

The background features several thick, orange, hand-drawn style lines that form abstract, organic shapes. These lines are scattered across the black background, with some forming loops and others extending across the frame.

# The Bereavement

# Index

2022


exizent



**“** *The evidence is now piled high. Bereaved consumers are too often brushed aside at exactly the time they should be centre stage. The reality is that a worrying number of service providers still do the minimum necessary to support bereaved and vulnerable people*

**Vicky Wilson**

Co-founder & CEO, Settld



# Table of contents

|  |    |
|--|----|
| Foreword   | 4  |
| The true impact of current bereavement processes | 5  |
| The consequence of unknown assets                | 6  |
| The timing issue                                 | 8  |
| The increasing financial imperative              | 10 |
| The knowledge gap                                | 11 |
| The greatest changes in the process              | 12 |
| Improvements still needed in firms' processes    | 13 |
| Financial services could do more                 | 16 |
| The solution: legal services                     | 18 |
| The solution: financial institutions             | 20 |
| The Exizent Vision                               | 22 |

# Foreword

Welcome to Exizent's annual Bereavement Index that aims to showcase the state of the nation around bereavement and its related processes, as experienced by all the key stakeholders involved. From the notifier of a death, to the legal services firm responsible for managing a bereavement case, to the financial services institution that holds information regarding the assets and liabilities of a person who has passed away.

Death is undoubtedly a difficult time for everybody. This is true even before we consider the responsibilities that come with settling a loved one's estate. Responsibilities that often evoke further confusion, sadness, and stress for grieving individuals. We don't believe it should be this way which is why we're delving into the journeys of everyone involved to see where the processes of all key stakeholders could be simplified, to create a more streamlined bereavement journey that lessens the onus on any one individual.

With the technological solutions in play today, professionals should be able to work together more effectively to overcome challenges in the bereavement process that hinder them, but more importantly, those that have lost someone. Yet our findings suggest almost the opposite is happening and that the trends are getting worse.

Last year, our research found that organising the funeral was the most stressful part of the bereavement process for notifiers, above registering the death and dealing with estate administration. This year, estate administration takes top spot. Last year, 40% of consumers suffered mental health issues because of the process and 25% suffered financial difficulties paying for it. This year, these numbers have risen to 55% and 34% respectively.

It's clear that the process still needs vital attention to manage the complexities we identified in the 2021 Index – that many notifiers know very little about the process and thus find it difficult to navigate, that many people die without putting their affairs in

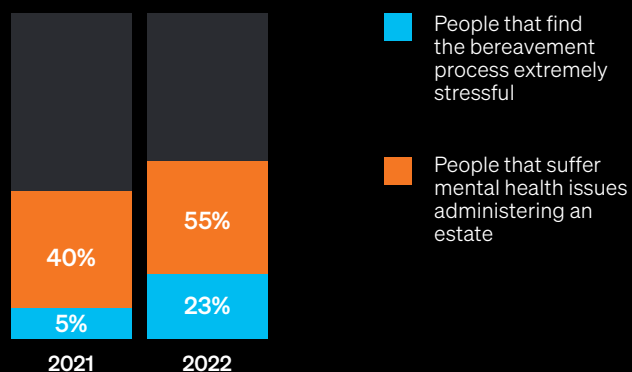
order putting pressure and stress on the notifier, and that the process can be lengthy and expensive and leave more emotional and financial strain on individuals than necessary. The aim of this report, therefore, is to shine a light on the systemic changes that must be made to enhance the bereavement journey for all parties that will help solve these problems.

This report also looks at what professionals are already doing to drive much needed service enhancements across the bereavement journey and uncovers their priorities for the next 12 months to show how legal and financial services aim to simplify the steps in the journey that cause undue stress on the notifier.



**Nick Cousins**  
Founder & CEO

## The rising impact of bereavement processes





# The true impact of current bereavement processes

Losing a loved one is never easy. Grief does not follow standard steps and therefore has no timescale. For some it might last weeks or even years. For others, it never truly passes. Dealing with added stressors during this time only risks worsening wellbeing when we are already vulnerable.

# 95%

**of people find at least part of estate administration stressful**

As a provider of any service, professionals are expected to consider the customer as the centrepiece of everything they do, always assessing the service they provide and its impact. As a provider of a bereavement service, dealing with often emotionally vulnerable clients, means this fact is even more critical, as the consequences of not putting customers at the forefront are steep in

terms of declining mental wellbeing. Yet, when we look at consumer experiences of going through the bereavement process, it appears the service they're getting isn't improving.

Our 2021 Bereavement Index uncovered how 94% of people found at least part of the estate administration process stressful, 5% extremely so. Now, 95% of people find the process stressful, however 23% extremely.

What's more disconcerting is the rising number of people suffering mental health issues from the process – shifting from 40% last year, to a staggering 55% – presenting a correlation between the rising stress of the process and the declining wellbeing of those going through it.

The individuals suffering most from the process are women, who are almost twice as likely to suffer mental health issues – a trend that has continued year-on-year. Those aged between 18-34 are also at risk, as more than half (52%) of this generation suffer when going through the process.

