

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 is 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 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 6 insurers: HSBC, LV=, Royal London, SWIDS, The Exeter and Vitality.

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

A. You will need the policy ID number. Only HSBC, Royal London, Scottish Widows 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 are navigation tabs: 'Payment details' (with sub-items 'Confirm' and 'Review'), 'Filter results by' (with 'Premium types' set to 'Guaranteed' and 'Level'), 'Important documents' (with links for 'Test's health and lifestyle answers', 'Comparison document', 'Quote illustration', and 'Order of results'), 'Important information' (with 'Your reference: UME000234246' and 'Owner: Princess Fisher'), and 'Additional information' (with a link for 'Click here for more information on underwriting decisions'). The main content area displays two insurance products: Vitality Life Insurance (guaranteed, £5.01) and HSBC Life Insurance (guaranteed, £5.04). The HSBC product details are expanded, showing 'Sum assured' of £100,000.00, 'Term' for 10 years, 'Sum assured basis' as Level, 'Premium basis' as Guaranteed, 'Premium style' as Level, and 'Quote expiry date' as 11/08/2025. A red box highlights a button labeled 'Setup a Trust for your client' within the product details section.

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.