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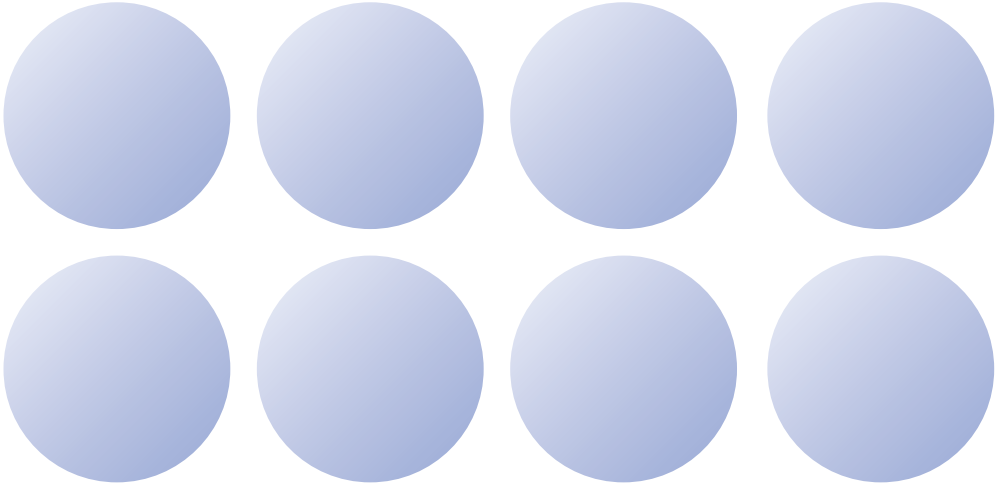
Confirming and protecting your identity



Individual Requirements

When do we need to confirm your identity?

If we don't already have valid copies of proof of identity, and proof of address, we have to ask for verification when:

- a top up is being made into a plan
- a claim is made against a plan – whether it's on death, or cashing in (partial or full)
- we need to pay out to someone other than the plan owner.

N.B. If the payment is to be made outside the UK or most other western European countries, further verification may be needed – please contact us.

Why do we need to confirm your identity?

Money Laundering Regulations mean that we have to confirm the identity of everybody who owns, is a beneficiary of, or has any involvement in the operation of a plan. So, we need verification of your identity, your address, and sometimes verification of relevant bank details may also be required before we can act on your instructions.

What can you use to confirm your identity?

Please do not send originals of these documents unless specified. We can accept photocopies of the following documents with at least 3 months validity remaining.

- a valid passport
- a valid photocard driving licence (full or provisional)
- a national identity card

What can you use to confirm your address?

We can accept originals or photocopies of the documents below.

- Utility bill* (no more than 6 months old).
- Bank statement* (no more than 6 months old).
- Building Society statement* (no more than 6 months old).

- Credit card statement* (no more than 6 months old).
- Council tax demand letter or statement*. (no more than 12 months old).
- Mortgage statement (no more than 12 months old).

*Please note if you send originals of these documents we will be unable to return them to you.

What can you use to confirm payee bank account details?

- Certified copy of your bank statement

Who can certify your documents?

Where indicated in this form, and/or where we ask separately for documents to be certified, please ask one of the following people to certify that the copy of the document you're sending in is the same as the original:

- a FCA regulated financial adviser - must include FCA number in the certification.
- a practising solicitor
- a chartered or certified public accountant
- Post Office - must use Post Office stamp
- a bank official - must use official bank stamp

How do you certify a copy of a document?

To certify a copy of a document the following words should be used: "**I certify that this is a true copy of the original document which I have seen and the photo bears a true likeness to the individual whom I have met."**

The certifier must then print their name, title and telephone number on the document, sign their name, and include their company stamp or job title or occupation and date it accordingly.

What happens if I don't have these documents?

If you don't have any of the documents mentioned, there are other ways we can verify your identify. Please contact us to see what else would be suitable if you're having difficulties.

Please note we reserve the right to ask for further documentation to protect your plan and assets.

Entity Requirements

Public Limited Company

- Company listed on UK or EEA Stock Exchange – A copy of the relevant listing
- Certificate of Incorporation and Memorandum and Articles of Association or constitutional documents.
- Identify and verify beneficial owners and shareholders who have a 25% or more interest in the company, as per the identification requirements for an individual.
- Identify and verify any two Directors or one Director and one Authorised Signatory, as per the identification requirements for and individual.
- A copy of an Authorised Signatures List on company headed paper, signed by two directors, granting the authorised signatories authority to act on the company's behalf.