Clearly work is needed to help all individuals but perhaps an additional focus should be placed on these individuals.

## The mental health impact

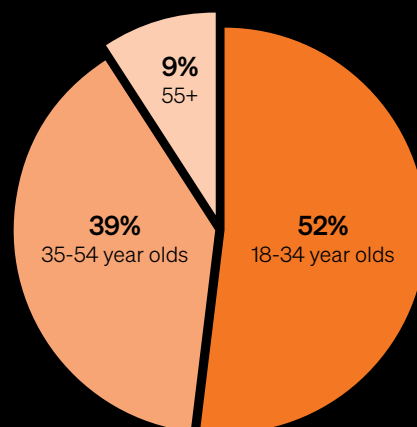


# 63%

suffer mental health issues administering an estate



# 36%



# The consequence of unknown assets

When it comes to managing the affairs of someone who has passed away, it is obvious that the more things they put in order while they are alive, the easier they will make estate administration once they have passed. However, many people die without having their affairs in order – a trend that appears to be worsening year-on-year.

This year saw a 9% increase in individuals who had hidden assets at the start of the estate administration process. This means that now almost a quarter of people don't have their affairs in order before they die. 5% of people have none of their affairs in order, meaning none of their assets are documented before the start of the process which leaves it to the legal professional, financial services institution and executor to uncover their assets.

These figures already speak to a complex and lengthy process for at least a quarter of probate cases, that is before we even learn that 67% of professionals rely predominantly on the knowledge and documentation provided by the executor to verify assets and liabilities of the deceased - 6% of these entirely.

With personal assets becoming more varied and

diverse – from digital assets like cryptocurrencies, to social media profiles, to the possession of multiple bank accounts\*, properties, and cars – this doesn't make the process any easier on the grieving notifier who is unlikely to recall all the details around the estate. For those they do recall, this process will likely be lengthy and increase the costs as they go through the process.

There has to be a better way.

A question professionals should be asking is whose responsibility is it to ensure people's affairs are in order – is it down to them to educate people pre-death about the risks of not keeping and maintaining an up-to-date will? Or should we all rely less on the individual and instead, look to third party data services to retain information about a deceased once they have passed away?

**40%**

of assets are uncovered during estate administration

In **5%**

of cases, no assets are known at the start of the process

**32%**

of those who have passed away have less than 25% of their affairs in order

**\*55%**

of people now possess more than 1 bank account





# The timing issue

## Probate is still rife with delays

Last year's Bereavement Index taught us that two thirds of legal professionals felt that up to 25% of probate cases are delayed. At an already challenging time, notifiers need nothing less than a lengthy probate case, with no end in sight. However our research showed that 51% of notifiers felt the process took longer than they expected. But with legal services calling to prioritise this issue by improving connections with financial services moving forwards – deemed their main cause of delay – we would hope this year's research would show a decline in these figures.

In 2021, 88% of legal professionals felt the bereavement process was 'slow and complicated'. Now, 83% feel the process remains so. While only a slight decrease from last year, it shows a step in the right direction. However, the top causes for delay are seemingly worse. This year's figures put even more onus on financial institutions to improve their processes as 94% of legal professionals say that waiting for them to respond is a primary cause of delay.

Two thirds of legal professionals now say that over 25% of probate cases are delayed – a number that has doubled in the last year. While responses from financial institutions appear to play a large part, legal professionals also point to general administration and finding all relevant assets of someone's estate as key contributors and must take ownership by looking at the processes they have in place that cause this.

While clear that delays from institutions are a challenge for legal services, it seems institutions themselves agree, as 93% admit they want to focus on their customer's bereavement journey in the next 12 months.

**“ The process is too reliant on physical documentation and takes longer than I would like.**

*Financial services organisation*



# 83%

of legal professionals think the probate process is slow and complicated



# 20%

of cases take between 7-12 months to complete



# 67%

of people said the process took longer than expected



# 10%

of cases take more than a year to complete





With all parties showing frustrations, it is down to the professionals to look to methods that speed up their internal processes and prevent these delays rising. There might also be something to say about setting expectations with notifiers at the start of a case to reduce the concerns they have with the length of the process.

**“ Our process takes too long, it’s too face-to-face and too disjointed.**

*Financial services organisation*

| Causes of delays in the process for legal professionals     | 2022 (%) | 2021 priority position | 2022 priority position | Position change |
|---|----------|------------------------|------------------------|-----------------|
| Awaiting responses from other institutions                  | 94       | 1                      | 1                      | -               |
| Institutions slow to respond                                | 82       | 2                      | 2                      | -               |
| General administration                                      | 57       | 4                      | 3                      | +1              |
| Drafting legal documents/ dealing with the courts           | 48       | 6                      | 5                      | -1              |
| Institutions unable to provide all information              | 48       | 5                      | 5                      | -               |
| Finding all the relevant assets                             | 42       | 3                      | 6                      | +3              |
| Paying the IHT bill   | 33       | 7                      | 7                      | -               |
| Tracing family members if the deceased did not leave a will | 25       | 8                      | 8                      | -               |
| One or more listed beneficiaries cannot be found            | 20       | 11                     | 9                      | -2              |
| Issues with data access                                     | 18       | 11                     | 10                     | -1              |
| No will/couldn't locate the will                            | 16       | 9                      | 11                     | +2              |
| The executor of the will has died                           | 8        | 13                     | 12                     | -1              |



# The increasing financial imperative

## **A third of people now suffer financial difficulties when administering someone's estate.**

When going through bereavement you are already suffering from the loss of a loved one, before having to undergo the complexities of estate administration which causes the majority of us to feel stressed.

