

CANADA LIFE INDIVIDUAL PROTECTION

BARE GIFT SPLIT TRUST

Trust Deed

This trust deed may be used for **Life Insurance** and **Life Insurance plus Critical Illness** policies issued by Canada Life Limited in the UK.

You may see these referred to as CanProtect Term and CanProtect Term Plus policies.

This is a bare trust where the death benefit is in trust for the beneficiaries and all other benefits are held absolutely for the donor. This deed is provided as a draft to be considered by you and your professional adviser. We can accept no responsibility for the tax or any other consequences arising out of you executing this deed, or for ensuring that the deed meets with your requirements.

Insure. Secure. Protect.



Canada Life

PART 3 – POLICIES

Details of the Policies subject to the trust

Issuing company

Canada Life Limited

Policy number(s)

PART 4 – NAME OF TRUST

This trust shall be known as the

trust

PART 5 – BENEFICIARIES

NB: You cannot be named as a beneficiary. The total beneficiary percentages must equal 100%.

The beneficiaries are

(full name)

(nationality)

/ /

(date of birth)

%

(beneficiary percentage)

of

(residential address)

(full name)

(nationality)

/ /

(date of birth)

%

(beneficiary percentage)

of

(residential address)

(full name)

(nationality)

/ /

(date of birth)

%

(beneficiary percentage)

of

(residential address)

(full name)

(nationality)

/ /

(date of birth)

%

(beneficiary percentage)

of

(residential address)

(full name)

(nationality)

/ /

(date of birth)

%

(beneficiary percentage)

PART 6 – TRUST DEFINITIONS AND PROVISIONS

This Deed witnesses as follows:

1. Definitions and construction

- (1) In this deed of assignment and trust where the context so admits
 - (a) the singular number includes the plural number and vice versa
 - (b) the masculine gender includes the feminine gender and vice versa
 - (c) the neuter gender includes the masculine gender and the feminine gender and vice versa
 - (d) references to persons include companies
 - (e) references to companies include any association charitable body or partnership whether incorporated or unincorporated
 - (f) references to clauses and schedules are to clauses of and schedules to this deed
 - (g) unless otherwise stated references to sub-clauses are to sub-clauses of the clause in which the reference appears and references to paragraphs are to paragraphs of the schedule in which the reference appears
 - (h) the headings in this deed are for convenience only and shall be ignored in construing the provisions of this deed
 - (i) references to any statutory provision shall include any statutory modification to or re-enactment of such provision
- (2) The following expressions shall bear the following respective meanings
 - (a) 'Beneficiaries' means those persons named in part 5 (which persons may not include the Donor or either Donor)
 - (b) 'Beneficiaries' Fund' means all monies payable under the Policy in the event of Death (as defined in the Policy) other than any monies which are payable in the event of a Donor committing Suicide, and all property from time to time representing the same
 - (c) 'Donor's Rights' means all rights attaching to and all monies payable under the Policy (excluding any rights attaching to and any monies payable in respect of the Beneficiaries' Fund) and all property from time to time representing the same
 - (d) 'Policy' means the Life Insurance or Life Insurance plus Critical Illness policy or policies specified in part 3 and 'Policy' shall mean any one of them
 - (e) 'Suicide' has the meaning defined in the terms of the relevant Policy

(f) 'Trustees' means the Donor and Additional Trustees or other the trustee or trustees for the time being of this trust

(g) 'Trust Fund' means all the rights attaching to and all monies payable under the Policies and all property from time to time representing the same and such other monies investments or other property as may be paid or transferred to or become held by the Trustees upon the trust declared in this deed

(3) This trust shall be known by the name specified in part 4

2. Assignment

- (1) The Donor hereby irrevocably assigns for no consideration in money or money's worth the Policies to the Trustees to be held on the trusts hereinafter declared
- (2) The Donor covenants with the Trustees that each Policy is now valid and in full force
- (3) The Donor shall not be under any obligation to keep up the Policies or any of them or to reinstate any Policy if it shall become void for any reason and shall have no right to reimbursement or lien over the Policies or in respect of any premium paid by the Donor
- (4) The assignment effected by clause 2(1) shall be governed by and construed in accordance with the law of England and Wales.