Private Limited Company

- A copy of a Companies House Search in the name of the company which includes a list of directors, their dates of birth and nationality from the Companies House website.
- Certification of Incorporation of the company.
- Identify and verify two directors of the company, as per the identification requirements for an individual.
- Identify and verify beneficial owners and shareholders who have a 25% or more interest in the company, as per the identification requirements for an individual.
- List of all directors' names, occupations/ company roles held, dates of birth, residential and business addresses. This should be provided in the form of a formal letter on company letterhead signed by the company director and a company secretary (or another elected official). Or a certified copy of the share register and/or beneficial owner register.
- Identify and verify any two Directors or one Director and one Authorised Signatory, as per the identification requirements for and individual.
- A copy of an Authorised Signatures List on company headed paper, signed by two directors, granting the authorised signatories authority to act on the company's behalf.
- Certified copy bank statement for all payments.

Registered Charity

In regards to a charity, the charity itself and the named authorised signatories must be identified and verified by providing the following documents:

- Charities should be identified by a regulated financial adviser confirming the registration details via the Charity Commission Website or where based in Scotland, the Scottish Charity Regulator.
- Constitution Document: A copy of the constitution, rules, or trust deed governing the body.
- Photographic Proof of Identity & Proof of Address of at least 2 Controllers / Trustees / officers managing the entity.
- Photographic Proof of Identity & Proof of Address for at least 2 authorised signatories on bank accounts.
- Photographic Proof of Identity & Proof of Address of any beneficiary owning 25% or more.
- Certified copy bank statement for all payments.

Partnerships

Partnerships	
Type of Legal Entity	What ID is needed
Limited Liability Partnerships	Copy of Companies' House registration
Formal Partnerships	Copy of Partnership Agreement
Law Partnerships	Copy of Law Society Registration
Informal Partnerships	Treat as sole traders. Each partner needs to have their identity verified, as per the identification requirements for an individual.
All managing partners, all 25% beneficial owners and shareholders with a 25% or more interest in the partnership and any Person of Significant Control noted must be identified and verified, as per the identification requirements for an individual.	
Plus a certified copy of an Authorised Signatures List on company headed paper, granting the authorised signatories authority to act on the Partnership's behalf.	

The individuals named as Partners and beneficial owners must be identified as per the identification requirements for an individual.

HMRC-Approved Pension Schemes including Self Invested Personal Pension Plans (SIPPs) and Small Self Administered Schemes (SSAS)

- Identification of the Scheme Members, Beneficiaries, and Settlors as per the identification requirements for an individual.
- Identification of two trustees as per the identification requirements for an individual.
- Copy of the Master & Supplemental Trust Deed and any additional deeds showing changes to the Trust.
- Copy of HMRC Pension Scheme approval letter issued to the Pension Scheme on registration.
- Copy of current Pension Scheme authorisation from HMRC website.
- Copy of SIPP Provider / SIPP Administrator Authorised Signatory list.

All Other Pension Schemes

- Identification of the Scheme Members, Beneficiaries, and Settlors as per the identification requirements for an individual.
- Identification of all trustees as per the identification requirements for an individual and for two Trustees for a corporate trustee.
- Copy of the Master & Supplemental Trust Deed and any additional deeds showing changes to the Trust.
- Copy of the Internal Trust Register confirming details of all trustees, beneficiaries, settlors, and protectors (where applicable). This must include their names, addresses, and dates of birth.

Trust Requirements

Trust Type	Identity Requirements
Existing Trust Absolute Trust (through Existing Trust) Discretionary Discounted Gift Trust (DDGT) Discretionary Gift Trust (settlor included) Discretionary Loan Trust Deed & Loan Agreement	Copy of Trust Deed & any additional Deeds showing changes to the trust. Copies of Identification & proof of address for: • Trust Company • Settlor • Trustees • Beneficiaries (if paid directly, or plan assigned to) Copy of Internal Trust Register confirming details of all trustees, beneficiaries, settlors, and protectors (where applicable). This must include their names, addresses, and dates of birth.
Bare Discounted Gift Trust (BDGT) Bare Gift Trust	Copy of Trust Deed & any additional Deeds showing changes to the trust. Copies of Identification & proof of address for: • Applicant / Donor • Trustees • Beneficiaries (if paid directly, or plan assigned to) Copy of Internal Trust Register confirming details of all trustees, beneficiaries, settlors, and protectors (where applicable). This must include their names, addresses, and dates of birth.

The Monument International Portfolio Bond is provided by Monument Life Insurance dac.

Monument Life Insurance dac is regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.
Registered office: 2 Park Place, Ground Floor, Upper Hatch Street, Dublin 2, Ireland.
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We may record or monitor calls to improve our service.

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