) in the name(s) of the surviving Account Holder(s). We will send a letter to the first named registered Account Holder to confirm that the re-registration has taken place and no further action will need to be taken by the surviving Account Holder(s).

Note: if the surviving Account Holder(s) wants to make changes to the Direct Debit details or sell the investment, we'll need written instructions signed by all remaining Account Holder(s).

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##### **For accounts held in a sole name**

The options available can be found on page 05.

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## The next steps procedure

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### Step four

#### Verifying Executors/Personal Representatives

Anti-money laundering regulations require us to verify the identities and the addresses of the Executors of the estate and the Personal Representatives of the estate (i.e. the Administrator or Next of Kin).

When we receive instructions from the Executors/Personal Representatives, we will try to verify their identities and permanent residential addresses electronically with a credit reference agency. In order to do this, we need all Executors/Personal Representatives to provide us with their dates of birth and current address, as requested on the forms enclosed in this booklet.

If we are unable to verify the Executors/Personal Representatives electronically, we will make a request in writing for anti-money laundering documents. We note this will result in a delay in acting on their instructions. To avoid this, the Executors/Personal Representatives can send us their anti-money laundering documents at the same time they send us their instructions in respect of the estate. Details of what anti-money laundering documents we will need are provided on pages 16 and 17.

Any personal data that is provided to us will be processed in accordance with applicable laws and regulations, including the General Data Protection Regulation ("GDPR"). Our privacy notice provides more information about how we use the personal data and can be found on our website or is available upon request.

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### Step five

#### Acting on instructions received

When we receive instructions and we have already verified the Executors/Personal Representatives, or are able to do so electronically on receipt of the instructions:

- The re-registration of investment(s) will be processed within 3 business days of the receipt the instructions
- The sale of investment(s) will be processed at the next Valuation Point, except:
  - (i) where this is not on a dealing day<sup>1</sup> for one or more of the funds being sold, the investment will be sold at the Valuation Point on the next dealing day for all of the funds; or
  - (ii) where an instruction is received after 5pm and it includes an instruction to sell a fund within the Invesco Summit Growth Investment Series, all the investments will be sold at the Valuation Point following the next Valuation Point; or
  - (iii) where an instruction is received after 5pm and it includes an instruction to buy a fund within the Invesco Summit Growth Investment Series, all the investments will be sold at the Valuation Point following the next Valuation Point.
- The purchase of investment(s) with any sale proceeds will be processed at the same Valuation Point as the sale of the investment(s), which means that the sale proceeds will not be out of the market. Sales and purchases in the same fund will therefore, always be at the same price.

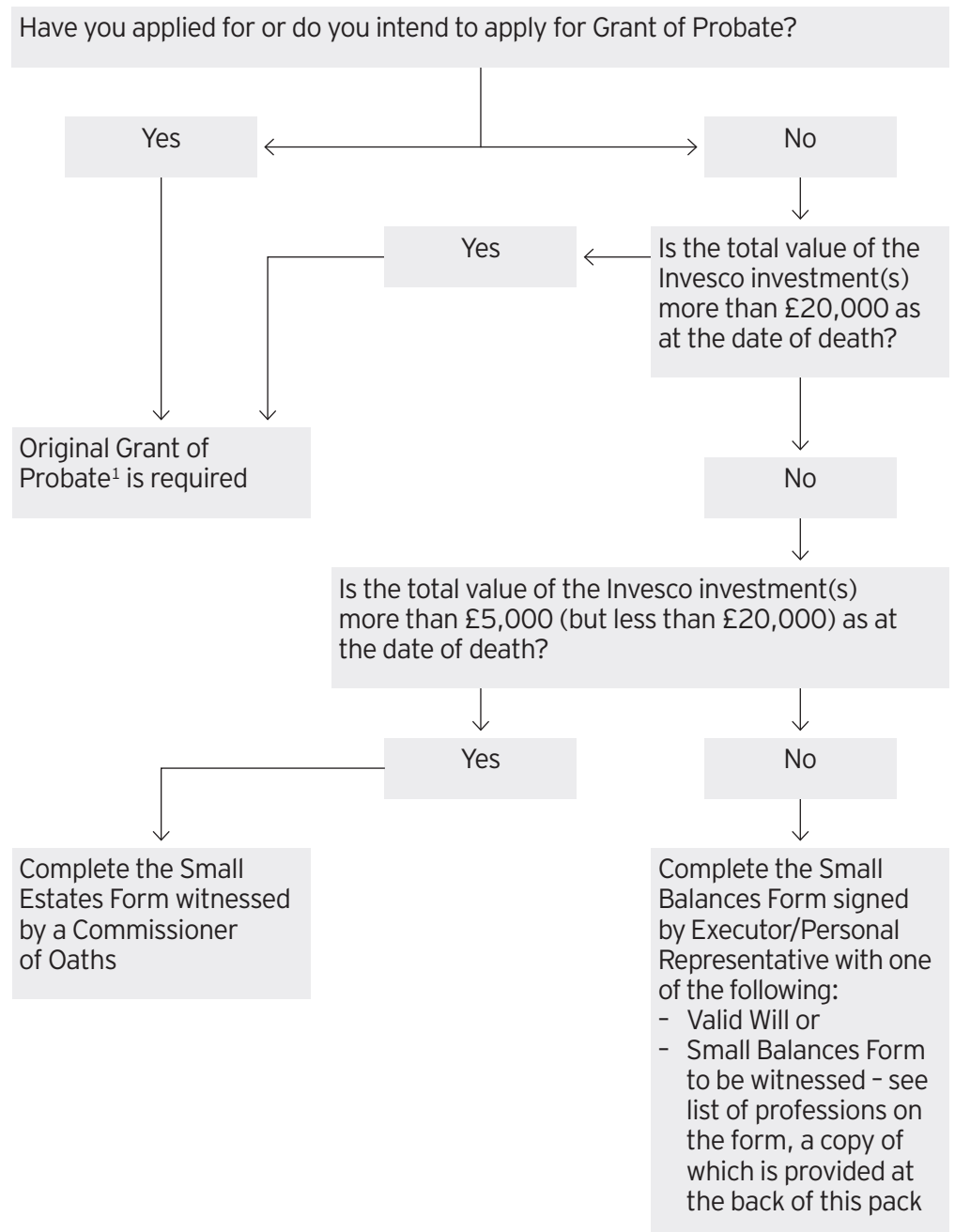
As our ICVC funds are valued daily at 12 noon, please view any valuations that you receive as a guide only, as future valuations will be different.

If you'd like to talk to us about this, we're available on freephone **0800 085 8677**, **Monday to Friday from 8.30am to 6pm.**

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<sup>1</sup> A dealing day means Monday to Friday excluding UK public and bank holidays or any day on which the London Stock Exchange plc is not open for the normal full duration of its trading hours or such other day as the Manager may with the consent of the Depositary decide from time to time. The list of expected non-dealing days is available on the Invesco website ([www.invesco.co.uk](http://www.invesco.co.uk)).

## What legal documents and forms do we need



<sup>1</sup> If the original Death Certificate or Grant of Probate has already been sent to us you do not need to send this to us again.

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## The options available

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Once we've received the Executors/Personal Representatives details, we'll need instructions telling us what to do with the current investment(s). We've listed all the available options below.

If the Beneficiary is living overseas and is not a Crown Employee, only **Option A** is available.

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### **Option A**

Sell the investment(s) (see process flow on page 06)

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### **Option B**

Sell the investment(s) and invest the sale proceeds into an Invesco Stocks and Shares ISA. Where the ISA investment exceeds the Beneficiary's annual subscription allowance and/or APS allowance, the balance can be paid out or invested into an Invesco ICVC (as described in Option C) or paid out (see process flow on page 07)

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### **Option C**

Sell the investment(s) and invest the sale proceeds into an Invesco ICVC (see process flow on page 08)

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### **Option D**

Re-register the investment(s) into an Invesco ICVC (see process flow on page 09)

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**Please refer to the 'Key points to consider when choosing an option' on pages 13 to 15 for further information before making your final decision.**

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## **Additional Permitted Subscription (APS) Option**

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### **Option E**

Where the investment is held in an Invesco Stocks and Shares ISA sell all of the investment(s) and invest some or all of the sale proceeds into an Invesco Stocks and Shares ISA using an APS. Where the ISA investment exceeds the Beneficiary's APS allowance, the balance can be invested into an Invesco ICVC (as described in Option C) or paid out (see process flow on page 12)

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**Please refer to the 'Additional Permitted Subscriptions (APS) allowance - important notes' on pages 10 and 11 for further information before making any investment decision.**

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Note: If more than one of the above options is required, please explain this in a covering letter signed by all Executors/Personal Representatives.

