

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 summary 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: Send us a signed letter of instruction (see page 3 for contact information) that contains all of the following:

- your account number
- your name and address
- the name and address of the person you want to grant access to your account
- a statement that you wish to add the person to the account, but for information purposes only

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.

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 3 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.

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
- judge
- bank official
- post office
- notary public
- donor
- commissioner of oaths
- 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, 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. Include a signed letter of instruction directing us to add the Attorney/Deputy to your account. 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

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

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