

Adding someone to help with your account

At one time or another, many investors find that it makes sense to designate someone who can monitor or help administer their account. In this support guide, we cover the three main ways you can do this.

Option A: Information-Only Letter of Authority

Allows a person to view your account, but not use or manage it. This option can be good if you need someone to communicate with us on your behalf (by phone, email or post). They'll be able to obtain information on your account, but that's all. If you want the person to be able to act on your account, such as to place deals or change your account in any way, see Options B and C.

To add a Letter of Authority to your account: Please fill out the Letter of Authority form.

Option B: Power of Attorney Document

Grants a person full account access. This is a legal document issued by the Office of the Public Guardian that lets a person act on an account on the owner's behalf. This means the person will have the power to place deals and make changes to the account itself. For security reasons, any withdrawals will be paid by cheque or to a bank account in the name of the registered client.

The person acting on the account is called the Attorney. The person granting the Power of Attorney is called the Donor or Granter. While there are several types of Powers of Attorney, such as for health or welfare, we can only accept Powers of Attorney issued for property and financial affairs of the Donor.

To add a Power of Attorney to your account: Read the rest of this section to determine which document is relevant, then submit your Power of Attorney request as described on the next page. Please also fill out the Power of Attorney form within this pack to help us capture all of the required information.

IN ENGLAND AND WALES The two main types of Power of Attorney documents are:

- **Ordinary Power of Attorney** Only valid whilst the Donor has mental capacity. Mental capacity means you have the capability to make and communicate decisions about your life and you are able to understand information. This document is designed mainly to be used for convenience (such as having a person look after your account while you are overseas).
- **Lasting Power of Attorney** Valid whilst the Donor has mental capacity if the Donor has given permission; no permission needed if the Donor lacks mental capacity. Can be used as soon as it is registered with the Office of the Public Guardian. A Power of Attorney made before 1 October 2007 is called an **Enduring Power of Attorney**. It's similar to the Lasting Power of Attorney, except that no Donor permission is needed and the document has to be registered with the Office of the Public Guardian if the Donor lacks mental capacity.

IN SCOTLAND The two main types of Power of Attorney documents are:

- **Continuing Power of Attorney (for finance and property)** Valid regardless of the mental capacity of the Granter. May include specific instructions regarding use. Can be used as soon as it is registered with the Scottish Office of the Public Guardian.
- **Combined Power of Attorney** A combination of a Welfare Power of Attorney (which we cannot accept as this is not applicable for financial decisions) and a Continuing Power of Attorney. We may be able to accept a Combined Power of Attorney, depending on the specific restrictions it contains. To avoid the possibility of rejection, contact us before preparing and submitting a Combined Power of Attorney (see page 2 for contact information).

Option C: Court of Protection Document

Grants a person full access to the account of an individual who lacks mental capacity. This is issued by a UK Court and lets a person act on an account on the owner's behalf, including placing deals and making changes to the account itself. The person acting on the account is called a Deputy. To add a Court of Protection document to your account, see the next section. Please also fill out the Court of Protection form within this pack to help us capture all of the required information.

Submitting your Power of Attorney or Court of Protection request

Step 1: Obtain an original or certified copy of your Power of Attorney or Court of Protection document. For a Court of Protection document, we can only accept an original issued by the Court. For a Letter of Authority or any type of Power of Attorney document, we can accept an original or a certified copy.

A certified copy will have a certification stamp and signature on every page and language confirming that it is a true copy of the original. The certifier should sign, indicate the entity they represent and provide contact information.

For Step 1, certification by any of the following will work:

- UK solicitor/barrister
- bank official
- notary public
- commissioner of oaths
- judge
- post office
- donor
- stockbroker

Step 2: Obtain two documents verifying the attorney/deputy's identity. For security reasons, these two documents must be from different issuers. The following two lists provide a wide range of options.

First document: verification of your identity Provide one of the following:

1. current signed UK / EEA photo-card driving licence (full or provisional), current older (no photo) full licence, or blue disabled driver's pass
2. current evidence (within the last year) of a housing or council tax benefit or other funded benefit or state pension
3. EEA member state identity card
4. Northern Ireland voter card
5. current signed passport
6. HMRC tax notification (within the last year, and not a P45 or P60 document)
7. shotgun licence or firearms certificate
8. Home Office residence permit to an EU national

Second document: verification of your address Provide one of the following:

- 1.-5. Any choice from 1 - 5 on the "first document" list that you did not use for your first document
6. solicitor's letter confirming house purchase or land registration
7. local council rent card or tenancy agreement
8. original utility (not mobile phone) bill from the last 3 months, or a certificate from a utility for a prepayment arrangement
9. HMRC correspondence (within the last year) addressed to the applicant at the stated address
10. local authority tax bill (for current year)
11. recent system-generated or signed document (not printed from the internet) from a regulated financial firm documenting an account / investment relationship at the investor's address
12. a signed and dated letter from a Care Home Manager confirming residency

For Step 2, certification from any source listed for Step 1 will work (apart from donor), as will any of the following:

- CiLEX member
- authorised financial professional
- registered Chartered Accountant
- justice of the peace
- councillor or local government official
- member of Parliament or of an embassy, high commission or consulate

Step 3: Submit your document(s) to us by post, including the Power of Attorney/Court of Protection forms. See below for contact information.