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## Options available

### Option A

Sell the investment(s)

Complete the **Probate Closure Form** and select **Option A** to sell the investment(s). If you have not applied for Grant of Probate, please also complete either the **Small Estates Form** or the **Small Balances Form** (see page 04).



Send the forms and any relevant documentation to us together with the **Response Letter**. Please see page 03 for details as to when we will sell the shares.



We will send a Contract Note(s) within one business day of the sale confirming the number of shares sold and the amount of the sale proceeds.



A cheque will normally be issued within three business days of the sale, subject to completion of anti-money laundering verification.

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### Payment of Sale Proceeds

We pay sale proceeds by cheque, which can be made payable to one of the following:

- A Solicitor
- One named Executor/Personal Representative/Beneficiary
- The Executors of... Deceased (in order to choose this payee option, a bank/building society account must be set up in this format)



## Options available

This option is available to a Beneficiary who is eligible to invest in an Invesco Stocks and Shares ISA and has not already opened a Stocks and Shares ISA in the current tax year with another ISA provider.

Please refer to the relevant, most up to date fund and share class specific Key Investor Information Document(s) and/or Key Information Document(s), the Supplementary Information Document and the ICVC ISA Terms and Conditions for information before making an investment decision.

## Option B

Sell the investment(s) and invest the sale proceeds into an Invesco Stocks and Shares ISA

Complete the **Probate Closure Form** and select **Option B** to invest in an Invesco Stocks and Shares ISA. If you have not applied for Grant of Probate, please also complete either the **Small Estates Form** or the **Small Balances Form** (see page 04).

Is the Beneficiary the Spouse or Civil Partner of the deceased and do they want to use their Additional Permitted Subscription (APS) allowance to invest in an ISA with Invesco?

Yes

Please see **Option E** on page 12.

No

Does the Beneficiary already hold a current tax year ISA with Invesco?

Yes

No

Send us a **covering letter** providing the Invesco ISA account details and fund choice.

Complete an **Invesco Stocks and Shares ISA Application Form (Form A)**.<sup>1</sup>

If any of the sale proceeds are not invested in the Invesco Stocks and Shares ISA (i.e. sale proceeds are in excess of the Beneficiary's annual ISA subscription allowance) and the balance is to be invested into an Invesco ICVC please refer to **Option C** to see whether we require a **covering letter** or an **Invesco ICVC Application Form (Form D)**.

Send the forms and any relevant documentation to us together with the **Response Letter**. Upon receipt, we'll act on the instruction at the next relevant Valuation Point.

We will send Contract Notes within one business day of the sale and purchase of shares, confirming the number of shares sold and the number of shares bought. Please see page 03 for details as to when we will sell and purchase the shares.

Where any of the sale proceeds are not invested in the Invesco Stocks and Shares ISA and we have not received an instruction to invest the balance into an Invesco ICVC, a cheque will normally be issued within three business days of the sale, subject to acceptable completion of anti-money laundering verification.

<sup>1</sup> You can download this form from our website [www.invesco.co.uk](http://www.invesco.co.uk) or request it by calling us on freephone 0800 085 8677, Monday to Friday from 8.30am to 6pm.

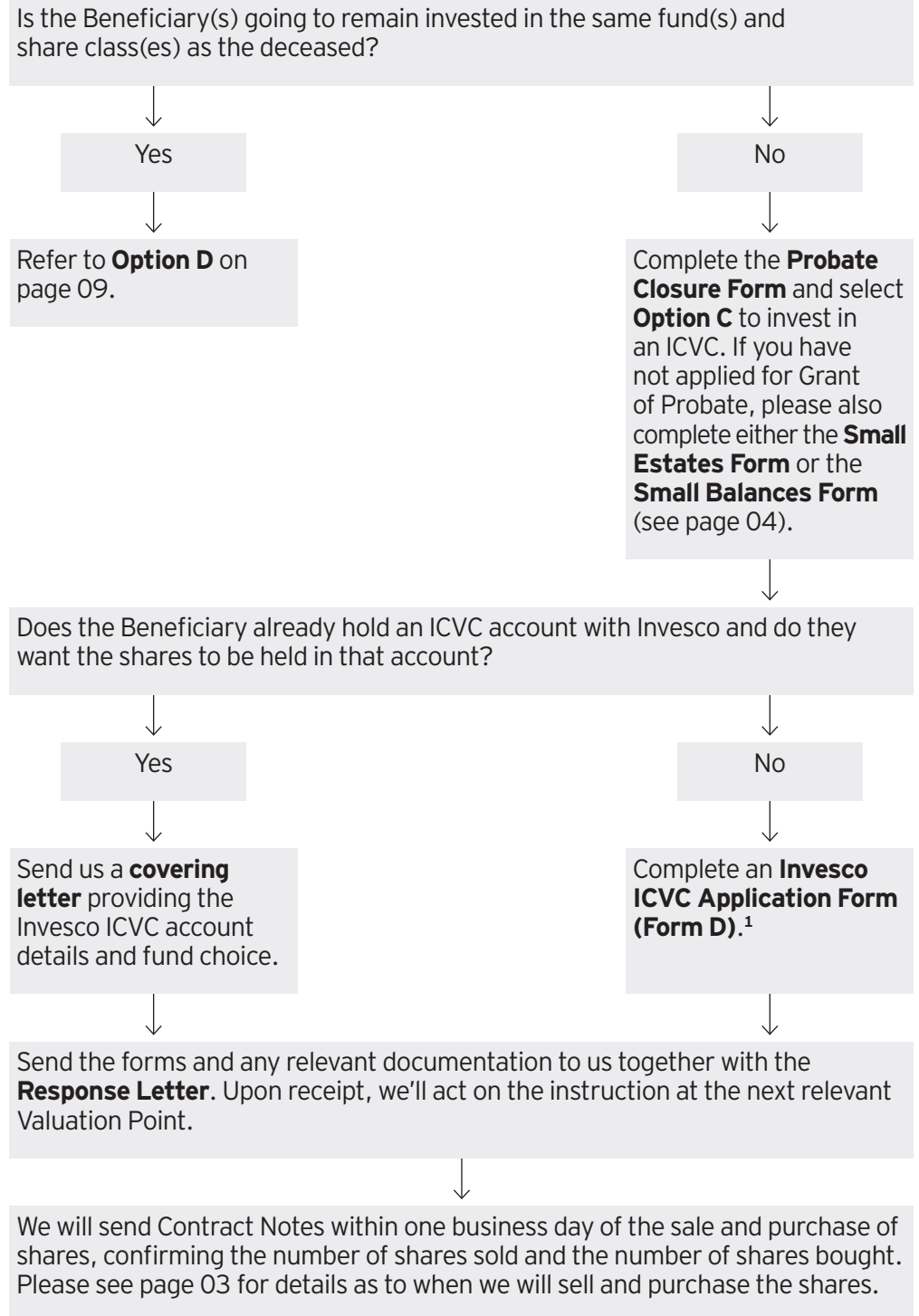
## Options available

### Option C

Sell the investment(s) and invest the sale proceeds into an Invesco ICVC

This option is available to a Beneficiary who is eligible to invest in an Invesco ICVC.

Please refer to the relevant, most up to date fund and share class-specific Key Investor Information Document(s) and/or Key Information Document(s) and the Supplementary Information Document before making any investment decision.



<sup>1</sup> You can download this form from our website [www.invesco.co.uk](http://www.invesco.co.uk) or request it by calling us on freephone 0800 085 8677, Monday to Friday from 8.30am to 6pm.

