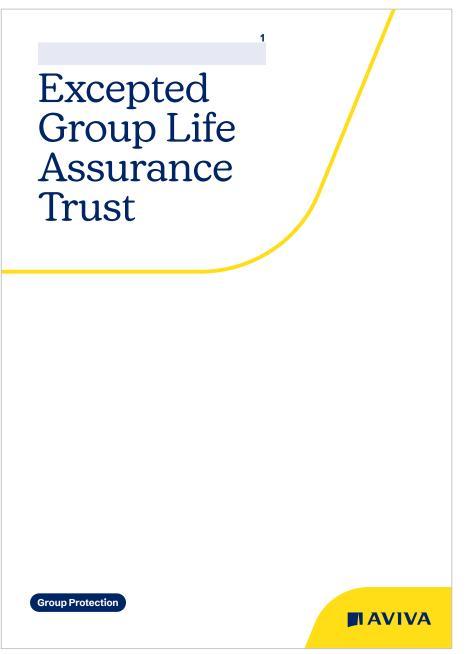
Excepted Group Life Trust Completion Guide

How to complete the Excepted Group Life Trust Deed

WARNING: This is a basic guide to the fields to be completed in our specimen Excepted Group Life trust document. Before you complete the document and the trust deed is executed, we strongly recommend that you obtain independent legal and tax advice on whether the trust is appropriate in the circumstances and on the consequences (including any tax consequences) of executing the trust deed. Aviva Protection UK Limited (Aviva Protection) is not able to advise you in this regard and does not accept any liability for the effect or consequences (including any tax consequences) of using this guide and the specimen document to create the trust. Advice should also be obtained relating to ongoing compliance requirements for an Excepted Group Life trust with HMRC and/or any other authorities. The laws relating to taxation and trusts may change in the future. Aviva Protection shall not be held responsible for any information given in this document or any other Aviva Protection documentation or for any changes in tax provisions or legislation that may affect the policy within the trust or the tax treatment of either the policy or the provisions of the trust.





Cover

1. Insert policyholder's registered company name.

	S TRUST DEED 2	3	4	Page 2	
situa	ade on [TODAYSDATE] by [INSERTCOMPANYNAME] ted at [REGISTEREDADDRESS] 5 The Sponsor has decided to establish an excepted		(the 'Sponsor')	2. Date of completing and signing this trust.	
	EXCEPTED GROUP LIFE ASSURANCE TRUST (the "Trust") to provide lump sum benefits on death in Service for such Employees of Participating Employers as are admitted to membership. The Trust is not to be treated as a registered pension scheme under section 153 of the Finance Act 2004.			3. Policyholder's registered	
(B)	Execution of this deed confirms the establishment	under irrevocable trusts of the Trust	with effect on and from	company name.	
(C)	[STARTDATEOFPOLICY] 6 The Trustee (as defined in the Rules) shall be the f	rst Trustee of the Trust.		 Policyholder's Companies House number. 	
(D)	The benefits under the Trust shall be secured by a Participating Employers with Aviva Protection.	Policy or Policies as selected and ef	fected by the relevant	5. Policyholder's registered	
(E)	The Trust shall be governed in accordance with th	e rules scheduled to this deed (the "I	Rules").	address.	
(F)	The Trustee shall administer and manage the Trus and the Rules.	t in accordance with the Rules and a	ny amendments to this deed	6. This is the date you want the trust to start from – this will usually be the same date as you sign the document but can't be a date in the past.	
(G)	The persons named in the table below (if any) sha Participating Employers with effect on and from th		Trust as the Original		
(H)	Defined terms used in this deed but not defined in	it shall bear the same meaning as in	the Rules.		
			7	,	

ame	Registered Number	Registered Address

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7. The company name of each participating employer **including** the sponsor.

IN WITNESS whereof the parties hereto have executed this instrument as a deed and is delivered and takes effect on the	Page 4
date first before written: Executed as a Deed by the SPONSOR acting by 8	8. The policyholder (sponsor) must sign in the sponsor section.
Director 8	Two authorised signatures are required.
Director/Secretary Executed as a Deed by [INSERTNAMEOFADDITIONALPARTICIPATINGEMPLOYER] acting by: 9	 Sign here only if there are additional participating employers other than the sponsor (policyholder).
Director/Secretary	Enter the name of the participating employer.
	This section is to be signed by two signatures from each additional participating employer.
	If there are other participating employers, this page should be printed and signed by each additional participating employer. The sponsor only needs to sign once above.
[NB each employer will need to have its own signature clause and sign the deed.]	

All pages of the trust deed should then be scanned and emailed to Aviva Protection.

The original of the deed should be retained for your records.

Aviva Protection UK Limited

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