

# DEED OF APPOINTMENT

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OF ADDITIONAL TRUSTEES

**What this form is for**

Should you die, you would want the proceeds of your policy to be paid out quickly and efficiently. That's why it's important for you to appoint, as soon as you can, at least one additional trustee to act in addition to you.

This form is a simple way for you to appoint additional trustees. Please note that this form is only suitable for use in cases where the Settlor (or both Settlers if there is more than one) is also a trustee. If this is not the case, please contact us to discuss the appointment.

**Guidance notes** – please read the following notes carefully as you are responsible for ensuring that this form is completed correctly.

**Choosing Additional Trustees**

Any individual you can trust, usually a close friend or relative, can be a trustee. A bank or solicitor can also be a trustee, but they may make a charge for this service.

Ideally, you should choose two additional trustees who are likely to survive you. This will ensure that a claim on the policy can be dealt with quickly and efficiently. For similar reasons all trustees should be UK resident. To be a trustee, you have to be aged 18 or over.

A beneficiary may also be a trustee, but must be careful to act fairly to all other beneficiaries.

**Points to remember:**

Please be careful in your choice, as the trustees have the power to share out the trust benefits, including to entirely benefit themselves if they are included as possible beneficiaries, and they can do this after your death. It may be safer to include an independent trustee.

**Trustees' Duties and Responsibilities**

The trustees must consider the interests of all beneficiaries and are accountable to them, so it's very important for the trustees to keep accurate and up-to-date records. They must look after the trust property (initially the policy) and then regularly review, and take advice on the investments under trust.

The trustees are the legal policy owners and will deal with Scottish Widows in future. For example, if it's necessary to amend the policy, all the trustees will need to sign an authority for any change to the policy.

In the event of a claim, the trustees must deal with Scottish Widows and pay out the benefits to the beneficiaries or reinvest the proceeds on their behalf.

It's important that all trustees must be in agreement (or the majority of them if Scots law has been chosen for the trust).

**Changing Trustees**

It is possible to change the trustees in future, for example if one of them dies or moves abroad. Please contact us for a copy of the appropriate form.

**Important**

**All existing trustees must be named on this deed, and all parties named in this deed must sign it. Their signatures must be witnessed by an independent witness. The parties to the deed, or any of their relatives, should not be a witness. Also, a beneficiary should not be a witness. However, the same independent person may witness all signatures.**

## 1. DEED OF APPOINTMENT

Write the date the last person signs the execution clause at the end of this Deed.

This Deed of Appointment is made on (DD MM YYYY) by:-

Please enter all of the existing trustees' details here.

(the "Existing Trustees" which expression shall mean the one or more persons named below as appropriate).

Please do not use this form if the Settlor is not a trustee.

by (Name)

(1st existing trustee, who will usually also be a Settlor)

Date of Birth (DD MM YYYY)

and (Name)

(2nd existing trustee, if any, who may also be a Settlor)

Date of Birth (DD MM YYYY)

and (Name)

(3rd existing trustee, if any)

Date of Birth (DD MM YYYY)

and

(Name)

(4th existing trustee, if any)

Date of Birth (DD MM YYYY)

The Settlor/Existing Trustee is the owner of the policy. (The person who completed the original Flexible Power of Appointment Trust form).

(the "Additional Trustee" which expression shall, where two persons are named below, include both of them).

and (Name)

(the 1st person to be added here as an additional trustee)

of (Address)

Postcode

Date of Birth (DD MM YYYY)

and (Name)

(the 2nd person to be added here as an additional trustee)

of (Address)

Postcode

Date of Birth (DD MM YYYY)

Please complete this section with full details of your chosen Additional Trustee(s). We require the full name, full address, postcode and date of birth for each of your chosen additional trustees.

## 2. BACKGROUND

2.1. This deed is supplemental to a declaration of trust made by

(Name) (Name)  
(the 1st settlor) (the 2nd settlor, if any)  
and dated (DD MM YYYY) (the "Trust").

Please complete this section with your details. (The date in this section should be the date of your original Trust.)

