

DEED OF APPOINTMENT OF DEFAULT BENEFITS

Important notes

- This deed is for you, as a Guardian policyholder, to use with the guidance of your financial or legal adviser, if you've put your protection policy in trust using a Guardian discretionary split trust.
 - The deed allows you, the settlor to make changes to your beneficiaries or their shares. (The settlor is the person who created the original trust over their policy.)
 - You can change the beneficiaries you state during your lifetime. Or, if there are at least two trustees, they can change the beneficiaries after your death. Your trustees are needed if you die, to take charge of claiming and distributing any payout under the policy, in line with the terms of the trust.
 - Also, your trustee(s) can sign for you if you're no longer able to do so yourself to claim any payout you're entitled to while you're alive.
 - We've taken every care over the content and notes to this deed based on our understanding of current law and HMRC practice, which can change.
 - We accept no responsibility for making sure it meets your needs, for the results of using it or how you complete it.
 - You'll need to check with your Financial Adviser or a solicitor if you're unsure about its effect or suitability for you.
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You don't have to let us know the changes made by this deed, but it might be helpful later to have it on our records.

If you wish to do this, once the form is complete and signed, email a scanned copy or photo of all pages of it to: **heretohelp@guardian1821.co.uk**

Please keep the original copy of your emailed form with your policy and the original trust so that you and your trustees know what to do when claiming under the policy.



- Please complete using capital letters throughout the form.
- Enter the date the deed is completed and make sure both you and an independent witness have signed it.

This deed is made on the (DD MM YYYY): by me, the **settlor**: The settlor is the person who owns the policy and is creating the trust.

Full name (FIRST NAMES / LAST NAME):

Address:

Postcode:



- Signature must be witnessed by someone over 18 who is independent of the trust, but knows that the person signing is who they say they are.
- A beneficiary, the policyholder and additional trustees are NOT considered to be independent and cannot act as a witness for these purposes.

and witnessed by:

Witness's name

(FIRST NAMES / LAST NAME):

Witness's address:

Postcode:



- Insert date of original trust.

I created a trust on (DD MM YYYY): over the following cover(s):


CB or ES or TL cover reference:

(USE CAPITAL LETTERS. YOU'LL FIND YOUR COVER REFERENCE ON YOUR COVER SUMMARY.)

Cover type:

(USE CAPITAL LETTERS)

and wish to exercise my power under the trust to change the default beneficiaries to those listed on page 3, subject to any future change.



- The default beneficiaries are the people you currently want to benefit from the trust fund.
- You cannot add yourself or your estate as a default beneficiary.
- You should make sure you keep the people named to benefit up to date and also let your trustees know about this deed so that they know who to pay.
- The safest way is to keep it with the trust, giving a copy to your trustees and to us.

Beneficiary's full name: USE CAPITAL LETTERS	Date of birth: (DD MM YYYY)	% share (shares should total 100%)
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Signatures

Signed as a deed by the
settlor named (SETTLORS NAME:
USE CAPITAL LETTERS):

Signature:

In the presence of a witness who is
(WITNESS NAME: USE CAPITAL LETTERS):

Signature:

Guardian Financial Services Limited is an appointed representative of Scottish Friendly Assurance Society Limited. All products are provided by Scottish Friendly.