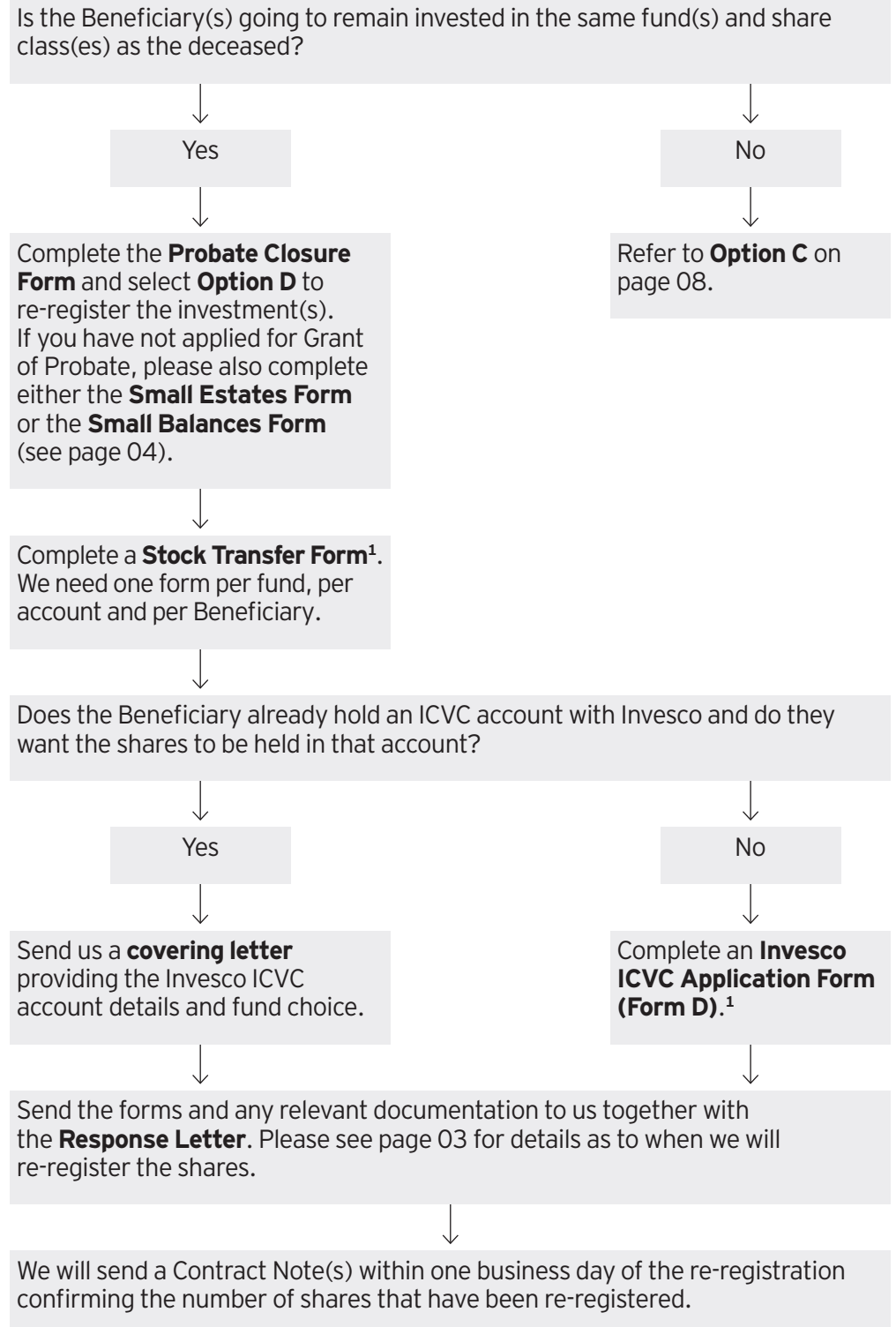
## Options available

This option is available to a Beneficiary who is eligible to invest in an Invesco ICVC and who would like to remain invested in the same fund(s) and share class(es) as the deceased.

Please refer to the relevant, most up to date fund and share class-specific Key Investor Information Document(s) and/or Key Information Document(s) and the Supplementary Information Document before making any investment decision.

## Option D

Re-register the investment(s) into an Invesco ICVC



<sup>1</sup> You can download this form from our website [www.invesco.co.uk](http://www.invesco.co.uk) or request it by calling us on freephone 0800 085 8677, Monday to Friday from 8.30am to 6pm.

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## Additional Permitted Subscriptions (APS) allowance

### Important notes

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#### What is an APS allowance?

In addition to the annual ISA subscription allowance, an APS allowance is available to anyone who was married to, or in a civil partnership with, to an ISA investor who died on or after 3 December 2014.

The deceased and the surviving spouse/civil partner must have been living together at the date of death. That is, not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down.

The APS allowance can be used to invest additional permitted subscriptions in a Stocks and Shares ISA, a Cash ISA, an Innovative Finance ISA and/or a Lifetime ISA.

If the surviving spouse/civil partner is 16 or 17, only a Cash ISA is available to them.

In the case of a Lifetime ISA, the spouse/civil partner must be resident in the UK and the additional permitted subscriptions will count towards the Lifetime ISA limit but not the annual ISA subscription allowance.

Where an investor held ISAs with several companies, a separate APS allowance is available for each ISA.

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#### How much is the APS allowance?

The amount of the APS allowance depends on the date of death of the ISA investor.

---

#### Date of death prior to 6 April 2018

If the deceased died before 6 April 2018, the investments held within the ISA lose the ISA tax advantages from the date of death (i.e. any interest, dividends or gains in respect of investments that arise after the date of death are not exempt from tax). The APS allowance is therefore, equal to the value of the deceased investor's ISA on the date of death.

For income share classes, the value on the date of death is the value of the shares held on that date plus any income paid out in relation to those shares after the date of death, net of any tax reclaimed from HM Revenue & Customs (HMRC), where the ex-dividend date of that income fell on, or before, the date of death.

For accumulation share classes, the value of the deceased investor's ISA on the date of death is the value of those shares on that date (any accrued income in respect of accumulation shares is already reflected in the share price).

---

#### Date of death on or after 6 April 2018

If the deceased died on or after 6 April 2018, their ISA becomes a 'continuing ISA' on the date of death. This means that the investments held within the ISA will continue to benefit from the ISA tax advantages (i.e. any interest, dividends or gains in respect of the investments are exempt from tax). The ISA will continue to be a 'continuing ISA' until the earliest of:

- The administration of the deceased's estate being completed
- The ISA being closed
- 3 years after the date of death

The APS allowance is equal to the value of the deceased investor's ISA on the date of death or on the date the ISA stops being a 'continuing ISA', whichever is higher. If, however, a spouse/civil partner decides to use part of all the APS allowance calculated at the date of death to subscribe into their own ISA while the deceased investor's ISA remains open as a continuing account, their APS allowance will be the value of the deceased investor's ISA as at the date of death.

For income share classes, the value on the relevant date (i.e. the date of death or the date that the deceased investor's ISA stops being a continuing ISA) is the value of the shares held on that date plus any income paid out in relation to those shares after that date, where the ex-dividend date of that income fell on, or before, that date.

For accumulation share classes, the value on the relevant date is the value of those shares on that date (any accrued income in respect of accumulation shares is already reflected in the share price).

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#### How can an APS allowance be used?

An individual can choose to use their APS allowance in the following ways:

1. Re-register the existing assets in the deceased investor's ISA into an ISA in their own name. This option is only available where the individual has inherited the assets held in the deceased investor's ISA and is investing with the deceased investor's ISA manager.
2. Sell the deceased investor's ISA assets and invest some or all of the sale proceeds into an ISA managed by the deceased investor's ISA manager or another ISA manager. This option is only available where the individual has inherited all or some of the assets held in the deceased investor's ISA.
3. Subscribe to an ISA managed by the deceased investor's ISA manager, or another ISA manager, using their own cash.

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## Additional Permitted Subscriptions (APS) allowance

### Important notes

Once an additional permitted subscription has been made with an ISA manager, any further subscriptions using the same APS allowance must continue to be made with the same ISA manager.

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#### How can an APS allowance be used with Invesco?

Where the spouse/civil partner is aged 18 years or over and is resident in the UK (or they perform duties as a Crown employee serving overseas which are treated as being performed in the UK), they can use their APS allowance to:

- Sell all the existing assets in the deceased's Invesco Stocks and Shares ISA and invest some or all of the sale proceeds relating to the assets that they inherited into an Invesco Stocks and Shares ISA in their own name.
- Sell all the existing assets in an ICVC account held by the deceased investor and invest some or all of the sale proceeds relating to the assets they inherited into an Invesco Stocks and Share ISA in their own name. They may wish to use this option where, for example, they did not inherit the assets of the deceased's Stocks and Shares ISA to which their APS allowance relates, but they did inherit the assets of an ICVC account held by the deceased investor.
- Subscribe to an Invesco Stocks and Shares ISA in their own name using their own cash. They may wish to use this option, for example:
  - (i) where the sale proceeds of the assets of the deceased investor's Stocks and Shares ISA that they invested were less than their APS allowance and they want to use some or all of the rest of their APS allowance; or
  - (ii) where they did not inherit the assets of the deceased's Stocks and Shares ISA to which the APS allowance relates. If they use their APS allowance in this way before the deceased's Invesco Stocks and Shares ISA stops being a 'continuing ISA', their APS allowance will be equal to the value of the deceased's Invesco Stocks and Shares ISA at the date of death.

If the spouse/civil partner wishes to use an APS allowance transferred from another ISA manager, they must transfer the APS allowance prior to instructing us to use it.

If the spouse/civil partner does not wish to use their APS allowance with Invesco, they can request us to transfer their APS allowance to another ISA manager.