These complexities have the potential to detriment wellbeing. Adding cost pressures to this will only make things worse. However, last year's research taught us that this is often the case, with 25% of people suffering financial difficulties when administering an estate. This is because, while the deceased's estate can be used to pay for any expenses, the costs surrounding the bereavement process still cost those left behind £1,630 on average.

Amidst an increase in case delays and high rates of inflation, it might come as little surprise that now 1 in 3 people suffer financial difficulties when dealing with an estate. These are figures that cannot be ignored, particularly considering that of those who struggled

financially, 86% had their mental health negatively impacted, showing a direct correlation between cost pressures and declining mental health.

To add to these pressures, 2% of estates are still left in debt when someone passes away and unsurprisingly the value of estates being left behind is decreasing. Last year, the average estate was worth £167,126. In 2022 this number has decreased by nearly £13,000, now at just £154,277, leaving less behind to pay for any expenses.

# 45%



**of estates are now worth less than £50k, up from 40% in 2021**

# The knowledge gap

Last year's Bereavement Index highlighted how few people know a lot about estate administration processes before they're required to. Just 4% of people we surveyed knew 'a lot' about the process before they began and in 2022, it seems little has changed by way of educating them.

Now less than 1% of individuals admit to knowing a lot about the process whereas a huge 44% admit they know nothing at all. This lack of knowledge will likely add steps to the process that increases stakeholder workload and stress, with notifiers likely to seek help from professionals and chase for information as a case moves along the journey.

Of those tasked with being will executor, 1 in 5 aren't aware of this until the person passes away, probably lessening the knowledge they have about the estate, and putting further strain on all individuals involved.

Another major knowledge gap can be seen by individuals who expect to be an executor in future. Of these people, just a quarter are very confident that the person's will they're executor for is up to date and just 23% know a lot about the estate. Both figures indicate lots of missing information around estates and, considering 99% of legal professionals' rely on the knowledge of the executor to verify assets and liabilities, these facts are perhaps cause for alarm to find more reliable means to attain asset verification.

Providing education to executors around the processes involved with estate administration helps set expectations around what's required, and the potential costs involved, which should mitigate some of the stress they experience. Providing education around the importance of declaring executors and teaching them about estate assets could also go a long way in simplifying the process. But, in a grieving state, should professionals be putting so much pressure on the notifier to build a picture of someone's estate, or should they be turning to other sources?



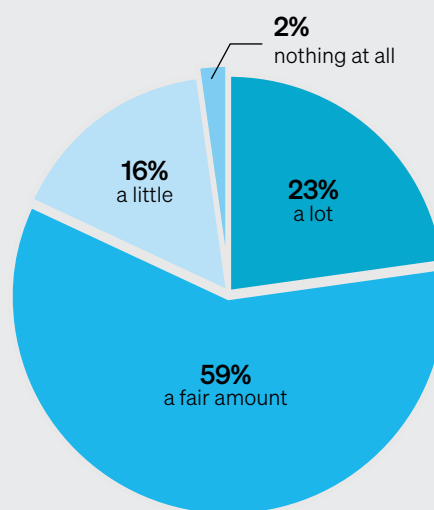
## 22%

of people did not know they were the executor until the person has passed away



## 41%

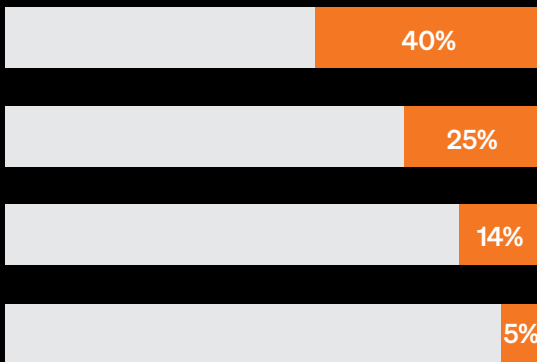
expect to be the executor of a will in the future



