



Group Life Assurance Plan

A benefit under the Aviva Pension Trust for
Independent Schools (APTIS)

Employees guide to benefits
For school employees

Scheme name: **The APTIS Group Life Assurance Plan**

Your benefits under the plan

In the event of your death whilst in employment with your school, we will pay:

- A lump sum benefit that represents a multiple of your basic annual salary (the multiple will have been selected by your school, so please speak to them for details). If you are employed on a Zero Hours Contract, your employer will have selected the level of benefit available to you but will be subject to a minimum of £10,000.

Who pays for my benefits?

Premiums will be funded and paid by your employer and are not treated as a 'benefit in kind'.

Will I have to pay any tax on the premiums or benefits?

The premiums are not treated as a 'benefit in kind' so are not classed as a taxable benefit. Benefits paid in the event of a claim are paid out under a trust, so will not normally form part of an employee's estate. As a result, the benefits will not be subject to Inheritance Tax.

When will my cover cease under the plan?

Cover will cease when you leave the employment of your school or you reach age 75. Whichever is sooner.

Are all causes of death covered?

Yes, and there are no exclusions for pre-existing conditions.

What happens in the event of a claim?

A claim form will be completed by your employer and passed to Aviva. Normally, a copy of the death certificate will not be required but we will ask for it if necessary. Once Aviva has all the required information, payment will be made to the trustees and it will be their responsibility to distribute the payment to the correct beneficiaries.

You can state who you wish these benefits to be paid to by completing an Expression of Wish form. If you have not already completed one, please speak with your school who will hold a copy of this form for you to complete. The school will also hold all completed forms and pass them to the trustees when requested to do so.

The trustees can be guided by the information on this form but ultimately, in line with Discretionary Trust rules, the trustees make the final decision to whom the benefits are paid.



Will the policy accrue a transfer value?

No. The policy is purely for the provision of insurance in the event of your death.

Are there any additional services included with this policy?

Yes, both you and your eligible family members will have access to a range of services. These include:

- Aviva Digicare+ Workplace
- Red Apple Law Legal Services
- Aviva Mental Health Guidance
- Aviva Cancer Care Support
- Get Active
- Bereavement Helpline
- Stress Helpline
- Wellbeing Library
- Grief Encounter

You can find details for each of these services at our Group Life Employee Hub, found here: **Group Life Employee Wellbeing hub**

These are non-contractual benefits facilitated by Aviva and they may be changed or withdrawn by Aviva at any time. This does not apply to the Grief Encounter helpline, which is available to anyone at anytime. It is a childhood bereavement charity in the UK, supporting children, young people and their families after the death of a parent or sibling.

The range of wellbeing services are available, with the exception of Red Apple Law legal services, to employees who are permanent residents of the UK, Channel Islands or the Isle of Man. Differing residency restrictions apply for each of the services offered under Red Apple Law.

Terms & conditions will apply to some of these Wellbeing services. Further details can be found by clicking on the link to the Group Life Employee Wellbeing hub.

Can this be policy be assigned to a 3rd party (e.g for mortgage purposes)?

No. The only parties to the policy are Aviva Life & Pensions UK Ltd, your employing school and the trustees. Therefore, for example employees are unable to assign the policy themselves to a bank or building society.

Supporting documentation

Full details of the terms and conditions of this policy will be held by your employer.

Trustee details

The Group Life Assurance Plan is written under the Aviva Registered Group Life Master Trust or the Aviva Excepted Group Life Master Trust, for which ZEDRA Governance Ltd are the appointed independent trustees.

If you have any questions or concerns regarding membership of the Group Life scheme, we would ask that you contact your school in the first instance.