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#### Sale of shares with some or all of the sale proceeds invested into an Invesco Stocks and Shares ISA (see Option E)

Where the spouse/civil partner chooses to sell the existing assets of the deceased's Invesco Stocks and Shares ISA and invest some or all of the sale proceeds relating to the assets that they inherited into an Invesco Stocks and Shares ISA in their own name, sale proceeds up to the value of their APS allowance can be invested into the ISA.

All of the assets of the deceased's Invesco Stocks and Shares ISA will be sold at the next relevant Valuation Point following our receipt of the instructions and the sale proceeds to be invested will be invested into an Invesco Stocks and Shares ISA in their own name. Please see page 03 for details as to when we will sell and purchase the shares.

The balance of the sale proceeds will be paid out to the payee named in Section 04 of the Probate Closure Form.

Where the value of the subscription made using the sale proceeds of the deceased ISA investor's holdings is less than their APS allowance, the individual will then have the option to make additional permitted subscriptions to 'top up' their total subscriptions to the value of their APS allowance. The additional cash subscriptions must be made within 3 years after the date of death, or if later, 180 days after the administration of the estate is complete.

Only lump sum investments can be made: no monthly savings option is available. A single subscription, or a series of subscriptions can be made, as long as, in total, the subscriptions do not exceed the APS allowance.

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#### What are the time limits to use the APS allowance?

Where an APS allowance is used by an individual to re-register the deceased investor's ISA assets into an ISA of their own, this must be completed within 180 days of the beneficial ownership passing to the individual.

Where an APS allowance is used by an individual to invest cash into an ISA of their own, the APS allowance is available for three years after the date of death, or for up to 180 days after the administration of the estate is complete, whichever is later.

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Further information regarding investing in the Invesco Stocks and Shares ISA using an APS allowance can be found in the 'Invesco ICVC ISA Terms and Conditions' which is available on our website [www.invesco.co.uk](http://www.invesco.co.uk) or by calling on freephone 0800 085 8677.

## APS options available

Please refer to the relevant, most up to date fund and share class-specific Key Investor Information Document(s) and/or Key Information Document(s), ICVC ISA Terms and Conditions and the Supplementary Information Document before making any investment decision.

### APS allowance

If the Beneficiary wishes to use an APS allowance transferred from another ISA manager, they must transfer the APS allowance to us prior to instructing us to use it. They can do this by completing an **Invesco Additional Permitted Subscription application form (Form B)**.

### Where the Beneficiary did not inherit the assets

Please note where the Beneficiary did not inherit the assets of the deceased investor's ISA but did inherit the assets of an ICVC account, we can accept an instruction to sell all of the investment(s) held in the ICVC account of the deceased investor and invest some or all of the sale proceeds into an Invesco Stocks and Shares ISA using an APS allowance.

Please call us for details on how to instruct us.

## Option E

Sell all of the investment(s) held in the deceased's Invesco Stocks and Shares ISA and invest some or all of the sale proceeds into an Invesco Stocks and Shares ISA using an APS allowance

Complete the **Probate Closure Form** and select **Option E** in the Additional Permitted Subscription (APS) section. If you have not applied for Grant of Probate, please also complete either the **Small Estates Form** or the **Small Balances Form** (see page 04).



Complete an **Invesco Additional Permitted Subscription application form (Form A)**.<sup>1</sup>



If any of the sale proceeds are not invested in the Invesco Stocks and Shares ISA (i.e. the sale proceeds are in excess of the Beneficiary's APS allowance) and the balance is to be invested into an Invesco ICVC please refer to **Option C** to see whether we require a **covering letter** or an **Invesco ICVC Application Form (Form D)**.



Send the forms and any relevant documentation to us together with the **Response Letter**. Please see page 03 for details as to when we will sell and purchase the shares.



We will send Contract Notes within one business day of the sale and purchase of shares, confirming the number of shares sold and the number of shares bought.

Where any of the sale proceeds are not in the Invesco Stocks and Shares ISA and we have not received an instruction to invest the balance into an Invesco ICVC, a cheque will normally be issued within three business days of the sale, subject to completion of anti-money laundering verification.

## Payment of Sale Proceeds

We pay sale proceeds by cheque, which can be made payable to one of the following:

- A Solicitor
- One named Executor/Personal Representative/Beneficiary
- The Executors of... Deceased (in order to choose this payee option, a bank/building society account must be set up in this format)

<sup>1</sup> You can download this form from our website [www.invesco.co.uk](http://www.invesco.co.uk) or request it by calling us on freephone 0800 085 8677, Monday to Friday from 8.30am to 6pm.

## Key points to consider when choosing an option

### General points

#### What is the value of the investment?

We do not freeze investments as at the date of death; the investment will remain untouched (with the exception of corporate actions) until we receive instructions from the Executors/ Personal Representatives of the estate. The value of the deceased's investment will fluctuate until the investment is sold and therefore, the amount received when the investment is sold may be less, or more, than the value as at the date of death.

#### When will sale proceeds be paid?

Cheques are sent by 1st class mail normally within three business days of the investment being sold.

#### Why has mail been addressed in the name of the deceased/sent to the deceased's address?

We are unable to prevent certain types of legal or regulatory mailings (such as voting forms) being addressed to the deceased client. However, where we have been given an alternative address we will send mailings to this address rather than to the deceased client's registered address. We are sorry about this as we realise this may cause some distress or inconvenience.

#### How can an Executor be removed from an Account?

If an Executor dies or is unable to act we will need to receive a re-sealed Grant of Probate.

#### How can a third party, who has not sent in the Death Certificate or Grant of Probate get details on the deceased's holdings?

We will only release information to authorised parties. There are two ways to become authorised:

Firstly, when we receive the original Death Certificate or original Grant of Probate this automatically authorises the sender to receive information from us.

Secondly, an authorised party is able to write to Invesco giving authority for a third party to receive information.

The letter of authority must include:

- The deceased's full name and Account Number
- The full name and address of both the authorised party and those of the person(s) being authorised by them to receive information
- One piece of additional information such as Date of Death, Date of Birth, National Insurance Number (in the case of ISAs only) or fund(s) the deceased held
- The address to be used for future correspondence on the deceased's account
- The letter must have the signature of the authorising party and be dated within the last six months

### Eligibility and restrictions

#### Is the Beneficiary eligible to invest in Invesco's ICVC fund range?

The Beneficiary must be aged 18 or over and must be a UK resident or a Crown employee.

#### Are there any restrictions on the amount that can be invested in an Invesco ICVC fund?

Investments in Invesco ICVC funds are subject to a minimum lump sum investment of £500 (per fund), or where an investment is made on a monthly basis by Direct Debit a minimum investment of £20 (per month and per fund) applies, with the exception of the Invesco Global Balanced Index Fund (UK) and the Invesco Global ex UK Core Equity Index Fund (UK) where the minimum investment is £250,000.

For further information please refer to the 'ICVC Supplementary Information Document' which is available on our website [www.invesco.co.uk](http://www.invesco.co.uk) or by calling on freephone **0800 085 8677**.

#### Is the Beneficiary eligible to invest in an ISA?

The Beneficiary must be aged 18 years or over and resident in the UK or they must perform duties as a Crown employee serving overseas which are treated as being performed in the UK or be married to or in a civil partnership with a Crown employee.

#### Are there any restrictions on the amount that can be invested in an ISA?

Yes. Under the ISA Regulations, an individual has an annual ISA subscription allowance.

This is the total amount an individual can invest in a Stocks and Shares ISA, a Cash ISA, an innovative finance ISA and a lifetime ISA in one tax year. This limit excludes subscriptions made using an Additional Permitted Subscription (APS) allowance (please see 'Additional Permitted Subscriptions (APS) allowance - important notes' on pages 10 and 11). **Invesco only offers a Stocks and Shares ISA.**

Further information regarding the Invesco Stocks and Shares ISA can be found in the 'Invesco ICVC ISA Terms and Conditions' which is available on our website [www.invesco.co.uk](http://www.invesco.co.uk) or by calling on freephone **0800 085 8677**.

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## Key points to consider when choosing an option

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### **If the deceased held the investment within an Invesco Stocks and Shares ISA, will the investment retain its ISA status?**

Where the date of death was prior to 6 April 2018, the investments held within the ISA lose the ISA tax advantages from the date of death (i.e. any interest, dividends or gains in respect of investments that arise after the date of death are not exempt from tax); however, the underlying investments remain the same.

Where the date of death is on or after 6 April 2018, the ISA will become a 'continuing ISA' on the date of death. This means the ISA will continue to benefit from the tax advantages (i.e. any interest, dividends or gains in respect of the investments are exempt from tax). The ISA will continue to be a continuing account of a deceased investor until the earliest of the following:

- The administration of the deceased's estate being completed
- The ISA being closed
- 3 years after the date of death

An APS allowance is available to the surviving spouse or civil partner of a deceased ISA investor, where the ISA investor died on, or after, 3 December 2014.