When asked how much they know about the estate they're executor for

# The greatest changes in the process

2021 

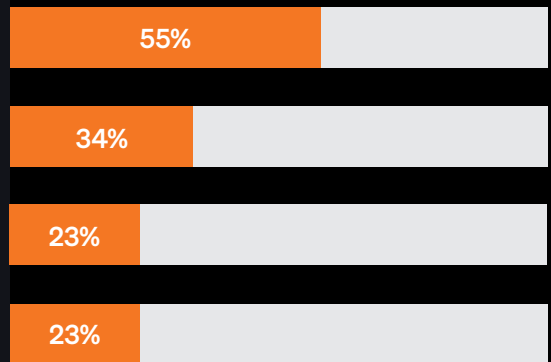


found the whole bereavement process extremely stressful

## The consumer experience

- Mental health
- Financial difficulty
- Unknown assets
- Stress experienced

 2022



found the whole bereavement process extremely stressful

## Legal services

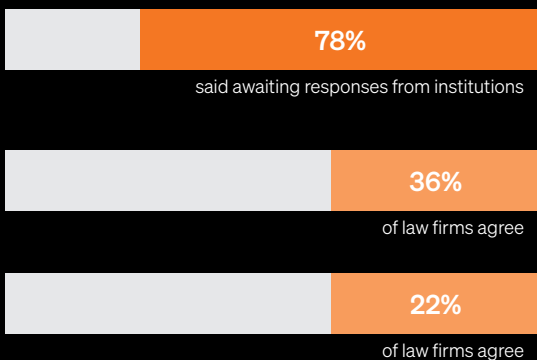
- Perception of the process
- Probate handling
- Highest ranked investment priorities
- Sources of delays
- General administration
- Drafting legal documents



say the process is slow and complicated

believe their firm could handle probate more efficiently

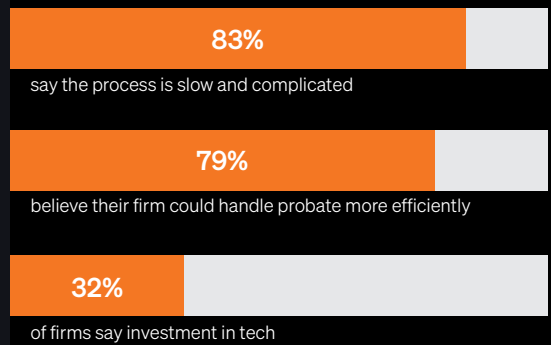
of firms say investment in tech



said awaiting responses from institutions

of law firms agree

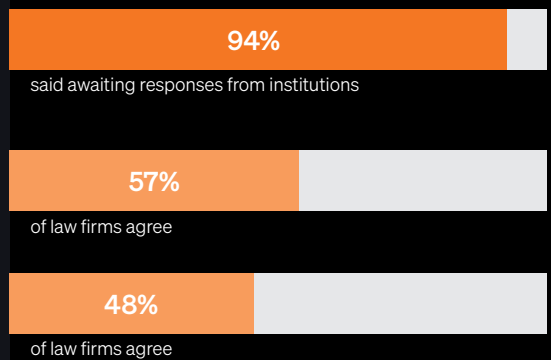
of law firms agree



say the process is slow and complicated

believe their firm could handle probate more efficiently

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# Improvements still needed in firms' processes

## Just 1 in 10 legal professionals think the probate process is effective.

Since 2021, a rising number of individuals going through bereavement are struggling with the process and with 83% of legal professionals agreeing that the process is 'slow and complicated', it seems the notifier is not the only individual with concerns.

Last year, 3 out of 4 legal professionals said there are many things that could be done to improve the bereavement process including building better relationships with financial institutions and having dedicated probate software, yet 70% have not enhanced any area of the process across the last year. This makes sense considering that over half of legal professionals still feel that better communications with institutions would enhance the process, 48% believe having a simpler way of locating assets would help, and 40% believe dedicated probate software might be the answer.

But just how do the processes of legal services contribute to the experience of key stakeholders?

## The issue with current communications

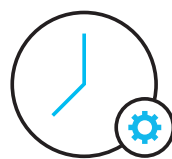
While 40% of legal professionals rate awaiting responses from institutions as their most time-consuming task when dealing with bereavement cases, it's important to note that just 21% of firms have software dedicated to managing their cases. This tells us that many firms do not have an organised set up for communicating with institutions and rely on ad hoc email trails, letters and phone conversations that aren't always safely documented.

With over two thirds (73%) of firms admitting to sending between 10-50 letters per probate case – and a further 20% sending over 50 – legal professionals should look to join forces with financial institutions to bring more technology to the fore of their communications where possible.

## The top ways the probate process could be improved

1. Faster responses from HMCTS/HMRC
2. Better communication between law firms and institutions
3. A simpler way of locating assets and liabilities
4. A dedicated technology/software solution
5. Better communication between law firms and executors

Alleviating some of the time issues caused by large numbers of postal communications – which are more likely to cause delays – and ensuring communication safety and consistency that will help the 40% of legal professionals who feel institutions are the biggest bearer on time.



**83%**

of firms think the probate process is slow and complicated



**67%**

of firms think the process could be improved



**10%**

think it is effective as it is



***Over a third of legal services still use common office tools to manage their cases and 6% don't use any software at all.***

## The issue with executor reliance

More than two thirds of legal professionals admit they 'mostly' rely on the executor's knowledge and the documentation they provide to verify assets and liabilities related to a case. Yet with 99% of notifiers a friend or relative of the person who has passed away, waiting for them to correctly recall all information, while they are grieving, might not be the most efficient use of time. Particularly when we consider that almost a quarter of people have hidden assets.