3. Proper law and forum of administration

- (1) This trust is irrevocable and is established under the law of England and Wales
- (2) A party can commence court proceedings in any court within the UK for the purposes only of this deed

4. Bare Trusts of the Trust Fund

- (1) The Trustees shall hold the Beneficiaries' Fund and any income arising in respect thereof on bare trusts for the Beneficiaries in the proportions set out in part 5 absolutely
- (2) The Trustees shall hold the Donor's Rights and any income arising in respect thereof on trust for the Donor absolutely (and if more than one hold jointly on behalf of each of the Donors)
- (3) The provisions of clause 5 and 6 shall apply to the share of the Beneficiaries' Fund to which each of the Beneficiaries is entitled under sub-clause (1). In those provisions such share is called the 'Share' and that one of the Beneficiaries who is entitled to the Share is called the 'Beneficiary'

5. Additional investment and administrative powers of Trustee

- (1) Until the Beneficiary attains the age of eighteen years the Trustees (without the intervention of any person) shall in relation to the Share have all the investment and administrative powers and the immunities set out in the first schedule in addition to those vested in the Trustees by law
- (2) No power conferred on the Trustees shall be exercised so as to conflict with the beneficial provisions of this deed

6. Powers of maintenance and advancement

- (1) Section 31 of the Trustee Act 1925 shall not apply to this deed
- (2) If and so long as the Beneficiary is under the age of eighteen years the Trustees may pay or apply any income of the Share to him or for his maintenance or education or otherwise for his benefit as they shall in their discretion think fit. Any balance of income shall be retained by the Trustees upon trust for the Beneficiary absolutely and the balance so retained shall be subject to the provisions of this deed applicable to the Share. Any such retained income may at any time be paid or applied as if it were income arising in the current year
- (3) The statutory powers of advancement shall apply in relation to the Share

7. Appointment, retirement of Trustee

- (1) The provisions contained in the second schedule shall apply in regulating the number appointment and retirement of the Trustees and ancillary matters therein specified
- (2) Sections 19 and 20 of the Trusts of Land and Appointment of Trustees Act 1996 shall not apply to this trust

8. Release of powers

The Trustees may at any time by any deed or deeds wholly or partially release or restrict the future exercise of all or any of the powers conferred upon the Trustees by this deed or by law

9. Overriding restrictions

Subject to clause 10 notwithstanding anything else in this deed contained or implied none of the powers authorities or discretions hereby or by law conferred on the Trustees or on any other person shall at any time or in any circumstances whatsoever be exercisable in any manner which may cause or enable the Donor (or any of them) to benefit in any way from the Beneficiaries' Fund

10. Right to recover income tax

- (1) The Donor (or either of them) shall be entitled to enforce his statutory right to recover income tax for which he is liable under Chapter 9 Part 4 of the Income Tax (Trading and Other Income) Act 2005 against the Trustees from the property of the Trust Fund to the extent only that section 538 of that Act entitles him at law so to do
- (2) The Trustees shall be obliged on application by the Donor (or either of them) to pay to that Donor from the Trust Fund such amount as he is entitled to recover notwithstanding that (but for this clause) such statutory right of recovery is not or may not be enforceable as against the Trustees (and so that for the purposes of this clause a certificate of an officer of HM Revenue & Customs as to the amount of income tax which is recoverable by the Donor (or either of them) under section 538 of the Income Tax (Trading and Other Income) Act 2005 shall be conclusive evidence of the amount and shall be conclusive and binding on the Trustees and all persons beneficially interested in the Trust Fund)

11. Invalidity

If at any time any provision of this trust is or becomes invalid illegal or unenforceable in any respect under or in any respect contrary to any law the validity legality and enforceability of the remaining provisions of this trust shall not be in any way affected or impaired thereby

12. Agreement to the data protection notice

All parties confirm that they have read the Data Protection Notice on page 6 and are satisfied that their personal information will be handled appropriately, in accordance with this notice. Where individual Beneficiaries are specified, the Donor and Trustees hereby undertake to make sure that they are provided with a copy of this notice and made aware of their rights thereunder

DATA PROTECTION NOTICE

Canada Life Limited (referred to as 'Canada Life', 'we', 'us' or 'our' in this DPN) takes its privacy obligations very seriously. Any personal information provided to us, as data controller, by a policyholder, joint policyholder, employer policyholder, trustee, insured person, beneficiary, claimant or member (referred to as 'you' or 'your' in this DPN), will be treated in accordance with the Data Protection Act 2018.

Using personal information

We use personal information to undertake activities relating to the setting up, administration and renewal of our policies, products and services. This includes processing applications and handling any claims. For the majority of our business we will rely on the performance of our contractual arrangements with you as the legal basis for processing.