For further information, please see 'Additional Permitted Subscriptions (APS) allowance - important notes' on pages 10 and 11.

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### **If the deceased held the investment outside an Invesco ISA, can the Beneficiary hold the investment in an ISA?**

We cannot transfer investments held outside an Invesco ISA into the Beneficiary's ISA.

However, we can sell the investments and invest the sale proceeds into the Beneficiary's ISA as long as they:

- have not already opened a Stocks and Shares ISA with another provider in the tax year or used all of their annual ISA subscription allowance. Please see Option B on page 07 for details; and/or
- have an unused APS allowance with us, please see pages 10 and 11 for details.

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### **Does the Beneficiary have to invest in the same fund and share class as the deceased held?**

No. If the Beneficiary chooses to we can invest the money into another fund.

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### **If the deceased's ICVC was designated, does the Beneficiary have to carry over the designation?**

No. The Beneficiary can choose to designate the account with any designation not exceeding 18 characters or leave their new account undesignated.

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### **Can the Beneficiary transfer the investment(s) the deceased held directly to a nominee?**

No. The Beneficiary would need to transfer the investment(s) into his/her own name first.

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## Income

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### **What happens to the income?**

Income Share Classes: when we are notified that a client has died, any income payments due to be paid out will be held (in a non-interest bearing account) as cash and will not be paid to the Executors/Personal Representatives until the account is closed.

Accumulation Share Classes: until the account is closed, income will continue to be reinvested into the fund(s).

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### **What happens to income that is not claimed within 6 years?**

Any distribution monies will be returned to the underlying funds if they remain unclaimed for six years.



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## Key points to consider when choosing an option

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### Documentation

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**If the original Grant of Probate has been issued, do Invesco need to see the original Death Certificate?**

No. If the Grant of Probate has already been issued, we will accept the original of this document in place of the original Death Certificate.

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**Can the Executor(s) write a covering letter to Invesco confirming what they want to do with the deceased's investment instead of filling in a Probate Closure form?**

Yes. We will accept a letter signed by all of the Executors as long as they have included all of the relevant information as detailed on the form.

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**Does a copy of the Will need to be certified?**

Yes - it needs to be certified on every page. It must state 'I confirm this is a true copy of the original that I've seen'. This must bear the stamp and original signature of a bank, building society, solicitor, chartered accountant or registered Financial Adviser. The certifier must print their name, include their job title and it must be dated.

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**Do you issue a share certificate for any new investment made?**

No - we will issue a contract note to confirm the investment has been made rather than a share certificate.

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### Charges

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**What are the charges for investing in an Invesco ICVC fund held outside or within an ISA?**

There are no entry charges for investing in our ICVC funds. However, all Invesco ICVC funds are subject to ongoing charges and portfolio transaction costs. Further information about these charges can be found in the relevant, most up to date fund and share class specific Key Investor Information Documents or Key Information Documents which is available on our website [www.invesco.co.uk](http://www.invesco.co.uk) or by calling on freephone **0800 085 8677**.

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**What is the charge for selling an Invesco ICVC fund or ISA?**

There is no charge for selling an Invesco ICVC fund or ISA.

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If you'd like to talk to us about any of the matters covered within this brochure, we're available on freephone **0800 085 8677, Monday to Friday from 8.30am to 6pm.**

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## Anti-money laundering documentation guidelines for UK residents

Please refer to the important notes on page 18 for further guidance, or call us on 0800 085 8677

---

Please supply **one** document from **both** section one and two below. The same document cannot be used to cover both sections.

---

### Section one: Evidence of personal identity

- Current passport
  - Current full EEA/UK photo or old-style driving licence
  - UK photo provisional licence
  - EEA member state identity card (UK identity cards are not acceptable)
  - Northern Ireland voters card
  - Residence permit issued by the Home Office
  - Firearms certificate
  - A letter or document which evidences entitlement to a state or local authority benefit, tax credit, pension or grant (dated within the last 12 months)
- 

### Section two: Evidence of address

- Recent utility bill (mobile phone bills are not acceptable)<sup>1</sup>
  - Recent bank/building society statement or letter<sup>1</sup>
  - Recent letters or statements from other FCA-regulated financial institutions, e.g. pension providers or insurers<sup>1</sup>
  - Recent credit card statement<sup>1</sup>
  - HM Revenue & Customs (formerly the Inland Revenue) Tax correspondence (P45s and P60s are not acceptable)<sup>1</sup>
  - Current local authority council tax statement or demand letter<sup>1</sup>
  - Current full EEA/UK photo or old style driving licence
  - UK photo provisional licence
  - EEA member state identity card (UK identity cards are not acceptable)
  - Northern Ireland voters card
  - An instrument of a court appointment e.g. a liquidator or grant of probate
  - Solicitor's letter confirming completion of a house purchase or land registration that was completed in the last 12 months
  - Local council rent card or local council tenancy agreement
  - State Pension or benefits notification letter
  - Firearms certificate
- 

### Section three: Who can certify the documents?

All documents must be originals. However, we can accept copies certified by authorised signatories in the UK from the list below:

- An employee of a firm regulated by the Financial Conduct Authority (FCA) (For example: Financial Advisor, Bank/Building Society employee). Please note some banks/building societies do not offer a certification service.
  - Lawyer or Solicitor (registered in the UK)
  - Chartered accountant (who is a member of the Institute of Chartered Accountants)
  - Doctor of medicine
  - Police officer
  - Post Office Document Certification Service
  - Teacher
  - Notary Public
  - Judge
  - Crown servant
  - Local authority employee
- 

Please note some services may charge for the certification facility.

---

The person who certifies the document must make sure the copy includes:

- The words 'I confirm this is a true copy of the original that I've seen'
  - Their name, signature, date and a contact address, daytime telephone number and description of their professional capacity
- 

<sup>1</sup> Documents used for evidence of address need to be the most recent of their kind. Please refer to page 18 for further information.

---

## Anti-money laundering documentation guidelines for overseas residents

Please refer to the important notes on page 18 for further guidance, or call us on +44 (0) 203 528 4174

---

Please supply **one** document from **both** section one and two below. The same document cannot be used to cover both sections.

---

### Section one: Evidence of personal identity

- Current passport
- Current full EEA driving licence
- EEA member state identity card (UK identity cards are not acceptable)

---

### Section two: Evidence of address

- Mortgage statement (most recent)<sup>1</sup>
- Recent bank/building society statement or letter<sup>1</sup>
- Recent credit card statement<sup>1</sup>
- Recent utility bill (mobile phone bills are not acceptable)<sup>1</sup>
- Current full EEA driving licence
- EEA member state identity card (UK identity cards are not acceptable)
- Local authority tax bill (valid for the current year)

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### Section three: Who can certify the documents?

All documents must be originals. However, we can accept copies certified by authorised signatories from the list below:

- Lawyer or Solicitor
- Notary Public
- Member of the Judiciary
- Embassy or Consular staff
- Employees of financial institutions regulated in the EU
- Accountants who are current members of a professional body of accountants

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Please note some services may charge for the certification facility.

---

The person who certifies the document must make sure the copy includes:

- The words 'I confirm this is a true copy of the original that I've seen'
- Their name, signature, date and a contact address, daytime telephone number and description of their professional capacity

---

<sup>1</sup> Documents used for evidence of address need to be the most recent of their kind. Please refer to page 18 for further information.

## Important anti-money laundering notes for UK and overseas residents

### Important notes for UK clients

- Photocopies of documents cannot be accepted.
- If you decide to sell your holding, we'll only be able to release the sale proceeds when we've completed the verification for all registered holders. If you remain unverified you'll be unable to make any further investments with us, including regular savings plan investments.
- Counterpart driving licences are not accepted.
- Statements and documents printed from the internet are not acceptable.
- All documents provided for evidence of personal identity must be current and valid.
- Documents used for evidence of address need to be the most recent of their kind, e.g. less than 12 months for annually produced documents, less than 6 months for bi-annual documents and less than 3 months for quarterly or more frequently produced documents.
- Documents which have been certified by a family member or by someone who is not actively working in their professional capacity (i.e. retired) are not acceptable.
- Documents need to be certified on the front page, where your details are displayed.
- We'll return all original documents, including original signature certified copies by recorded delivery.