Step 4: Provide any further documentation we may ask for. This may include additional information or documentation about yourself or about the Attorney/Deputy. If there has been, for example, a change of name or address that has not been updated on some documents or on your account, we will ask you to make the updates so the information aligns.

POST

J.P. Morgan Client Service
PO Box 12272
Chelmsford, Essex, CM99 2EL, UK

PHONE Mon - Fri 9 AM - 5:30 PM

UK **0800 20 40 20**
Outside UK **+44 1268 44 44 70**

EMAIL

accounts@uk-email.jpmmorgan.com

WEBSITE

am.jpmmorgan.com

Large font and braille versions of our documents are available on request.

J.P. Morgan Asset Management is the brand name for the asset management business of JPMorgan Chase & Co. and its affiliates worldwide. To the extent permitted by law, we may record telephone calls and monitor electronic communications to comply with our legal and regulatory obligations and internal policies. Personal data will be collected, stored and processed by J.P. Morgan Asset Management in accordance with our EMEA Privacy Policy at jpmorgan.com/pages/privacy. This communication is issued by JPMorgan Asset Management (UK) Limited, which is authorised and regulated in the UK by the Financial Conduct Authority. Registered in England No: 01161446. Registered address: 25 Bank St, Canary Wharf, London E14 5JP, United Kingdom.

Letter of Authority Form

If you wish to add additional authority onto an account for information only, please fill out the below details. Once this form is received, we will update the account and the additional authority will be able to access account information.

Account Number	
Client Name	
Client Address	

Authority Name	
Authority Address	

Authority Name	
Authority Address	

I wish to add the above names to my account on an information only basis. I give J.P. Morgan Asset Management permission to share account information with the above individuals if/when requested.

Client Name

Client Signature

Date

Power of Attorney Form

Please tick below which document are you providing.

- ☐ General Power of Attorney
- ☐ Enduring Power of Attorney
- ☐ Lasting Power of Attorney
- ☐ Limited Power of Attorney
- ☐ Continuing Power of Attorney (Scotland)

Please provide the below details to ensure we capture all information correctly.

If the client has moved address and you have not yet notified us of this change, please include their new details below. If their new address is that of a care home, we will need a letter from them on their headed paper confirming the client is a resident there.

Account Number	
Client Name	
Client Current Address	
Client Old Address (If applicable)	

1st Power of Attorney Name	
Power of Attorney Address	
Power of Attorney Date of Birth	

2nd Power of Attorney Name	
Power of Attorney Address	
Power of Attorney Date of Birth	

If you wish to add additional attorneys, please provide their details on a separate piece of paper.

Power of Attorney Form continued...

Address Details

To make sure we send correspondence to the correct address we need you to confirm which details we should register. We can:

- Keep the address of the client for correspondence – this means all correspondence will still be directed to them
- Change the correspondence address to the address of an Attorney – this means the majority of correspondence will be directed to the Attorney; however some non-account specific details may be sent to the client at their registered address

Please confirm your option below:

	Keep the address of the client for correspondence
	Change the correspondence address to the address of an Attorney – please provide the address details below

We'd appreciate if you can confirm using the tick boxes below if the client you are Attorney for still has capacity. If you are sending us an Enduring Power of Attorney you do not need to complete this.

	Client still has capacity
	Client is incapacitated

If there are any restrictions in place as part of the Power of Attorney, please include these below and provide as much detail as possible.

Important: If you have selected Lasting Power of Attorney (LPA) and this was granted after 17 July 2020 your documents can be viewed online – you can give us the access code and we can view the documents without you having to send them to us. The code is only valid for 28 days from when the document was granted to the Attorney or Donor, the code begins with a V and is 13 characters. If more than 28 days have passed since the LPA was granted the code will have expired and we will not be able to view the document online, we will need to see an original or certified copy.

If there are restrictions/preferences/instructions in place on the LPA please include these in the box provided – it is important to note, sometimes the restrictions/preferences/instructions do not show on the online document and we may ask you to still send the paper document so we can validate these instructions – you can provide the access code and the paper document together if you wish.

LPA access code

[illegible]

Court of Protection Form

Please provide the below details to ensure we capture all information correctly.

If the client has moved address and you have not yet notified us of this change, please include their new details below. If their new address is that of a care home, we will need a letter from them on their headed paper confirming the client is a resident there.

Account Number	
Client Name	
Client Current Address	
Client Old Address (If applicable)	

Court of Protection Name	
Court of Protection Address	
Court of Protection Date of Birth	

Address Details

To make sure we send correspondence to the correct address we need you to confirm which details we should register. We can:

- Keep the address of the client for correspondence – this means all correspondence will still be directed to them or,
- Change the correspondence address to the address of the Deputy – this means the majority of correspondence will be directed to the Deputy; however some non-account specific details may be sent to the client at their registered address

Please confirm your option below:

	Keep the address of the client for correspondence
	Change the correspondence address to the address of a Deputy – please provide the address details below