We do not use policyholder or member personal data for marketing purposes and we do not make your personal information available to third parties for the purpose of direct marketing.

The nature of our business is to provide investments, life and pensions cover, critical illness, income protection and employer related group products. To do this we need to use the personal information provided to carry out analysis of actuarial risks (risks of gains or losses), mortality and morbidity risks and pricing. This will be carried out in accordance with the Institute & Faculty of Actuaries' data handling protocols.

We use underwriting software to process some applications and quotations which will use an element of automated decision making.

Exceptionally, we may rely on our legitimate interests to process your personal data. When we do, we will demonstrate compelling legitimate grounds for doing so.

Sharing personal information

We share personal information only on the basis of the purposes for which it was collected. This notice is intended to illustrate the instances where data may be shared. However, we will share your data only for the limited and compatible purposes for which it was originally obtained:

- with other Canada Life group companies including those outside the European Economic Area (EEA);
- with any of our service providers, reinsurers and / or regulators;
- with other insurers and government agencies, including without limitation Her Majesty's Revenue and Customs (HMRC) and Department of Work and Pensions (DWP);
- in order to prevent, detect or investigate financial crime including fraud or other criminal activity, we may share your data with other companies (including private investigators), organisations (including fraud prevention agencies and databases), public bodies (including the police) and associations and credit reference agencies;
- we will not share your medical information with anyone other than yourself without your consent. This includes your spouse, other relatives, friends or your legal or financial adviser.
- we will not share non-medical information concerning you with your spouse, other relatives, friends or your legal or financial adviser unless you provide your consent to us in writing;
- for insurance related products, with your own doctor or relevant medical professionals; and/or
- in any circumstances if permitted or required to do so by law or if we have your consent to do so.

International Transfers

Given the global nature of our business, we use third party suppliers and outsourced services (including cloud based services), which can require transfers of personal information outside of the EEA. In doing so, we ensure that there are appropriate contractual arrangements and we will choose only those organisations with strict controls in place, via appropriate organisational and technical measures in place to protect your personal information.

Retention of your personal data

We will keep your personal data only for so long as is necessary and for the purpose for which it was originally collected. In particular, for so long as there is any possibility that either you or we may wish to bring a legal claim under this insurance, or where we are required to keep your personal data due to legal or regulatory reasons.

YOUR RIGHTS AND CONTACT DETAILS OF THE INFORMATION COMMISSIONER'S OFFICE (ICO)

You may have the right to require us to:

- provide you with further details on the use we make of your personal information or your special categories of data;
- provide you with a copy of the personal information that you have provided to us or which we hold;
- update any inaccuracies in the personal information we hold;
- delete any special category of data or personal information for which we no longer have lawful grounds to use;
- cease processing of your personal information that is based on consent, by withdrawing your consent to that particular processing;
- cease any processing based on legitimate interests grounds, unless our reasons for undertaking that processing outweigh any prejudice to your data protection rights; and
- restrict how we use your personal information whilst a complaint is being investigated.

In certain circumstances, we may need to restrict the rights listed above in order to safeguard the public interest (e.g. the prevention or detection of crime) and our interests (e.g. the maintenance of our legal responsibilities).

Data Protection Officer (DPO)

If you have any questions, or complaints, in relation to our use of your personal information, you should first contact our DPO, on the details below:

Canada Life Limited, Canada Life Place, Potters Bar, Hertfordshire, EN6 5BA or by email at: dpo@canadalife.co.uk.

In the unlikely event that you are dissatisfied with our response, you have the right to take the matter up with the Information Commissioner's Office (ICO), whose address is:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow Cheshire, SK9 5AF

The full version of our DPN can be found on our website, www.canadalife.co.uk or is available upon request by calling 0345 6060708.

This DPN is dated 5th March 2018. Any future updates will be made available as described above.

