

# GEORGESON ASSET REUNIFICATION

## FACT SHEET

## Regulatory obligations are changing. Are you in contact with your members?

The legislative and regulatory framework that Mutual Societies work within is changing (e.g. the introduction of Solvency II in 2013). Scrutiny from regulators such as the Financial Services Authority (FSA), obligations to meet the best interests of members and a requirement to provide greater clarity around capital investment is increasing the need to ensure member registers are current and accurate.

Georgeson's Asset Reunification service locates and engages 'missing' members, helping you to fulfil regulatory obligations, keep your member records up to date, significantly reduce the risk of identity fraud and release capital invested unnecessarily to cover the risk of dormant policies.

### PROACTIVE CUSTOMER ENGAGEMENT

Inevitably, members can become lost or disengaged during the lifecycle of a policy. Our service is designed to proactively locate and engage your inactive members, reuniting them with any benefits they are entitled to. It also helps you to re-establish member communication and comply with both the Data Protection Act 1998 (DPA) and the FSA's Treating Customers Fairly guidelines.

### END TO END SERVICE

Georgeson will fully manage your project including technical infrastructure, data cleansing, communications design, dedicated and highly experienced research and operations teams and a track record of generating positive member response.

### FSA REGULATED AND DPA COMPLIANT

Data security is of the utmost importance to us. As a Computershare Investor Services PLC business, Georgeson Asset Reunification is fully compliant with the DPA and is authorised and regulated by the FSA.

### MARKET LEADING SOLUTIONS

Our infrastructure is tried and tested. We have invested significantly in developing advanced tracing technology and secure client databases, as well as enhancing communications channels, research techniques and business processes. We are continually improving our offering for you and your customers.

### GETTING RESULTS

We have a proven track record of achieving up to 80% response rates, working with FTSE 100 companies such as Aviva, Standard Life, The Royal Bank of Scotland Group and Bradford and Bingley. To date we have located and reunited over 1.5 million people with in excess of £1 billion in unclaimed entitlements.

**Georgeson will put you back in touch with your members, assist you to comply with FSA and DPA guidelines, help to protect your members from the risk of identity fraud and reduce the liability of dormant policies.**

For more information please visit [www.georgeson.com/asset-reunification](http://www.georgeson.com/asset-reunification)

# THE ISSUE OF UNCLAIMED ASSETS

## ISSUES

Members become lost or disengaged during the lifecycle of a policy.

- > People move house, change name, change job
- > People die intestate
- > Executors are unaware of a policy or investment
- > People lose track of savings and investments
- > Third parties (e.g. IFAs) retire, merge or lose contact with clients
- > Mutual societies merge

## IMPACT

- > People don't receive their assets, benefits and important company information
- > Organisations invest capital unnecessarily to cover the risk of dormant policies
- > Regulatory and legislative obligations are not met
- > Risk of identity fraud increases
- > Customer service and marketing impact degrades

## THE GEORGESON SOLUTION

Keep your records up to date and deal with dormant policies proactively:

### MORTALITY SCREENING

Keep your database current and up to date

### DATA CLEANSING & ENHANCEMENT

Improve data quality and accuracy

### SPECIALIST RESEARCH & TRACING

Proactive research to locate your missing members

### IDENTITY VERIFICATION

Positive identification of members prior to payment events or important communications

### STAKEHOLDER ENGAGEMENT

Tailored communications to maximise response

### PROCESSING & FULFILMENT

Validation, claim processing and payment

## OUTCOME

- > Good corporate governance - your members receive benefits they're entitled to
- > Compliance with the FSA's 'Treating Customers Fairly' guidelines and the Data Protection Act
- > Save your company money and reduce balance sheet liability by better managing capital investment
- > Eliminate annuity over payments on deceased estates
- > Help minimise the risk of identity fraud
- > Reduce costs of internal administration through enhanced member communication and marketing
- > Increase revenue opportunities by re-engaging customers and encouraging reinvestment

GEORGESON  
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Georgeson

A COMPUTERSHARE COMPANY

CERTAINTY | INGENUITY | ADVANTAGE

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