

Deed of Appointment of Beneficiaries

General Notes

Beneficiaries

Under the terms of the Deed, your spouse and minor children can benefit from the Trust if you choose. However, for tax reasons, you may wish to exclude your spouse and minor children from benefitting from the Trust during your lifetime.

Advice

Before completing this deed we recommend you to seek advice from your own legal and financial advisers to ensure it's suitable for you. If you do not have an adviser, you can find one at [unbiased.co.uk](https://www.unbiased.co.uk).

Completing this Deed

Please complete this deed in writing. Please use block capitals (except for signatures) and always give full names. Please **do not** use correction fluid.

Witnesses

Each person's signature **must** be witnessed by an independent adult.

Deletions

If you want to alter this deed by making deletions to it, you **must** make the deletions before the deed is signed and you **must** make sure that each deletion is initialled by all the Appointers.

Trust Registration

As your policy is written into a trust, the trust register will need to be updated periodically (within 90 days) on the occurrence of certain events, including a change to the beneficiaries of the Trust.

Registration and ongoing maintenance of the trust record is the trustee's responsibility.

Failure to register to maintain the HMRC trust record on a timely basis (90 days) can lead to penalties of up to £5,000, being issued to the trustees by HMRC.

As part of our checks, we may ask to see evidence that this has been done. If you can't show us proof, this may delay your policy being processed.

You can find out more information about the Trust Registration Service on the Government website [gov.uk/guidance/register-a-trust-as-a-trustee](https://www.gov.uk/guidance/register-a-trust-as-a-trustee). If you are unsure about what you need to do, you should speak to a legal, financial and/or tax adviser.

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Notes to complete this Deed

- 1. Date** Insert the date on which the deed is completed. Do **not** backdate or forward-date this deed.
- 2. Policy** Insert the policy number.
- 3. Insurance Company** Insert the name of the insurance company shown in the policy document.
- 4. Point (c)** Not all trusts have 'Settlor's Benefits'. These benefits are created at the outset of the trust. Examples of 'Settlor's Benefits' include pension benefits belonging to the creator of the trust, critical illness benefits reserved for the creator of the trust or maturity benefits reverting to the creator of the trust at a future date. If there are no 'Settlor's Benefits' this clause will not apply.
- 5. Clause 3** This deed provides for a revocable appointment only. If you wish to make an irrevocable appointment delete the word 'revocable', add the word 'irrevocable' and initial the amendment. An irrevocable appointment **cannot** be changed.
- 6. Schedule of Beneficiaries** Insert the full name(s) of those persons who will be entitled to benefit from the trust assets by this appointment. **Remember** an appointment can only be made in favour of a person included in the class of potential beneficiaries described in the trust deed. An appointment in favour of anybody else may be a breach of trust and each trustee could be personally liable.
- 7. Appointer** Each person who has power to make appointments in favour of beneficiaries under the term of the trust should sign and insert their full name and address in the presence of a witness who should also sign and insert their full name and address.

Effect of this Deed

If a person who is entitled to a share of the policy proceeds loses that share to another person because of this deed, this may be considered as a transfer which could be liable to **inheritance tax**.

After completing this Deed

This deed, or a copy, **must** be sent immediately to Aviva so that the changes made by it can be recorded. The original deed should be held in a safe place with the policy document.

For Onshore Bonds please send a copy to
Aviva Client Services, PO BOX 3838, Norwich, NR1 3SQ

For other bonds please send a copy to
Aviva, PO BOX 520, Norwich, NR1 3WQ

Every effort has been taken to ensure that the form of this deed and the related printed documentation are legally sound but Aviva and its representatives cannot accept any legal responsibility for error or loss however caused.

Deed of Appointment of Beneficiaries

This Deed of Appointment of Beneficiaries is made

D | D | M | M | Y | Y | Y | Y

by the Appointer named below. (See note 1 on the previous page).

Whereas

(a) Policy numbered (See note 2)

[Redacted]

was issued by (See note 3)

[Redacted]

and is held upon trust ("the Trust").

(b) The Appointer is empowered under the Trust to exercise a power of appointment in favour of one or more of the beneficiaries in the class of potential beneficiaries in Trust in such shares and subject to such conditions as the Appointer may by deed or deeds revocable or irrevocable appoint.

(c) Where applicable to the Trust, at outset the creator of the Trust declared that certain trust benefits ("the Settlor's Benefits") are held for him or shall revert to him upon a certain date or event. (See note 4)

Accordingly

1. Any earlier revocable appointment under the Trust is revoked (apart from the Settlor's Benefits if any).
2. In exercise of the power of appointment and of every other power permitting this appointment the Appointer appoints all of the trust assets (apart from the Settlor's Benefits if any) in favour of the person(s) mentioned in the Schedule of Beneficiaries below such appointment being to the extent described in that Schedule.
3. The Appointer declares that this appointment is revocable. (See note 5)
4. Subject to those matters dealt with by this deed, the Trust continues to apply.

In this deed the singular includes the plural and the masculine includes the feminine (and vice versa) where the context so admits.

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Schedule of Beneficiaries

Schedule of Beneficiaries (See note 6)

Please give the full names and National Insurance ('N.I.') numbers of the Beneficiary or Beneficiaries and, if you wish, the percentage share of each Beneficiary's interest.

For any Beneficiary under 18, you do not need to supply NINo, email address or phone number.

	Beneficiary 1	Beneficiary 2
First name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Full address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
N.I. Number	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text" value="D D M M Y Y Y Y"/>	<input type="text" value="D D M M Y Y Y Y"/>
Email address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Phone number	<input type="text"/>	<input type="text"/>
Share of Trust	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>
	Beneficiary 3	Beneficiary 4
First name(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Full address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
N.I. Number	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text" value="D D M M Y Y Y Y"/>	<input type="text" value="D D M M Y Y Y Y"/>
Email address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Phone number	<input type="text"/>	<input type="text"/>
Share of Trust	<input style="width: 50px;" type="text" value="%"/>	<input style="width: 50px;" type="text" value="%"/>

Should you have more than four beneficiaries, please list their details on a separate piece of paper.

Deed of Appointment of Beneficiaries

In Witness

the Appointer has signed this deed on the date mentioned on page 3. (See note 7)

Signed and Delivered by Appointer 1

Signed

First name(s)

Surname

Full address

Postcode

In the presence of: Witness

Postcode

Signed and Delivered by Appointer 2

Signed

First name(s)

Surname

Full address

Postcode

In the presence of: Witness

Postcode

Signed and Delivered by Appointer 3

Signed

First name(s)

Surname

Full address

Postcode

In the presence of: Witness

Postcode

Should you need more than three Appointers, please add the relevant details, including Witness, on a separate piece of paper.

Deed of Appointment of Beneficiaries

Your Personal Information

We collect and use your Personal Information as part of this trust process. If you would like more information about how we use and process Personal Information and your rights in relation it, you can find further detail in our full privacy policy at aviva.co.uk/privacypolicy or request a copy by writing to us at:

The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR.

Aviva Life & Pensions UK Limited.

Registered in England and Wales No. 3253947. Aviva, Wellington Row, York, YO90 1WR.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and
the Prudential Regulation Authority. Firm reference number 185896.

[aviva.co.uk](https://www.aviva.co.uk)

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