FIRST SCHEDULE

(The powers of investment and administration and immunities referred to in clause 5 on page 5)

PART 1 – TRUSTEE’S UNRESTRICTED POWER OF INVESTMENT

The Trustees may apply any money to be invested in the purchase of or subscription for such stocks funds shares securities or other investments or property of whatsoever nature and situate in any part of the world and whether involving liability or not and whether producing income or not or upon such personal credit with or without security and upon such terms generally as the Trustees think fit without having regard to any obligation to diversify the investment of the Trust Fund to the intent that the Trustees shall have the same full and unrestricted powers

of investing and transposing investments and laying out monies in all respects as if they were absolutely entitled thereto beneficially and without prejudice to the generality of the foregoing the Trustees may at any time and from time to time apply any part of the capital of the Trust Fund in effecting any policy of assurance on the life of any person or any endowment policy or any other contract of insurance and in maintaining any such policy or contract (whether or not effected by them)

PART 2 – ADMINISTRATIVE AND MANAGEMENT POWERS

1. To exercise the powers of a beneficial owner

To exercise all powers which an individual beneficial owner might exercise without being restricted in any way by the office of trustee including without prejudice to the generality of the foregoing power to carry on a trade or business whether alone through a partnership or otherwise power to incorporate promote and invest in companies power to concur in the reorganisation or reconstruction of company securities and the rights attaching thereto power to exercise all voting and other rights attaching to company securities and power to sell surrender exchange pay-up and otherwise deal with any policy of assurance endowment policy or contract of insurance as if they were beneficially entitled thereto

2. To receive property

To receive property (including onerous property) by gift inter vivos or otherwise from any person and to hold the same upon the trusts of the Trust Fund herein set forth and to administer such additions under the provisions of this trust

3. To purchase sell lease or exchange property

To purchase sell lease or exchange any property movable or immovable either at public auction or by private contract for such consideration and on such terms as the Trustees deem advisable

4. To permit trust property to remain with custodians or nominees

To permit any property for the time being subject to the trusts of the Trust Fund to be and remain deposited with any bank trust company or like institution in any part of the world and to permit any property which is subject to the trusts of the Trust Fund to be and remain vested in the names of nominees in any part of the world instead of in the name of the Trustees

5. To institute and compromise proceedings

To institute prosecute and defend any suits or actions or other proceedings affecting the Trustees as trustees of the Trust Fund and to compromise any matter or difference or to submit any such matter to arbitration and to compromise or compound any debts owing to the Trustees or any other claims against them upon evidence that to the Trustees shall seem sufficient

6. To employ agents

To employ and pay at the expense of the Trust Fund any agents in any part of the world including investment advisers investment managers solicitors and accountants to provide advice in connection with or transact any business or to do any other act or thing requiring to be done in the execution of the trusts of this Trust Fund

7. To borrow

To borrow at any time any monies required for any purpose upon such terms as the Trustees think fit and the Trustees may for this purpose mortgage or charge in favour of the lender the whole or any part of the Trust Fund or any interest in the Trust Fund

8. To lend

To lend at any time any monies or assets forming part of the Trust Fund to the person absolutely entitled therein upon such terms and conditions and whether or not at interest or upon any security as the Trustees shall think fit

9. To charge

To charge mortgage pledge or deposit the whole or any part of the Trust Fund or any interest therein as security for any loan obligation guarantee or other liability of any Beneficiary to any third party upon such terms as the Trustees think fit

10. To give indemnities

To enter into any indemnity in favour of any outgoing or former trustee or any other person in respect of any liability of any nature payable or prospectively or contingently payable in respect of the Trust Fund and to pledge charge or otherwise deal with the Trust Fund (or any part thereof) in support of such indemnity

11. To pay taxes etc.

In the event of any taxes duties or imposts becoming legally payable by the Trustees in any part of the world in respect of the capital of the Trust Fund or any part thereof to pay all or any part of such taxes duties or imposts out of the capital of the Trust Fund notwithstanding that such taxes duties or imposts or some part thereof are not or may not be recoverable by legal process and that the payment of such taxes duties or imposts may be prejudicial to any Beneficiary

12. To do all things necessary for due administration

To do all such things as may be necessary or incidental to the due administration and control of the Trust Fund or the due execution of the trusts of the Trust Fund

13. Remuneration of Trustee

- (1) Subject to the provisions of sub-paragraph (2) each Trustee being a person engaged in any profession or business shall be entitled to be paid all usual professional or proper charges for business transacted time expended and acts done by him in connection with the trusts powers and provisions of this trust including acts which a Trustee not being in any profession or business could have done personally
- (2) A Trustee may act as such on such terms and conditions (including the right to remuneration and the incidence thereof) as shall be agreed between such Trustee and the person for the time being having the power to appoint a new or additional trustee of this trust and so that any corporate Trustee shall in default of agreement be entitled to remuneration in accordance with its normal published scale of charges from time to time