### Important notes for overseas clients

- Photocopies of documents cannot be accepted.
- If you decide to sell your holding, we'll only be able to release the sale proceeds when we've completed the verification for all registered holders. If you remain unverified you'll be unable to make any further investments with us, including regular savings plan investments.
- Counterpart driving licences are not accepted.
- Statements and documents printed from the internet are not acceptable.
- All documents provided for evidence of personal identity must be current and valid.
- Documents used for evidence of address need to be the most recent of their kind, e.g. less than 12 months for annually produced documents, less than 6 months for bi-annual documents and less than 3 months for quarterly or more frequently produced documents.
- Documents which have been certified by a family member or by someone who is not actively working in their professional capacity (i.e. retired) are not acceptable.
- Documents need to be certified on the front page, where your details are displayed.
- All documents returned by overseas clients must be in English or sent with a translation completed by an accredited translator.
- We'll return all original documents, including original signature certified copies by Royal Mail International Signed for service.

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## Glossary

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### Account Holder

An individual who is registered as a share holder on the account.

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### Account Number

The account number is an 8-digit number which applies to all the accounts of the deceased investor.

Where there is more than one account, each account is treated separately by us and is distinguished by the product type (i.e. ICVC or ICVC ISA) and where more than one ICVC account is held, distinguished by the account designations.

---

### Accumulation Share Classes

Accumulation Share Classes do not pay out the distributions (income payments) from the fund. Instead the amount is automatically reinvested in the fund. No new shares are issued; instead the Accumulation Share Class price increases relative to the Income Share Class price.

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### APS allowance

This is an allowance available to the surviving spouse or civil partner of a deceased ISA investor, where the ISA investor died on, or after, 3 December 2014. The APS allowance allows the surviving spouse or civil partner to make additional permitted subscriptions into an ISA up to the value of the deceased investor's ISA at the date of death or, if the date of death was on or after 6 April 2018, up to the higher of the value as at the date of death and the date that the account ceases to be a continuing account of a deceased investor.

---

### Application Form

Where investing in the name of the Beneficiary, we will require the Beneficiary to send an application form to open an Invesco ICVC account or an Invesco ISA for the current tax year.

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### Beneficiary

A person or persons who are named in a Will to receive possessions, monetary amounts or other benefits.

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### Certified Copy

A Certified Copy is a photocopy of an original document that has been officially verified. It must state 'I confirm this is a true copy of the original that I've seen'. This must bear the stamp and original signature of a bank, building society, solicitor, chartered accountant or registered Independent Financial Adviser.

---

### Continuing Account of a Deceased Investor

Where an ISA investor died on or after 6 April 2018, their ISA becomes a 'continuing ISA' on the date of death. The investments held within the ISA will continue to benefit from the ISA tax advantages until the earliest of: the administration of the deceased's estate being completed, the ISA being closed or 3 years after the date of death.

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### Contract Note

This is our written confirmation that a purchase or sale has been made. All Invesco ICVC funds are non-certificated.

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### Death Certificate

An official statement of the cause, date and place of a person's death.

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### Designated Account

An Invesco ICVC account which has an additional description to assist the client.

---

### Executor

A person appointed by the deceased to carry out the terms of his or her Will.

---

### Grant of Probate/Certificate of Confirmation

Grant of Probate is the documentation issued by the courts as the final sealing of the Will. It proves who the Executors are and that they are acting in an official capacity. This is known as a Certificate of Confirmation in Scotland.

---

### ICVC

An Investment Company with Variable Capital (ICVC) is an open-ended collective investment vehicle. The money invested is pooled and then invested in the markets by professional fund managers.

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### Income Share Classes

Income Share Classes pay out an interest payment (in the case of bond funds) or a dividend payment (in the case of equity funds). We refer to both types of payments as distributions. Please be aware that the distribution paid by an Invesco ICVC fund fluctuates from one distribution period to the next and income is only paid where available.

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### Intestate

Where a person has died before making a Will.

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### ISA

An Individual Savings Account (ISA) is a tax efficient savings plan as defined by the ISA Regulations.

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### Next of Kin

The nearest relative(s) of a person who has died, including the surviving spouse, who would be entitled to receive a portion of the estate by the laws of descent and distribution if there were no Will.

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### Personal Representative

A person in charge of carrying out the transfers/redemptions on the deceased client's accounts but not an appointed Executor. This could be the Administrator or Next of Kin.

---

### Probate Closure Form

This form is where the Executor(s) confirm who the Beneficiary is and how the investments should be allocated.

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### Response Letter

This letter should be completed with your details and those of the deceased's account and sent to us, along with all other relevant documentation.

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### Re-registration

The same day stock transfer of shares from one Invesco ICVC account to another.

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### Shares

When investing in an Invesco ISA or Invesco ICVC, the investor will buy shares in an Invesco ICVC fund.

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### Small Balances Form

If the value of the total Invesco investment(s) is less than £5,000 as at the date of death then we need a Small Balances Form to be completed if you have not applied for a Grant of Probate.

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### Small Estates Form

If the value of the total Invesco investment(s) is between £5,000 to £20,000 as at the date of death then we need a Small Estates Form to be completed if you have not applied for a Grant of Probate.

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### Stock Transfer Form

This form confirms and authorises the re-registration of shares from one ICVC account to another.

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### Valuation Point

Invesco values its funds daily at 12 noon of each business day.



## Probate Closure Form

Please complete this form in order to instruct us as to what to do with the deceased's investment.

Please complete a separate form for each account held.

Please complete this form using BLOCK capitals

### Please return your completed form using the pre-paid envelope to:

Invesco Administration Centre  
PO Box 586  
Darlington  
DL1 9BE, UK

If you have any questions regarding the investment(s) please speak to your financial adviser or contact us on:  
Telephone 0800 085 8677  
Facsimile 020 3180 7647

www.invesco.co.uk

Telephone calls may be recorded.

Please complete a separate form for each account you wish to close.

The account number is the 8-digit number which applies to all the accounts of the deceased investor.

Where there is more than one account, each account is treated separately by us and is distinguished by the product type (i.e. ICVC or ISA) and where more than one ICVC account is held, distinguished by the account designations.

If you require additional forms, please take photocopies of the blank form. Alternatively, please call us on 0800 085 8677, or visit our website www.invesco.co.uk.

If shares are to be transferred please also complete (a) Stock Transfer Form(s), which should be signed by the Executor(s)/Personal Representatives. Stock Transfer Form(s) and Guidelines for completing a Stock Transfer Form can be found on our website www.invesco.co.uk

Please refer to the latest relevant Key Investor Information Documents (KIID) or Key Information Documents (KID) at www.invesco.co.uk/icvc-kiids,the Supplementary Information Document and the ICVC ISA Terms and Conditions (where the intention is to invest in an ISA) before making a decision to invest. Alternatively you can request copies of all our literature from us by calling 0800 085 8677.

\*\* For further information about APS please see the 'Additional Permitted Subscriptions (APS) allowance - important notes' section in The next steps booklet.

### Option A

Please note that we are only able to make proceeds payable to one of the three options given here and detailed in The next steps document.

If sale proceeds are payable to an Executor or Personal Representative, in order for us to fulfil our obligations in accordance with the European Union Savings Directive (EUSD), we require the payee's permanent residential address. For further information about the EUSD please contact us on 0800 085 8677.

Please note, in order to choose 'The Executors of (name) deceased' as a payee option, a bank/building society account must be set up in this format.

### Options B to D

Please note that we require all new customers to complete and return the relevant application forms prior to the re-registration/investment taking place.

### Option E

Please note we require all customers to complete and return the Invesco Additional Permitted Subscription application (Form A) prior to the registration/investment taking place.

Application forms can be obtained from our website www.invesco.co.uk or by calling us on 0800 085 8677.

01 The deceased's details	
Full name of deceased	
Account number	
Account designation (if applicable)	
02 Your options	
Please select <b>one</b> of the following options ( <b>Options A-E</b> ): If you choose options B to D please also provide the Beneficiaries' details in section 03.	
<input type="checkbox"/>	<b>Option A - Sell the investment(s)</b> And make the cheque for the sale proceeds made payable (including any cash balance but excluding any necessary HM Revenue & Customs deductions) to one of the following:
<input type="checkbox"/>	A solicitor
<input type="checkbox"/>	One named Executor/Personal Representatives
<input type="checkbox"/>	The Executors of <input type="text"/> Name <input type="text"/> deceased
Cheque payee name	
Permanent residential address including postcode	
Address where cheque is to be sent if different from the payee's residential address	
<input type="checkbox"/>	<b>Option B - Invest in an ISA</b> Sell the investment(s) and invest the sale proceeds in an ISA.
<input type="checkbox"/>	<b>Option C - Invest in an ICVC</b> Sell the investment(s) and invest the sale proceeds into an ICVC account.
<input type="checkbox"/>	<b>Option D - Re-registering the investment(s)</b> Re-register the shares into an ICVC account.
<b>Additional Permitted Subscription (APS) options</b>	
<input type="checkbox"/>	<b>Option E - Sell the investment(s) held in the deceased's Invesco Stocks and Shares ISA and invest some or all of the sale proceeds into an Invesco Stocks and Shares ISA using an APS ISA allowance and pay out any sale proceeds not invested**</b> Any sale proceeds not invested will be sent to the person nominated in Section 04.