2.2 (a) **Where the policy is not yet in force** OR 2.2 (b) **Where the policy is in force**  
The Trust has been declared over the policy (the "Policy") to be effected under the following application, which the Settlor(s) has made to Scottish Widows Limited: The Existing Trustees hold the following Scottish Widows Limited policy (the "Policy") under the Trust:

2.2 (a)

(DD MM YYYY)	Application date
	Life/lives assured

2.2 (b)

Policy number(s)
Life/lives assured

Please complete 2.2(a) if your policy has not started yet, this includes your application date and name of the life/lives assured.

Please complete 2.2(b) if your policy has started, quoting your policy number(s) and the name of life/lives assured.

2.3 The "Appointor" is the person or persons among the Existing Trustees who has the power under the Trust of appointing additional trustees and the Appointor wishes to appoint the Additional Trustee to act jointly with the Existing Trustees of the Trust.

## 3. OPERATIVE PROVISIONS

- 3.1 In exercise of every power enabling them, the Appointor appoints the Additional Trustee as a trustee or trustees of the Trust to act jointly in the execution and administration of the Trust with any other trustees of the Trust from time to time.
- 3.2 The Additional Trustee consents to act as a trustee or trustees of the Trust.
- 3.3 The Existing Trustees assign and convey the Trust Fund (as defined in the Trust) and the Policy to themselves and to the Additional Trustee as trustees of the Trust.

## 4. DATA PRIVACY NOTICE

Your personal information will be held by Scottish Widows Ltd which is part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

This privacy notice contains key information about how we will use and share your personal information and the rights you have in relation to this. If you want to know more please access our full privacy notice at [www.scottishwidows.co.uk/legalprivacy](http://www.scottishwidows.co.uk/legalprivacy) or ask us for a copy.

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customer's needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

#### 4. DATA PRIVACY NOTICE (continued)

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- from 25th May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess credit worthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at [www.scottishwidows.co.uk/legalprivacy](http://www.scottishwidows.co.uk/legalprivacy) or you can ask us for a copy.

If you have any questions or require more information about how we use your personal information please contact us using [www.scottishwidows.co.uk/secure/forms/contact\\_us/individual\\_customers/policy-enquiries](http://www.scottishwidows.co.uk/secure/forms/contact_us/individual_customers/policy-enquiries) You can also call us on 0345 300 2244.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 300 2244 and tell us you want to speak to our Data Privacy Officer.

## 5. SIGNATURES

This and the preceding pages are signed and delivered as a deed by:

The Existing Trustee/policy owner should sign this section and have it witnessed by an independent party. (The independent party can't be a family member).

→ Name of 1st Existing Trustee

1st Existing Trustee's signature

In the presence of:

Name of witness

Witness' signature

Home address of witness

→ Postcode

Name of 2nd Existing Trustee  
(if any)

2nd Existing Trustee's signature

In the presence of:

Name of witness

Witness' signature

Home address of witness

Postcode

Name of 3rd Existing Trustee  
(if any)

3rd Existing Trustee's signature

In the presence of:

Name of witness

Witness' signature

Home address of witness

Postcode

5. SIGNATURES (continued)

Name of 4th Existing Trustee  
(if any)

4th Existing Trustee's signature  
In the presence of:

Name of witness

Witness' signature

Home address of witness

Postcode

→ Name of 1st Additional Trustee

1st Additional Trustee's signature  
In the presence of:

Name of witness

Witness' signature

Home address of witness

Postcode

Name of 2nd Additional Trustee  
(if any)

2nd Additional Trustee's signature  
In the presence of:

Name of witness

Witness' signature

Home address of witness

→ Postcode

Please have your Additional Trustee(s) sign this section and have it witnessed by an independent party.

Please note that the parties to this Deed, or their relatives, must not witness any of the signatures. However, the same independent witness may witness all signatures.

Scottish Widows Limited. Registered in England and Wales No. 3196171. Registered office in the United Kingdom at 25 Gresham Street, London EC2V 7HN.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 181655.

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