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	
HSBC	HSBC has 2 types of trust forms: • Flexible trust • Deed of appointment of retirement of trust We strongly recommend you read our "Using Trusts with Life Policies" guide before filling in this form. If you are filling out the forms by pen, please use black ink and write in CAPITAL LETTERS. Draw a line through any wording that needs to be corrected, and the Settlor and each Trustee must all place their initials next to the correction. Please do not use correction fluid. Alternatively, you can fill in the forms digitally by saving the form to your computer and type into it directly. You can either sign it digitally (for example using Adobe) or print the completed form out and sign in black pen. Please see the checklist and the explanatory notes on how to complete this draft Trust. Once it has been completed, please send it and any other completed documents to support@lifeprotectionplan.hsbc.co.uk or to the return address: HSBC Life (UK) Limited, PO Box 1053, St Albans, Hertfordshire AL1 9OG
LV= Liverpool Victoria	Once your application is submitted through the Protection Platform, you can set up the trust by using the LV Online Trust Tool.
Royal London	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.

protection platform from UnderwriteMe

Insurer Trusts Offering	
	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
	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
	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.

Insurer Trusts Offering

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?

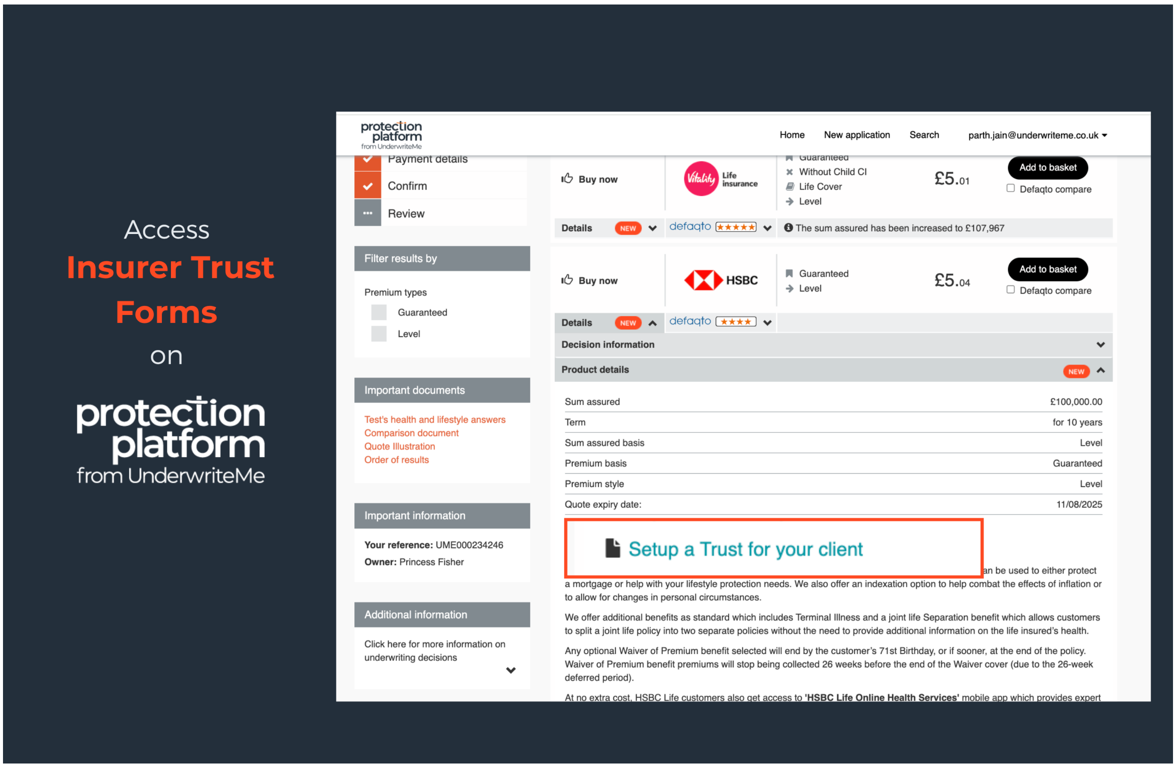
Advisers can now access direct links to insurer trust forms within the platform, for 5 insurers: HSBC, LV=, Royal London, SWIDS, and Vitality.

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

A. You will need the policy ID number. Only HSBC, Royal London, Scottish Widows 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.



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.