

Group Life – Instruction to pay direct to beneficiaries (Lump Sum)

To be completed by the scheme's trustees.



Policyholder name	<input type="text"/>
Scheme name	<input type="text"/>
Policy number	<input type="text"/>
Deceased's name	<input type="text"/>
Unum Life ID (if known)	<input type="text"/>
Benefit amount	<input type="text"/>

Please tick this box to show that you, as trustees, are acting according to the discretionary trust for the scheme.

If there is not an appropriate discretionary trust in place, please contact us as alternative payment arrangements will be necessary.

Discharge and indemnity

As trustees of the scheme, we have considered the circumstances of the deceased to our satisfaction. We therefore authorise Unum to pay the benefit to the beneficiary(ies) according to the payment instructions below.

We certify that distribution of the benefit by Unum in line with our payment instructions below is made on our behalf and with our full authority. We also fully indemnify Unum against any liabilities, costs or expenses it may have suffered, incurred or sustained, whether directly or indirectly, as a result of us being in breach of our authority and Unum making the requested lump sum payment directly to the beneficiaries.

Lastly, we confirm that the payment of the benefit amount is made in full and final settlement of this lump sum death claim, and discharges Unum from all future claims and liabilities relating to the deceased, including any costs and expenses.

Payment instructions - Beneficiaries bank account details

First beneficiary

Beneficiary name

Benefit amount and/ or proportion

UK account name

Account number

Sort code - -

Please tick this box if you, as trustees, have confirmed the identity of this beneficiary for money laundering compliance.

Alternatively, please enclose the required documents - see the Proof of identity section (attached) for full details.

Second beneficiary

Beneficiary name

Benefit amount and/ or proportion

UK account name

Account number

Sort code - -

Please tick this box if you, as trustees, have confirmed the identity of this beneficiary for money laundering compliance.

Alternatively, please enclose the required documents - see the Proof of identity section (attached) for full details.

Third beneficiary

Beneficiary name

Benefit amount and/ or proportion

UK account name

Account number

Sort code - -

Please tick this box if you, as trustees, have confirmed the identity of this beneficiary for money laundering compliance.

Alternatively, please enclose the required documents - see the Proof of identity section (attached) for full details.

If there are more than 3 beneficiaries, please attach additional sheets.

Signed for, and on behalf of all the trustees of the scheme and with their authority

Trustee

Full name in block capitals

Position

Date

Trustee

Full name in block capitals

Position

Date

Please note that this form requires two signatures.

Benefit payment to trustees

Subject to the policy terms, the policy provides benefit payments to a deceased's dependants, via the trustees of the specified discretionary trust.

Once the trustees have considered the deceased's circumstances, they can request that Unum make a payment directly to the selected beneficiaries.

The payment is 'on behalf' of the trustees and is an asset of the discretionary trust from the date of the member's death.

For more information on the role of trustees, please see our document at <http://www.unum.co.uk/advisers/group-life-insurance/group-life-trust-choices>

To avoid any delay, please ensure that the benefit amounts and/or proportions in the payment instructions section above add up to the total benefit payable.

We shall make payment to the designated account(s) by direct credit.

Proof of identity

If the trustees have already verified the identity of the selected beneficiaries, the trustees can confirm this by ticking the box in the payment instructions.

If the trustees have not verified the identity of each beneficiary, we will require submission of one item from Group A and one item from Group B below to verify the identity of each beneficiary.

Group A

- Valid passport (UK / EU / USA)
- Valid photocard driving licence (full or provisional)
- Valid old-style full UK driving licence
- National identity card
- Identity card issued by the Electoral Office for Northern Ireland
- Recent evidence of entitlement to state or local authority funded benefit (inc. housing and council tax benefit), tax credit, pension, educational or other grant
- Firearms certificate or shotgun licence

Group B

- Valid photocard driving licence (full or provisional) – (only if not used as evidence for group A)
- Valid old-style full UK driving licence – (only if not used as evidence for group A)
- Utility bills (including copies of electronically held docs)
- Current bank statements or credit/debit card statements issued in UK (including copies of electronically held docs)
- Current council tax demand, letter or statement
- Most recent mortgage statement issued by a recognised lender
- Instrument of a court appointment (liquidator or grant of probate)

No payment can be made to any beneficiary unless their identity has been verified.