Legal professionals hold too much reliance on the notifier where they should be looking to support them. Professionals are missing a trick by not calling on digital services to solve this problem and ensure that all information attained is externally verified. This includes information like credit score data that can be attained through Experian, in an instant.

## The issue with non-dedicated software

The 2021 Bereavement Index highlighted a huge reliance on physical letters and manual processes to take a probate case through its lifecycle. Despite the pitfalls of these – from lost information that increases case timeframes, to cybersecurity risks that threaten clients – it seems legal professionals have made little progress in this area.

Over a third (36%) still use common office tools to manage their cases and 6% don't use any software at all, meaning these risks are still prevalent. Yet with the help of dedicated software, backed up by trusted cybersecurity, these risks can be easily avoided.

Specialist software also offers ample process advantages from improving case efficiencies by reducing admin tasks, offering standardisation across departments and being able to easily store, see and send information about a case from one central location. However, there is clearly still work to be done.

Of the 58% who use software, more than half said it doesn't do everything they would like. The main culprits include needing ways to prepare estate accounts, having software that is too difficult to use or software that is not providing enough opportunities to replicate information e.g. across

court forms and schedules. Yet 47% of professionals are happy with the proficiency of their software, so it's likely that dedicated software will help professionals solve some of their productivity issues.



## The issue with team set-ups

In a world driven by efficiencies, business resources are often pulled in different directions in attempts to reduce headcount while sustaining workload. This might well be true for the legal sector, as 90% of professionals admit their firm is currently under-resourced. Considering half of firms don't have a team solely working on bereavement cases, this lack of dedicated expertise might actually cause more harm than good by diminishing the importance put on these cases by professionals that specialise in other areas.

Nearly half of probate professionals also admit to managing cases in their own way, raising concerns when it comes to collaborating as individuals take time off for holidays and sickness. When a handover of a case is necessary it will likely be lengthy as professionals get to grips with the workings of their colleague – increasing case timelines and costs to consumers who request updates while they wait.

It appears standardised ways for managing cases are lacking in today's firms yet could do wonders to overcome resourcing issues.

**70%**

of firms haven't enhanced any area of the probate process within the last year

**56%**

would consider investing in dedicated software to improve connections with financial institutions

**48%**

of firms say they need a simpler way to locate assets and liabilities



# Financial services could do more

**A third of financial service professionals would not be satisfied receiving the level of service their company provides.**

Financial service institutions have been put under the spotlight by legal services firms for delaying the bereavement process. In fact, in our surveyed law firms' top five main causes of delay, institutions accounted for three: awaiting responses from institutions, institutions being slow to respond to requests, and institutions being unable to provide all the information the legal service needs for the process.

It comes as no surprise then, that 93% of these organisations are looking to improve their customer's bereavement journey in the next 12 months. But what structures and processes do financial services have in place to handle bereavement notifications that could be improved to enhance their quality of service?

## **The lack of dedicated focus on notifications**

Financial service institutions are required to deal with large numbers of bereavement notifications each year. Most commonly (40%) between 500 and 2499, 27% between 2500-4999 and 33% above 5000. Despite these large numbers, almost half (45%) don't have a dedicated bereavement team to handle them, which speaks to possible delays in the process. From a disconnect between the notifier or law firm and the institution with no dedicated individual to speak to, a potential lack of expertise with nobody specialising in notification management, to a lack of prioritisation as finance professionals are pulled into other matters. All of these are of huge concern to the legal professional and the consumer having to wait for verified assets and liabilities.

## **The reliance on manual processes**

When asked about future priorities to improve their customer's bereavement journey, service enhancements took the top three spots for financial services. Their main focuses are to reduce overall case resolution times (64%), improve customer communications (57%), and reduce process task times of internal teams (57%). Yet their current heavy manual processes for dealing with notifications speaks to a long journey ahead.

74% of financial services still mainly use manual processes for tasks that range from requesting information (i.e. the death certificate), to sending verification documents by post, and verifying the identity of the notifier. These processes can add hours, days and even weeks to a case and in a world focused on speeding up services to drive down costs it is imperative financial services look to more automated methods to complete bereavement tasks.





## The trouble with information sourcing and processing

While legal services point the finger at financial organisations for the delays firms experience in the process, our research shows that financial institutions may not be entirely to blame. When rating their own procedures for processing notifications, communications with third parties are what financial services perceive as most time-consuming, pointing the finger back at notifiers and legal services.

Other time-consuming tasks for finance professionals include confirming the customer’s relationship with the deceased, confirming account balances and debts and waiting for missing documents from the notifier. However, with the automated data searches possible today, wait times for this information should be minimal.

## The issue with customer communications

When contacting institutions, the majority of notifiers use phone communication (74%), followed by email (51%), letters (27%) and finally, online forms and portals (19%). Using the traditional methods, it seems notifiers found the process twice as difficult and almost three times as long.

