

Your Mastertrust Claim

The four steps of a Mastertrust claim.

We understand that this may be a particularly difficult time for those involved. If you would prefer to act as the main point of contact after submitting the claim, please let us know. The L&G Sensitive Claims Team will temporarily pause direct contact with the family while you gather the initial information, and we will work with you to make the process as straightforward and sensitive as possible.



1. How to Make a Claim

You'll need to provide us with the information we need to **validate** your claim and help identify who the beneficiary is



Complete the Mastertrust Claim form. Ensure both Part A and Part B are fully completed and signed



Part C of the form outlines the documents we may need. Part D outlines the process



Email your claim form and supporting documents to us

2. Assessing Your Claim

We'll review the information you've provided to make sure we have everything needed to carry out our **eligibility checks**



If anything is incomplete we'll let you know



We'll make a decision once we have everything we need to validate your claim



Valid claims are then accepted with instruction sent to the L&G Mastertrust within 5 working days and we'll send you confirmation

3. Reviewing Your Information

The L&G Sensitive Claims Team will review all information to ensure we have everything needed to **identify the beneficiary**



The length of time this can take will vary depending on the individual circumstances



If you have an EGLP we'll need to speak to the Legal Representative to help us check for any entry, periodic or exit charge (a type of tax that may be due)



Once we have all of the information we need we'll submit this to the trustees within 5 working days. They'll review it and decide who the beneficiaries are

4. Paying Your Claim

After some final **identity checks**, your claim will then be paid to the beneficiary



We will contact the beneficiary to carry out some final identity checks and obtain payment details



Once we receive this information we will pay your claim within 5 working days

It may take up to 5 working days for the funds to clear the beneficiary's account

Who to Contact

Steps 1 & 2 - Group Protection Claims Team



0345 026 0094 option 3



groupprotection.benefitsmanagement@landg.com

Steps 3 & 4 - Sensitive Claims Team



0370 060 0402



DRDP@landg.com