Completing a Relevant Life Policy Trust Deed

We have produced some guidelines to help you fill in our Relevant Life Policy trust deed. In order to submit a trust deed to Zurich you will need to provide us with some information about your client and the beneficiaries of the trust.
Personal details of the trustee
You will need to provide us with some information about the parties involved in setting up the trust. The example below has been taken from our Relevant Life Policy Trust Deed and asks for:

- The name and address of The Principal Employer
- The name and address of The Member (Life Assured)
- The type of business

Person declaring this trust: The Principal Employer (Full name in block capitals please. The employer’s name should match the details provided on the application):

EXAMPLE FIRM LTD

Registered address or principal place of business of the Principal Employer:

1 Side Street, Town, A41 14A

The Member (Life assured’s full name and address in block capitals please):

NAME SURNAME, 1 SIDE STREET, TOWN, A41 14A

Type of business

- Limited company (Ltd)
- Partnership (traditional)
- Limited liability partnership (LLP)
- Sole trader
- Charity

Hints and Tips

- The Employer’s name and address should always match the details provided on the application.
- Please remember that you will need to provide us with both the names and addresses of The Principal Employer and The Member.
- Please write in capitals where specified. This will help us record the information you’ve provided correctly.

The terms of the trust
You should familiarise yourself with the potential beneficiaries and insert the names or class of any other individuals who should be included as Potential Beneficiaries but are not covered under (a) to (h).
Beneficiary’s details

You need to provide the names of the beneficiary/ies and their share in percentages.

The trust will need to be signed by an authorised signatory/ies of The Principal Employer. For the trust to be valid, their signatures must be witnessed. We will also need the full name and address of the witness as shown below.

Hints and Tips

The percentages must always add up to exactly 100%.

You can have one or more authorised signatories.

Trustees

Hints and Tips

We would recommend that you add at least one additional trustee, but no more than four in total.

You will need to provide us with the trustee’s:
- Title, surname and full forenames
- Address
- Postcode
- Signature

The trustee will also need to fill in the date when they signed the document.

Please note if there are any changes that have been made to the Trust, either before it is sent to us or if it is returned to you by us, they must all be countersigned next to every amendment by the principal employer.