For phone, email and letter communications, just 1 in 10 said they found the process easier than expected, and 1 in 20 found it shorter. Yet for online forms and portals these numbers rose to 1 in 5 and 1 in 7 respectively, exemplifying how financial institutions should look to offer more ways for individuals to contact them, away from the traditional methods.

| The main priorities for improving bereavement journeys | 2022 (%) |
|--|----------|
| Reducing overall case resolution times                 | 64       |
| Upholding/Enhancing reputation                         | 57       |
| Reducing process task time for internal teams          | 57       |
| Improving customer communications                      | 57       |
| FCA Customer Duty                                      | 36       |
| Improving staff wellbeing                              | 36       |
| Complying with FCA Vulnerable Customers regulations    | 29       |
| Increasing process efficiencies                        | 29       |
| Audit requirements                                     | 21       |
| Assessing risk of fraud                                | 14       |
| Reducing cost-to-service                               | 14       |
| Relocating operations                                  | 0        |

# The Solution: Legal Services

80% of people who use a professional to help them with the bereavement process use a solicitor. 93% of these would make the decision again despite 79% finding the process harder than expected, 34% suffering financial difficulties because of the process and 55% suffering mental health issues.

There's no doubt that people see the benefits of using a professional to help them with the process. But, considering the impact the process has on mental health and finances, it's time legal services commit to enhancing their practices to benefit the consumer and themselves.

# 80%

**of people use a  
solicitor during the  
bereavement process**



# 1

## Solution 1

### Standardising legal processes

90% of legal professionals admit their firm is under-resourced and nearly half admit to managing their own probate cases in their own ways. Both factors contribute to why the process is prone to delays considering that the hand off of information between professionals can be complicated, with information stored in different locations and formats.

Legal firms must look to standardise the way case information is shared in central, accessible locations to be easily used when required and speed up case resolution.

# 2

## Solution 2

### Safeguarding against risk

Over a third of legal professionals still use common office tools to manage cases – 6% don't use any software at all. Both scenarios increase risks from cyberattacks, to lost work and rework with information not replicated accurately across documents. These risk extra strain on the notifier as they wait for a case to reach its resolution and is why professionals should turn to more secure software to manage cases.

However, it's important to note that software alone can't solve these problems. Firms must consider the systemic changes that arise from implementing new software and ensure professionals are properly trained to use it to its potential, and without risk.

# 3

## Solution 3

### Enhancing data accuracy

Over two thirds of legal professionals rely on the executor's knowledge and the documents they provide to verify assets and liabilities of someone who has passed away. But it's time professionals remove this onus on the notifier to ensure an easier journey for them and more accurate data attained by the legal professional. To do so, professionals must strive to encourage the development of more available data sources for the different asset types in people's estates, which can then be used to enhance data accuracy and speed-to-case resolution.

# 4

## Solution 4

### Streamlining communication

Relationships with financial institutions ranks highest on the list of reasons probate cases are delayed. This includes communications completed via email, post, or a portal – but by whatever means, 56% of legal professionals would consider investing in dedicated software to improve these connections and it's time they started doing just that to ensure no communications fall by the wayside.

# 5

## Solution 5

### Improving process knowledge

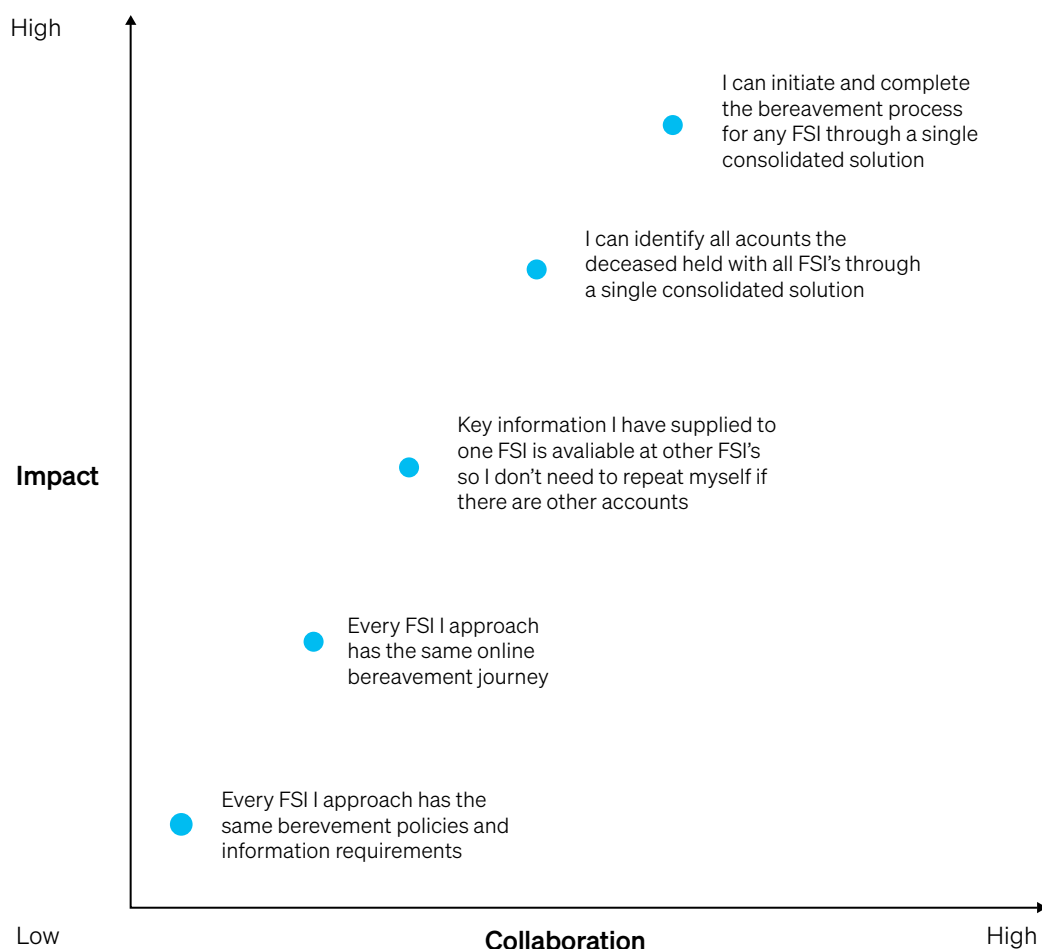
Less than 1% of people know a lot about estate administration before starting the process and of those who don't know a lot (87%), one in three suffer financial difficulties and one in two suffer mental health issues. To reduce these figures, professionals should look to educate consumers when making wills about the importance of keeping it up to date, and set expectations with executors to prepare them for any difficulties that may arise.