14. Non-accountability of Trustees for certain remuneration

- (1) No Trustee shall be accountable for any remuneration or other fee received by him from any company in which shares stock debentures or other securities are for the time being held by the Trustees as part of the Trust Fund
- (2) Any company being a Trustee of this trust may transact any business which by its constitution it is authorised to undertake upon the same terms as would for the time being be made with an ordinary customer without accounting for any profit made thereby

15. Receipts to discharge Trustees

Where the Trustees are authorised or required to pay or apply any capital money or income to or for the benefit of any person who does not have the capacity to give a valid receipt the Trustees may pay the same to any parent or guardian of such person without seeing to the application of it or apply the same in such manner as may be directed in writing by such parent or guardian and the receipt of such parent or guardian shall be a sufficient discharge to the Trustees

16. Delegation of Trustees' trusts powers duties and discretions

The Trustees (or any of the Trustees if there are more than one) may delegate all or any of the trusts powers duties and discretions imposed or conferred upon the Trustees by this trust or by law to any person resident or domiciled in any part of the world (including if thought fit any other Trustee)

17. Power to amend

The Trustees may at any time by deed or deeds amend the provisions of Part 1 and Part 2 of this first schedule to enable them to administer effectively the trusts of the Trust Fund

PART 3 – EXONERATION AND INDEMNITY OF TRUSTEES

1. Without prejudice to the protection in this regard afforded by law in the professed execution of the trusts and powers of this trust no Trustee (nor any director or officer of any corporate trustee) shall be liable
 - (a) for any loss to the Trust Fund arising by reason of any improper investment made or retained in good faith
 - (b) for the negligence or fraud of any agent employed by such Trustee or by any other Trustee although the employment of such agent was not strictly necessary or expedient provided such employment was in good faith
 - (c) by reason of any mistake or omission made in good faith by any Trustee
 - (d) by reason of any other matter or thing except fraud wilful misconduct or negligence on the part of the Trustee whom it is sought to make liable
2. Each Trustee shall be entitled to exoneration and indemnity out of the Trust Fund for any liability loss or expense incurred hereunder and for any judgment recovered against and paid by such Trustee other than liability loss expense or judgment arising out of his own fraud wilful misconduct or negligence

SECOND SCHEDULE (The provisions referred to in clause 7 (1) on page 5 relating to the appointment and retirement of Trustees and ancillary matters)

1. The minimum number of Trustees of this trust shall be two in the case of individual Trustees and one in the case of a corporate Trustee
2. So long as the number of Trustees is below the minimum number a continuing Trustee shall not be entitled (save in the event of an emergency) to exercise any discretion or power hereunder other than the power of appointing a new Trustee pursuant to the powers hereinafter contained
3. Any Trustee who wishes to be discharged from the trusts of this trust shall give written notice of such wish to the person for the time being entitled to appoint new Trustees and to his co-Trustees (if any) and having given such notice shall be discharged at the expiration of one month from the date when such notice shall have been given or of such shorter period as the said person entitled to appoint new Trustees may agree in writing but so that such discharge shall not take effect unless and until immediately after such discharge there will be (whether by virtue of continuance in office or of an appointment taking effect forthwith upon such discharge) at least the minimum number of Trustees required by paragraph (1) or by any applicable law and unless and until the Trustee wishing to be discharged shall have complied in full with paragraph (7) below
4. If a Trustee whether original additional or substituted shall die or being a company be dissolved or shall desire to be discharged from all or any of the trusts or powers of this trust or shall refuse or become unfit to act therein or become incapable of acting therein then the following persons namely
 - (a) the Donor (and if there is more than one then all of them who are for the time being in existence) or if he is unable or unwilling to act
 - (b) the surviving or continuing Trustees for the time being or if there be no surviving or continuing Trustees
 - (c) the personal representatives constituted in the place of the domicile of the last surviving Trustee (if an individual) or the last Trustee (if a company)may by deed appoint one or more other persons to be a Trustee or Trustees in the place of the Trustee so deceased or dissolved or desiring to be discharged or refusing to act or being unfit or being incapable as aforesaid
5. The persons in paragraph (4) mentioned in the same order of succession may by deed appoint one or more other persons to be an additional Trustee or additional Trustees provided that the number of Trustees shall not be increased beyond four
6. An outgoing Trustee shall execute and do all such transfers or other documents acts or things as may be necessary for vesting the Trust Fund in the new or continuing Trustees Provided always that an outgoing Trustee who is or may be liable as a Trustee for any taxes duties or imposts shall not be bound to transfer the Trust Fund as aforesaid unless reasonable security is provided for indemnifying such outgoing Trustee against such liability or contingent liability
7. The expression 'continuing Trustees' in paragraph (4) (b) includes retiring Trustees

Please note that in order to comply with our regulatory obligations we may require documents to verify the identity and residential address of individual trustees (or the relevant equivalent documentation for trustees who are companies, partnerships or other entities).

