

## Frequently Asked Questions

### Q. Why have you written to me?

A. Utmost Life and Pensions is committed to keeping its policyholders informed about their life assurance or pension benefits, making sure we have correct and current personal details for them. Over time we can lose contact with some of our customers and so will make efforts to find them again.

We believe that you may be a person who holds a policy with us, and whom we are trying to find, but we need to check your details against our records before we can update your information.

### Q. How have you traced me?

A. We've used a specialist tracing company called Lexis Nexis to help us re-establish contact with our customers. They are experts in helping insurance companies reconnect their customers with their policies. You can find out more about LexisNexis via their website at [www.lexisnexis.co.uk](http://www.lexisnexis.co.uk).

We have used LexisNexis's tracing solutions to obtain what we believe is your current address.

### Q. Will I have to pay the tracing cost?

A. No, neither Utmost Life and Pensions nor LexisNexis will charge you for this.

### Q. What will you do with my data?

A. We respect your privacy and seek to protect the personal data you provide. Full details explaining how we handle your data and your rights are shown in the enclosed Privacy Notice or you can refer to our website.

### Q. I don't recognise the name Utmost. What should I do?

A. In April 2018 Reliance Life took over the business of Reliance Mutual, a long established life insurance and pensions provider. In March 2019 Reliance Life changed its corporate name to Utmost Life and Pensions Limited. Utmost Life and Pensions is part of the Utmost Group of Companies, previously Life Company Consolidation Group (LCCG), a platform for the acquisition and administration of traditional books of life and pensions business in the UK.

Utmost Life and Pensions is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Utmost Life and Pensions administers policies from the following companies. It may be that your policy was originally taken out through one of these. If you're still unsure please complete and return our form so that we can check our records.

AA Friendly Society (AAFS)  
Blue Circle Group Friendly Society

Book Trade Benevolent Society

Burslem Mutual Assurance Collecting Society

Charterhouse Magna Assurance Co Ltd

Domestic Servants' Insurance Society

Family Assurance Friendly Society (1995-2004)

Farrington Reliance Friendly Collecting Society

Hampshire and General Friendly Society

Hearts of Oak Benefit Society

Interlife Assurance Company Limited (1990-1993)

Lifeguard Assurance Limited (LG) Started 1964

Monarch

Mutual Assurance Fund at the Midland Bank

National Book Trade Provident Institution

Aberdeen and Northern Friendly Society  
Booksellers Provident Retreat and Emergency Hardship Fund

British Life

Charterhouse Japhet Life Assurance Co Ltd

Criterion Life Assurance Ltd (CLA)

Eurolife Assurance Company Limited

Family Life Assurance Limited (1994)

Farrington Reliance Mutual Life Insurance Limited

Hearts of Oak Benefit Collecting Society

Humane Perseverance Sick and Burial Society

Investment Annuity Life Assurance Co Ltd (IALA)

Magna Assurance Co Ltd

Multiple Health & Life Assurance Ltd (MHL)

National Benevolent and Assurance Society

North Staffordshire Provident Association

Oxfordshire and United Counties Friendly Society  
Reliance Life Limited  
Reliance Mutual Insurance Society Limited  
Royal Berkshire Friendly Society  
SEB Trygg Life (UK) Assurance Company Limited  
Sincere Sick and Burial Society  
Templeton Life Assurance Limited (1990-1994)  
United Women's Insurance Society  
Western Provident Association

Property & Equity Life Assurance Company Limited  
Reliance Mutual Life Insurance Limited  
Saveguard Assurance Ltd (SG)  
Sincere Assurance Collecting Society  
South Shields Master Mariners  
Time Assurance Society (1975-1990)  
University Life Assurance Society (ULAS)  
Wheel Assurance Collect Society

**Q.I don't recognise the names of any of the Companies you administer what should I do?**

A.It may be that an old employer took the policy out on your behalf and you didn't know about it. Alternatively, you may have stopped contributing to this policy some time ago, and have since forgotten about it.

If you're unsure please complete and return our form so we can check our records.

**Q.What do I need to do now?**

A.Please complete our form as fully as possible and return it to us in the pre-paid envelope enclosed.

**Q.What happens if I don't complete the form?**

A.We won't be able to check if you're the person we're trying to re-establish contact with, so will not be able to contact you about the policy.

**Q.How much is my policy worth?**

A.If we are able to confirm in due course that you are the person we are looking for, we will be able to provide up to date details on your policy, including its current value.

**Q.Why do you need my phone numbers or email address?**

A.To give us the best chance of maintaining contact with our policyholders, we try to collect as much information as we can.

**Q.Why have you sent a letter to my address for someone who doesn't live here anymore?**

A.We apologise if this is the case. If you have any forwarding details of the person we're trying to re-establish contact with please would you write those on our form and send it back to us. If you don't, please return the letter to us marked as 'gone away' so we know not to write to your address again.

**Q.The person you've written to has passed away what should I do?**

A.We're sorry to hear that. We would appreciate it if you could still contact us to provide us with your name, or the name of the person dealing with the Estate and to let us know the date he or she passed away.

**Q.What should I do if I have any questions?**

A.Please call our Customer Services Department on 01892 773366 and we'll be happy to help you.