# The Solution: Financial Services

70% of financial services firms don't prioritise their bereavement customer journey, but with consumer mental health at stake, combined with the copious benefits they, as businesses, could reap – from saving vital employee time, plus company resource and money – it's clear that enhancing current processes now cannot be ignored.

## Collaboration opportunities for financial services and their impact

FSI = Financial Services Institutions



# 1

## Solution 1

### Encouraging industry collaboration

Through our research and interactions with financial services firms of all shapes and sizes, there is little doubt that affecting meaningful change to the macro picture of how estate administration works requires a degree of collaboration between financial services. Whilst each business can make improvements to their own bereavement journeys and processes, there are shared challenges that could be substantially improved through a concerted effort across the sector.

Not all financial services organisations have dedicated teams for dealing with bereavement, but the basic requirements of each organisation's bereavement processes are consistent. Regardless of whether they are dealing with 300,000 notifications a year, with large, dedicated bereavement teams, or are only fielding 10 notifications a week with no one dedicated to managing them, the hurdles for a notifier and the tasks for the financial services firm are similar.

Collaboration can take many forms and deliver differing levels of impact and benefit on notifiers and on internal operations. The previous graphic illustrates a range of collaboration opportunities informed by discussions with sector groups within financial services that professionals should be considering.

# 2

## Solution 2

### Digitising the notifier journey

It is clear that both legal services and individual bereavement notifiers struggle with the speed of communications from institutions and remain frustrated by the lack of digitisation across interactions. Letters, non-digitised forms, physical document exchange and wet signatures are all still commonplace across the industry. Limited transparency on the progress of each request leads to tension and time wasted on phone calls and emails chasing responses – adding to the operational and servicing burden within financial services firms.

Three key areas of focus for financial services firms to overcome these issues should be:

- Online client communication channels, with a focus on collaborative information exchange, progress updates and outcome selection where choices exist for the notifier
- The digitisation of documentation and e-signatures – particularly forms associated with the release of funds or account management
- Information verification using available data sources to reduce the burden on the notifier to repeatedly provide the same basic information about a bereavement in paper form e.g. death certificates, probate confirmation

While it is hard to prioritise investment in a journey or process that benefits someone not necessarily a customer, it is clear that as the scale of intergenerational wealth transfer increases (and will continue to do so over coming years), providing the best possible experience to the next of kin should be a key focus of every firm's digital agenda.

# The Exizent vision

## Improving the bereavement experience for everyone

Bereavement is a difficult process for all key stakeholders involved in it. From the consumer suffering the loss of a loved one, to the legal services firm handling their case – often without all the information they need to do so – to the financial services firm required to verify accounts and liabilities of a person who has passed away, generally without a dedicated team and ample amounts of notifications coming in.

But from the time it takes to bring a case to its resolution, to the costs involved and the stress it evokes on all parties, something needs to be done before the consequences on consumers gets worse.