Please indicate using the 'percentage of holding' boxes how you would like the sale proceeds to be split between the beneficiaries. Please note if you do not supply this information, we will divide the investment equally between all Beneficiaries.

The maximum number of joint holders per account, all of whom must be 18 years of age or over, is four.

If the holdings are to be re-registered/ re-invested into an existing account please supply us with the relevant account number(s).

If there are more than three Beneficiaries, please confirm these additional details in writing.

### 03

## The Beneficiaries

If you have selected **Options A or E** you **do not** need to complete this section.

### First Beneficiary

<b>Percentage of holding</b>						%
<b>Title</b> (please tick)	Mr	Mrs	Miss	Ms	Other please specify	
<b>Surname</b>						
<b>Other names</b> (in full)						
<b>Existing account number of new holder if relevant</b>						
<b>Existing account designation of new holder if relevant</b>						

### Second Beneficiary

<b>Percentage of holding</b>						%
<b>Title</b> (please tick)	Mr	Mrs	Miss	Ms	Other please specify	
<b>Surname</b>						
<b>Other names</b> (in full)						
<b>Existing account number of new holder if relevant</b>						
<b>Existing account designation of new holder if relevant</b>						

### Third Beneficiary

<b>Percentage of holding</b>						%
<b>Title</b> (please tick)	Mr	Mrs	Miss	Ms	Other please specify	
<b>Surname</b>						
<b>Other names</b> (in full)						
<b>Existing account number of new holder if relevant</b>						
<b>Existing account designation of new holder if relevant</b>						

### 04

## Residual cash on the account(s)

Following the closure of the account, sale proceeds in relation to Options B and E and any remaining income received in relation to the account should be sent to (if this section is not completed we will pay this to the first named Executor/Personal Representative):

<b>Cheque payee name</b>						
<b>Permanent residential address including postcode</b>						
<b>Address where cheque is to be sent if different from the payee's residential address</b>						

**More information**

If you would like more information including our prospectuses and the latest Annual or Interim Report for any of our funds before you invest, please visit our website at [www.invesco.co.uk](http://www.invesco.co.uk) or call us on 0800 085 8677.

If there are more than four Executors, please confirm these additional details in writing.

**05 Details of Executors/Personal Representatives**

Please complete details of all Executors/Personal Representatives, to confirm their instruction to exercise options A, B, C, D or E as indicated on this form.

I/We declare that the information on this completed Probate Closure Form is correct to the best of my/our knowledge and belief.

I/We confirm that I/we have read and understood your Privacy Notice.

**Full name**

**Capacity** (please tick as appropriate)  Executor  Personal Representative

**Address**

**Date of birth**

Your signature  Date

**Full name**

**Capacity** (please tick as appropriate)  Executor  Personal Representative

**Address**

**Date of birth**

Your signature  Date

**Full name**

**Capacity** (please tick as appropriate)  Executor  Personal Representative

**Address**

**Date of birth**

Your signature  Date

**Full name**

**Capacity** (please tick as appropriate)  Executor  Personal Representative

**Address**

**Date of birth**

Your signature  Date

**Privacy Notice**

When you are investing in the funds or otherwise interact with us, we collect information about you which constitutes personal data under applicable laws and regulations. Our Privacy Notice explains how we collect, use and protect your personal data. You can find our Privacy Notice on our website and it is also available upon request.

**Information about our products and services**

We may send you information about our products and services and anything else that we think you may be interested in. If you would like to receive this information, please tick the box.





## Small Balances Form

Please complete this form in order to confirm who has the legal right to act when Grant of Probate has not been applied for and the value of the total Invesco investment(s) is less than £5,000 as at the date of death.

Please complete this form using BLOCK capitals

**Please return your completed form using the pre-paid envelope to:**

Invesco Administration Centre  
PO Box 586  
Darlington  
DL1 9BE, UK

If you have any questions please speak to your financial adviser or contact us on:  
Telephone 0800 085 8677  
Facsimile 020 3180 7647

www.invesco.co.uk

Telephone calls may be recorded.

In the case where the deceased died intestate, this form should be completed by the Personal Representatives. If a Will was left by the deceased, the Executors of the estate should complete this form.

If there are more than three Executors/Personal Representatives please complete as many copies of this form as required and indicate the number of forms completed in this box.

We will accept photocopies of this form or alternatively, it can be downloaded from our website [www.invesco.co.uk](http://www.invesco.co.uk)

**Privacy Notice**

When you are investing in the funds or otherwise interact with us, we collect information about you which constitutes personal data under applicable laws and regulations. Our Privacy Notice explains how we collect, use and protect your personal data. You can find our Privacy Notice on our website and it is also available upon request.

01 About you	
<b>First Executor/Personal Representative</b>	
I, _____	Name
of _____ (permanent residential address including postcode)	
Date of birth	d d m m y y
<b>do solemnly and sincerely declare that</b>	
I am the _____	Relationship
of _____	The deceased
<input type="checkbox"/> who died intestate <input type="checkbox"/> who died leaving a Will (please tick as appropriate)	
on (date)	d d m m y y
<b>Second Executor/Personal Representative</b>	
I, _____	Name
of _____ (permanent residential address including postcode)	
Date of birth	d d m m y y
<b>do solemnly and sincerely declare that</b>	
I am the _____	Relationship
of _____	The deceased
<input type="checkbox"/> who died intestate <input type="checkbox"/> who died leaving a Will (please tick as appropriate)	
on (date)	d d m m y y
<b>Third Executor/Personal Representative</b>	
I, _____	Name
of _____ (permanent residential address including postcode)	
Date of birth	d d m m y y
<b>do solemnly and sincerely declare that</b>	
I am the _____	Relationship
of _____	The deceased
<input type="checkbox"/> who died intestate <input type="checkbox"/> who died leaving a Will (please tick as appropriate)	
on (date)	d d m m y y
<input type="checkbox"/> <b>Information about our products and services</b> We may send you information about our products and services and anything else that we think you may be interested in. If you would like to receive this information, please tick the box.	

02

Your confirmation and signature(s)

The total value of the Invesco investment(s) of the deceased in the United Kingdom, which includes the registered investments listed below, is less than £5,000.

I/we confirm that I/we have read and understood your Privacy Notice.

Table with 3 columns: Fund name, Share class, Number of shares held. Includes empty rows for data entry.

First Executor/Personal Representative

Your name and signature: Your signature, Print name

Name of witness: Witnessed and signed, Date (d d m m y y)

Title, company name and address of witness including postcode

I/we confirm that I/we have seen the valid will and the Executor/Personal Representative detailed above has the authority to act on behalf of the deceased client.

Second Executor/Personal Representative

Your name and signature: Your signature, Print name

Name of witness: Witnessed and signed, Date (d d m m y y)

Title, company name and address of witness including postcode

I/we confirm that I/we have seen the valid will and the Executor/Personal Representative detailed above has the authority to act on behalf of the deceased client.

Third Executor/Personal Representative

Your name and signature: Your signature, Print name

Name of witness: Witnessed and signed, Date (d d m m y y)

Title, company name and address of witness including postcode

I/we confirm that I/we have seen the valid will and the Executor/Personal Representative detailed above has the authority to act on behalf of the deceased client.

1 The witness can be any of the following; Commissioner of Oaths (or a qualified Solicitor who holds a current Practising Certificate)/ Financial Advisor/Notary public/ Judge/Doctor of Medicine/Police officer/Teacher/Post Office Master.

If you are sending us a valid Will you do not need to have the 'small balances form' witnessed.



## Small Estates Form

Please complete this form in order to confirm who has the legal right to act when Grant of Probate has not been applied for and the total value of the Invesco investment(s) is between £5,000 to £20,000 as at the date of death.

Please complete this form using BLOCK capitals

**Please return your completed form using the pre-paid envelope to:**

Invesco Administration Centre  
PO Box 586  
Darlington  
DL1 9BE, UK

If you have any questions please speak to your financial adviser or contact us on:  
Telephone 0800 085 8677  
Facsimile 020 3180 7647

www.invesco.co.uk

Telephone calls may be recorded.

In the case where the deceased died intestate, this form should be completed by the Personal Representatives. If a Will was left by the deceased, the Executors of the estate should complete this form.

