

Insurer Trust Forms User Guide

Direct links to some of our partner insurers' Trust Forms are available on the Protection Platform. This means you can submit a policy via the Protection Platform and place the trust directly with the insurer (either paper-based or online) by following the link. Different providers have their own process regarding the completion of trusts, please see the below guidelines on each.

Insurer Trusts Offering



Once your application is submitted through the Protection Platform, you can set up the trust by using the [LV Online Trust Tool](#).

The [trust form](#) must be signed by the donor(s). It may be physically signed or using an electronic signature and the PDF accompanied by a completion certificate generated by an electronic signature platform that identifies the person signing. The date must be completed underneath each donor's signature.

Once signed, a copy of the [trust form](#) must be returned to us for noting. You can send a scanned copy or a clear digital photograph of it by email or post a copy to the address below. You should not send us the original form, which should be kept with the plan documents and other trust papers.



For Royal London and Bright Grey plans please send to:
Email: protectionhelp@royallondon.com
Royal London
22 Haymarket Yards
Edinburgh
EH12 5BH

For Scottish Provident plans please send to:
Email: servicing@scotprov.co.uk
Scottish Provident
Skypark 4
48 Finnieston Square
Glasgow
G3 8ET

Insurer Trusts Offering

Once your application is submitted through the Protection Platform, you can set up the trust by using the dedicated URL for UnderwriteMe to the [Trust Chooser Tool](#).



Both digital and physical forms are available. Physical PDF forms can be accessible via the above URL and if answered few questions it can also redirect to eforms available for digital signing.

Forms not completed electronically should be returned fully completed, signed by everyone named in this deed and witnessed to: Scottish Widows Limited
Port Hamilton, PO Box 24171,
69 Morrison St,
Edinburgh EH3 1HR



The Exeter Life Cover Trust is provided for use with our life cover policies. It is for use with single life policies only. The Policyholder can retain the benefit of any terminal illness benefits if wished.

As to whether the Trust is suitable for your requirements, please consult an independent legal adviser, or about the possible tax liability, please contact your professional tax adviser.

We are only supplying standard Trust documents and we cannot provide advice on their suitability or the consequences of using them in any individual circumstance.

Two separate trust forms are available:

- [VitalityLife Absolute Trust](#)
- [VitalityLife Discretionary Trust](#)

These can be emailed to: rlptrusts@vitality.co.uk.

We always need to see the original signed trust document so we would need it to be posted to us even if you have emailed a copy. The postal address in on the following page.



The postal address is:

Freepost
VitalityLife
PO Box 619
Darlington
DL1 9FH

If you post the documents to us, we will verify the original and once verified they will be returned to sender.

Insurer Trusts Offering

You can complete the trust form and send it to us via email or by post. The form can be signed electronically, as long as the signature is not simply typed (for example, just your name and surname). It should resemble a handwritten signature.

Email: trusts@beaglestreet.com

Post: Beagle Street 16–17 West Street Brighton BN1 2RL

If you want a paper copy, please call us on 0800 247 247 and request the trust form.

For single life policies, please use the following form: discretionary-trust-form.pdf
For joint life policies, please use the following form: discretionary-survivor-trust form.pdf



Before completing the form, please consider the following:

- Decide who you would like to appoint as trustees. They will be responsible for managing the policy proceeds and ensuring they are passed on to your chosen beneficiaries.
- You will need the full postal address and email address for each trustee.
- Your policy number is required. You can find this in the policy schedule emailed to you when your cover began.
- You may appoint up to four trustees.
- A life insurance policy can only be placed into trust once, although you can later update the trust to change trustees or beneficiaries if needed.
- You may also prepare a letter of wishes to guide your trustees on how you would like the policy benefits to be distributed.

Once we receive your completed trust form, a member of our team will review it and contact you with next steps.

You can complete this trust form: single-trust-form.pdf

Please send it to us via email or by post.

Email: Trusts@life.virginmoney.com

Post: Virgin Money 16–17 West Street Brighton BN1 2RL

If you would prefer a printed copy of the form, please call 0800 294 7575 and we will arrange for one to be sent to you.

Before completing the form, please keep the following in mind:

- Decide who you would like to act as trustees. They will be responsible for handling the policy proceeds and ensuring they are distributed to your chosen beneficiaries.
- You will need each trustee's full postal address and email address.
- Your policy number is required. This can be found in the policy schedule that was emailed to you when your cover started.
- You may appoint up to four trustees.
- A life insurance policy can only be placed into trust once, although you can later amend the trust to change trustees or beneficiaries if needed.
- You may also choose to write a letter of wishes to guide your trustees on how you would like the benefits to be distributed.

Once we receive your completed trust form, our team will review it and contact you regarding the next steps.



Insurer Trust Forms FAQs

Q. What exactly has changed on the Protection Platform?

Advisers can now access direct links to insurer trust forms within the platform, for 7 insurers: LV=, Royal London, Scottish Widows, The Exeter, Beagle Street, Virgin Money and Vitality.

Q. What do I need to set up the Trust?

A. You will need the policy ID number. Only Royal London, Scottish Widows, Beagle Street, Virgin Money and The Exeter provide a policy ID once an application submitted on the Protection Platform interface. For LV and Vitality, you will need to retrieve the policy ID from the insurer's direct communication or on their extranet.

Q. Where can I find the trust form links on Protection Platform?

Trust form links are now located in the *Product Details* section — accessible during **comparison** and **submission** stages. Advisers can access the forms pre and post submission on the Protection Platform.

Access
**Insurer Trust
Forms**
on
protection
platform
from UnderwriteMe

The screenshot shows the Protection Platform interface. On the left, there is a navigation menu with options like 'Payment details', 'Confirm', and 'Review'. The main content area displays two policy cards. The top card is for Vitality Life Insurance with a premium of £5.01. The bottom card is for HSBC with a premium of £5.04. The HSBC card's 'Product details' section is expanded, showing a table with the following information:

| | |
|--------------------|--------------|
| Sum assured | £100,000.00 |
| Term | for 10 years |
| Sum assured basis | Level |
| Premium basis | Guaranteed |
| Premium style | Level |
| Quote expiry date: | 11/08/2025 |

Below the table, a red box highlights a button that says "Setup a Trust for your client".

Insurer Trust Forms FAQs

Q. Will the trust forms be available for applications already in progress?

No. This feature will be available only for applications created on or after 19th May. Existing pipeline cases won't show the trust form links.

Q. Can I amend the Trust once it's live?

A. You need to contact the Insurer/Trust provider directly to make amends.

Q. Can I complete the Trust once the application is placed on risk?

A. Yes, you complete the Trust with the cover provider anytime after an application has been submitted. The Trust Forms will be available for 180 days on the platform as per our application expiry date, but you can set up a form anytime directly with the insurer on their extranet.

Q. Are the Trust Forms also available on CRMs?

A. No, the document will be only displayed in the Protection Platform interface and CRMs won't be fetching the Trust Forms documents.

Q. Are there any changes to how long trust-related data is stored?

The Protection Platform will not store any data older than 180 days. This update is part of broader privacy commitment. This means advisers will have to reach out to the Trust provider directly for any submission data older than 6 months.