PART 7 – SIGNATURES

In witness whereof the parties hereto have executed this Deed the day and year first above written

Signed and delivered as a Deed by the First Donor as Donor and Trustee

Print name of First Donor/Trustee	<input type="text"/>		
Signature of First Donor/Trustee	<input type="text"/>	Date	<input type="text"/>
In the presence of			
Full name of witness	<input type="text"/>		
Signature of witness	<input type="text"/>		
Occupation of witness	<input type="text"/>		
Residential address of witness	<input type="text"/>		
	Postcode	<input type="text"/>	<input type="text"/>

All signatures must be witnessed by an independent person, not another trustee, the donor or anyone who can benefit under the trust

Signed and delivered as a Deed by the Second Donor (in the case of Joint Donors) as Donor and Trustee

Print name of Second Donor/Trustee	<input type="text"/>		
Signature of Second Donor/Trustee	<input type="text"/>	Date	<input type="text"/>
In the presence of			
Full name of witness	<input type="text"/>		
Signature of witness	<input type="text"/>		
Occupation of witness	<input type="text"/>		
Residential address of witness	<input type="text"/>		
	Postcode	<input type="text"/>	<input type="text"/>

All signatures must be witnessed by an independent person, not another trustee, the donor or anyone who can benefit under the trust

Signed and delivered as a Deed by the first mentioned Additional Trustee

Print name of first mentioned Additional Trustee	<input type="text"/>		
Signature of first mentioned Additional Trustee	<input type="text"/>	Date	<input type="text"/>
In the presence of			
Full name of witness	<input type="text"/>		
Signature of witness	<input type="text"/>		
Occupation of witness	<input type="text"/>		
Residential address of witness	<input type="text"/>		
	Postcode	<input type="text"/>	<input type="text"/>

All signatures must be witnessed by an independent person, not another trustee, the donor or anyone who can benefit under the trust

Signed and delivered as a Deed by the second mentioned Additional Trustee

Print name of second mentioned Additional Trustee

Signature of second mentioned Additional Trustee Date / /

In the presence of

Full name of witness

Signature of witness

Occupation of witness

Residential address of witness

Postcode

All signatures must be witnessed by an independent person, not another trustee, the donor or anyone who can benefit under the trust

Signed and delivered as a Deed by the third mentioned Additional Trustee

Print name of third mentioned Additional Trustee

Signature of third mentioned Additional Trustee Date / /

In the presence of

Full name of witness

Signature of witness

Occupation of witness

Residential address of witness

Postcode

All signatures must be witnessed by an independent person, not another trustee, the donor or anyone who can benefit under the trust

Signed and delivered as a Deed by the mentioned Corporate Trustee

Print name of Director	<input type="text"/>		
Signature of Director	<input type="text"/>	Date	<input type="text"/>
Print name of Director/ Company Secretary	<input type="text"/>		
Signature of Director/ Company Secretary	<input type="text"/>		
In the presence of (if one Director has signed)			
Full name of witness	<input type="text"/>		
Signature of witness	<input type="text"/>		
Occupation of witness	<input type="text"/>		
Residential address of witness	<input type="text"/>		
	Postcode	<input type="text"/>	<input type="text"/>

All signatures must be witnessed by an independent person, not another trustee, the settlor or anyone who can benefit under the trust

CHECKLIST

- Have you filled in your details and the trustees details (page 2)
- Have you named the trust (page 3)
- Have you filled in the information on the beneficiaries and made sure their shares add up to 100% (page 3)
- Have you signed the trust and had your signature witnessed (page 10)
- Inserted the trustee names and have them signed and witnessed (pages 10 & 11)
- Inserted the trust date (the most recent date of any signature on pages 10, 11 or 12) (page 2)

**This Trust Deed should be sent to:
Customer Services, Canada Life Limited,
Canada Life Place,
Potters Bar,
Hertfordshire EN6 5BA**