If there are more than three Executors/Personal Representatives please complete as many copies of this form as required and indicate the number of forms completed in this box.

We will accept photocopies of this form or alternatively, it can be downloaded from our website [www.invesco.co.uk](http://www.invesco.co.uk)

**Privacy Notice**

When you are investing in the funds or otherwise interact with us, we collect information about you which constitutes personal data under applicable laws and regulations. Our Privacy Notice explains how we collect, use and protect your personal data. You can find our Privacy Notice on our website and it is also available upon request.

01 About you	
<b>First Executor/Personal Representative</b>	
I, _____	Name
of _____ (permanent residential address including postcode)	
Date of birth	d   d   m   m   y   y
<b>do solemnly and sincerely declare that</b>	
I am the _____	Relationship
of _____	The deceased
<input type="checkbox"/> <b>who died intestate</b> <input type="checkbox"/> <b>who died leaving a Will</b> (please tick as appropriate)	
on (date)	d   d   m   m   y   y
<b>Second Executor/Personal Representative</b>	
I, _____	Name
of _____ (permanent residential address including postcode)	
Date of birth	d   d   m   m   y   y
<b>do solemnly and sincerely declare that</b>	
I am the _____	Relationship
of _____	The deceased
<input type="checkbox"/> <b>who died intestate</b> <input type="checkbox"/> <b>who died leaving a Will</b> (please tick as appropriate)	
on (date)	d   d   m   m   y   y
<b>Third Executor/Personal Representative</b>	
I, _____	Name
of _____ (permanent residential address including postcode)	
Date of birth	d   d   m   m   y   y
<b>do solemnly and sincerely declare that</b>	
I am the _____	Relationship
of _____	The deceased
<input type="checkbox"/> <b>who died intestate</b> <input type="checkbox"/> <b>who died leaving a Will</b> (please tick as appropriate)	
on (date)	d   d   m   m   y   y

**Information about our products and services**

We may send you information about our products and services and anything else that we think you may be interested in. If you would like to receive this information, please tick the box.

## Your declaration and signature(s)

- 1 The total value of the Invesco investment(s) of the deceased in the United Kingdom, which includes the registered investments listed below, is not more than £20,000

Fund name	Share class	Number of shares held

- 2 No inheritance tax is payable in respect of the estate of the deceased.
- 3 I/We do not intend nor, to the best of my/our knowledge, does any other person intend to apply for Letters of Administration/Grant of Probate (as applicable, or in the case of Scotland, a Certificate of Confirmation) in respect of the estate of the deceased.
- 4 However, I/we further undertake to obtain and produce for Invesco Asset Management Limited/Invesco Fund Managers Limited (the Companies) Letters of Administration/Grant of Probate (as applicable, or in the case of Scotland, a Certificate of Confirmation) of the estate of the deceased, if so required by the Companies.
- 5 I/We hereby agree jointly and severally to indemnify the Companies from and against all claims, demands, losses, damages, costs, charges and expenses which the Companies in consequence therefore may sustain, incur or be liable for in consequence of dealing with the estate of the deceased in accordance with my/our instructions.
- 6 I/We undertake to procure the completion at the request of the Companies of such document or documents as may be necessary to re-register the above holding, sell the holding and re-invest the proceeds, or sell the holding and remit the proceeds in accordance with my/our instructions.
- 7 I/We am/are the only person(s) entitled to act on behalf of the estate of the deceased.
- 8 I/We make this solemn declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act 1835.
- 9 I/we confirm that I/we have read and understood your Privacy Notice.

## First Executor/Personal Representative

<b>Your name and signature</b>	Your signature	Print name

<b>Name of witness</b>	Witnessed and signed (Commissioner of Oaths <sup>1</sup> )		Date
			d d m m y y

<b>Title, company name and address of witness including postcode</b>							

## Second Executor/Personal Representative

<b>Your name and signature</b>	Your signature	Print name

<b>Name of witness</b>	Witnessed and signed (Commissioner of Oaths <sup>1</sup> )		Date
			d d m m y y

<b>Title, company name and address of witness including postcode</b>							

<sup>1</sup> Or a qualified Solicitor who holds a current Practising Certificate.

**Third Executor/Personal Representative**

**Your name and signature**

Your signature

Print name

**Name of witness**

Witnessed and signed (Commissioner of Oaths<sup>1</sup>)

Date

d	d	m	m	y	y
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**Title, company name and address of witness including postcode**



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## Response letter

This letter has been designed to save you time. Please complete your details and those of the deceased's account and send this to us along with all other relevant documentation.

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**Invesco Administration Centre**  
**PO Box 586**  
**Darlington**  
**DL1 9BE, UK**

**Your name:** \_\_\_\_\_

**Your address:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Name of deceased:** \_\_\_\_\_

**Account number:** \_\_\_\_\_

**Product type:** \_\_\_\_\_  
(i.e. ICVC/ISA)

**Account designation:** \_\_\_\_\_  
(if applicable)

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Please tick to confirm you have completed the form overleaf and have enclosed the relevant documentation for the option(s) you have selected.

If you choose to send anti-money laundering documents now, please enclose them with the forms mentioned below. Please refer to Step four on page 03 for further information.

We are instructing you to act as indicated below (please tick the relevant option(s)) and have **enclosed the relevant documentation** to enable this:

Option A - Sell the investment(s)	Option B - Invest in an ISA	Option C - Invest in an ICVC
<input type="checkbox"/> Grant of Probate/Certificate of Confirmation  <b>OR</b>	<input type="checkbox"/> Grant of Probate/Certificate of Confirmation  <b>OR</b>	<input type="checkbox"/> Grant of Probate/Certificate of Confirmation  <b>OR</b>
<input type="checkbox"/> Small Estates Form  <b>OR</b>	<input type="checkbox"/> Small Estates Form  <b>OR</b>	<input type="checkbox"/> Small Estates Form  <b>OR</b>
<input type="checkbox"/> Small Balances Form and original/certified copy of the Will (if applicable)  <b>AND</b>	<input type="checkbox"/> Small Balances Form and original/certified copy of the Will (if applicable)  <b>AND</b>	<input type="checkbox"/> Small Balances Form and original/certified copy of the Will (if applicable)  <b>AND</b>
<input type="checkbox"/> Probate Closure Form    	<input type="checkbox"/> Probate Closure Form  <b>AND</b>  <input type="checkbox"/> ISA Application Form or covering letter confirming existing account number (if applicable)	<input type="checkbox"/> Probate Closure Form  <b>AND</b>  <input type="checkbox"/> ICVC Application Form or covering letter confirming existing account numbers (if applicable)
Option D - Re-register the investment(s) into an ICVC	Option E - Sell all of the investment(s) held in the deceased's Invesco Stocks and Shares ISA and invest some or all of the sale proceeds into an Invesco Stocks and Shares ISA using an APS allowance and pay out any sale proceeds not invested	
<input type="checkbox"/> Grant of Probate/Certificate of Confirmation  <b>OR</b>	<input type="checkbox"/> Grant of Probate/Certificate of Confirmation  <b>OR</b>	
<input type="checkbox"/> Small Estates Form  <b>OR</b>	<input type="checkbox"/> Small Estates Form  <b>OR</b>	
<input type="checkbox"/> Small Balances Form and original/certified copy of the Will (if applicable)  <b>AND</b>	<input type="checkbox"/> Small Balances Form and original/certified copy of the Will (if applicable)  <b>AND</b>	
<input type="checkbox"/> Probate Closure Form  <b>AND</b>	<input type="checkbox"/> Probate Closure Form  <b>AND</b>	
<input type="checkbox"/> Stock Transfer Form (we need one form per fund per account and per Beneficiary)  <b>AND</b>	<input type="checkbox"/> Additional Permitted Subscription application form (Form A)	
<input type="checkbox"/> ICVC Application Form or covering letter confirming existing account numbers (if applicable)		

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**Contact us**

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If you have any questions or would like help completing the forms, please contact us.

If calling from the UK 0800 085 8677

If calling from outside UK +44 (0) 203 528 4174

Facsimile +44 (0) 20 3180 7647

[www.invesco.co.uk](http://www.invesco.co.uk)

.....  
Telephone calls may be recorded.

.....  
Administration centre address:

Invesco Administration Centre

PO Box 586

Darlington

DL1 9BE, UK

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If you find you need additional forms, you can download copies from our website at [www.invesco.co.uk](http://www.invesco.co.uk). Alternatively, we will accept photocopies of the blank forms included in this brochure.

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Invesco Fund Managers Limited

Perpetual Park, Perpetual Park Drive, Henley-on-Thames, Oxfordshire RG9 1HH, UK

Authorised and regulated by the Financial Conduct Authority

SP886/63638-V10/150221