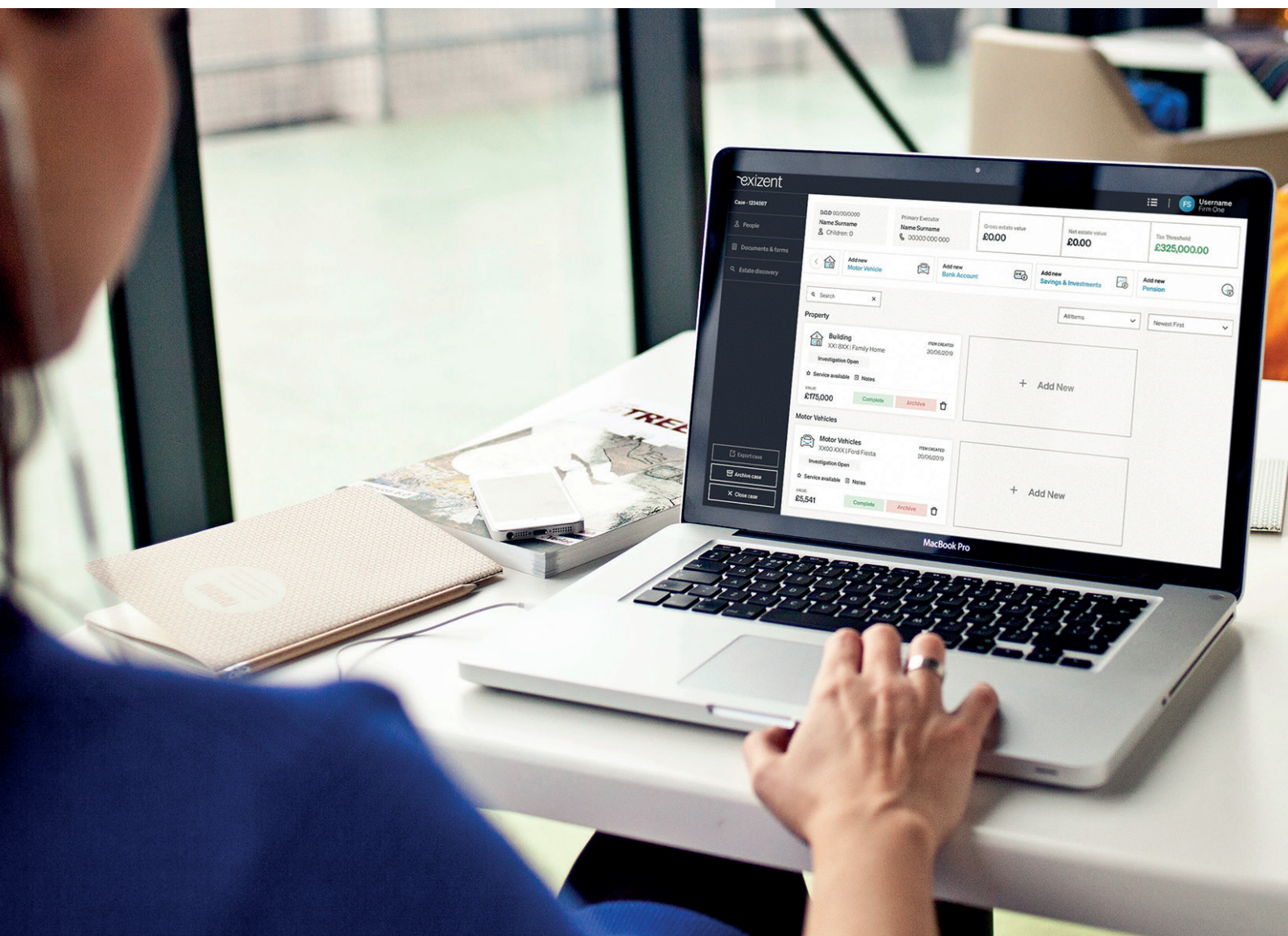
Over the past two years, Exizent has been on a journey to improve the bereavement experience for everyone, leveraging technology to connect the data, services and networks of people involved when someone passes away and reduce the time it takes to handle a case, the costs involved and the uncertainty.

### See it in action

Contact our team today for a free trial of our software and see how Exizent can help you better manage your bereavement cases.

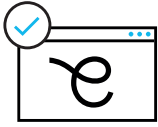
✉ Talk to us about features and pricing:  
[sales@legal.exizent.com](mailto:sales@legal.exizent.com)

🏠 Or reach us online: [Exizent.com](https://www.Exizent.com)  
[linkedin.com/exizent](https://www.linkedin.com/company/exizent)



## Exizent for Legal Services

The processes required by legal service firms to bring a probate case to resolution are seemingly endless. Our software makes it simple by:



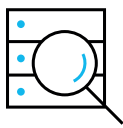
### Providing a simple, central dashboard to manage cases

With an up-to-date overview of each estate, professionals can easily work and collaborate on cases in one place.



### Automatically generating legal forms

Replicating current case data across all relevant forms within a case saves time on data re-entry and improves information accuracy.



### Simplifying estate discovery

Through built-in asset and financial liability location, confirming and validating known assets becomes more reliable.



### Offering an effortless way to manage estate accounts

Automatically create, update and reproduce Estate Accounts, to STEP standards, to produce detailed accounts in consistent formats.

## Exizent for Financial Institutions

Our innovative Software as a Service solution supports financial institutions in setting new standards for bereavement notification management by:



### Improving service quality

Our software speeds up notification resolution, giving institutions more time to support customers.



### Driving business efficiencies

Using a central solution that is quick to navigate, professionals reduce their cost to serve.



### Increasing operation speeds

Through secure cloud storage, institutions reduce the risk of re-work and facilitate a 'right first-time' service.



### Ensuring confident compliance

With built-in regulatory frameworks and audit requirements, financial services reduce risk from the process.

exizent