

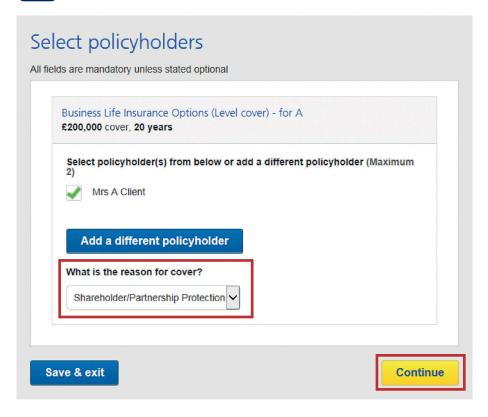
This process guide is to show you how to apply an online business trust to shareholder/partnership and relevant life through the ALPS platform.

Adding business and relevant life trusts to our online process brings the benefit of saving you and your clients time. With this now part of the online application and being completely signature free, you will have no delays in putting policies in force. Pre-population will also help to reduce the risk of errors.



Shareholder/ Partnership Journey





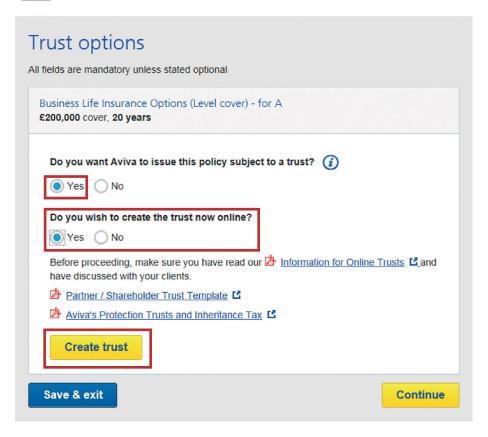
On the select policyholder screen, there is the option to choose the reason for the cover, it is essential **Shareholder/Partnership protection** is chosen to be able to do an online trust. Other forms of business protection do not require a trust so the journey will only offer a trust if **Shareholder/Partnership Protection** is chosen.



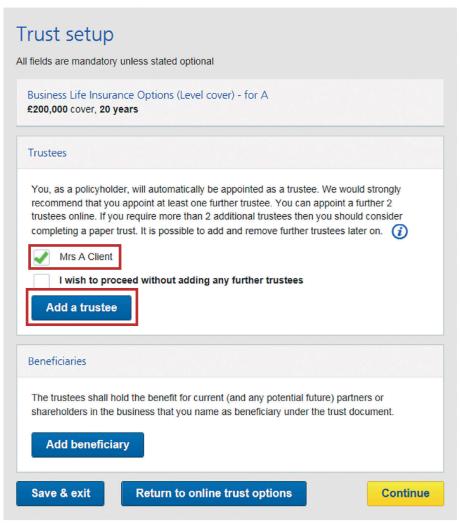
After inputting the premium payer details, you will get to this screen asking if you want to submit **subject to a trust**. This will also provide you with links to view information for our online trusts and our partner/shareholder trust template.

You will be prompted to issue a policy subject to a trust, by selecting **Yes**. This will give you the option to complete this online.

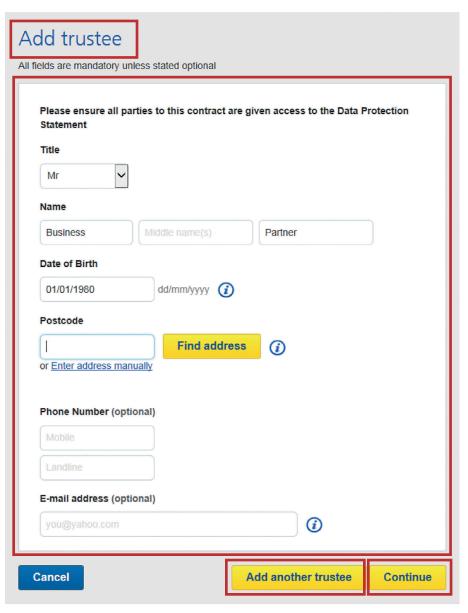




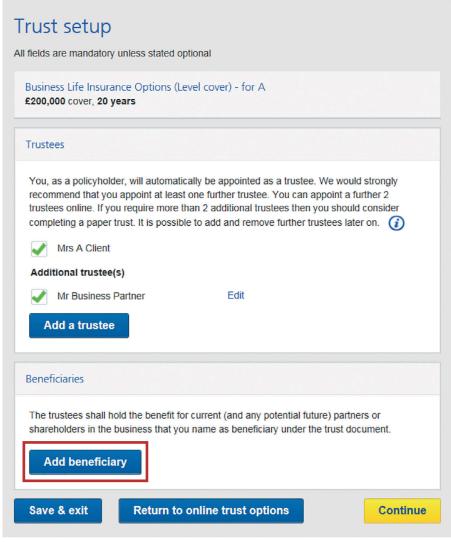
Select **Yes** to create trust online and then click **Create trust**.



The **client** is appointed as a trustee automatically. You can add **additional trustees** that are required, here.

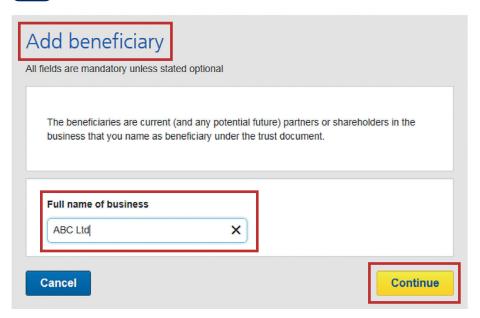


If you require further trustees to be added, select the **Add another trustee** button. Once completed, click **Continue** to take you back to the main screen.

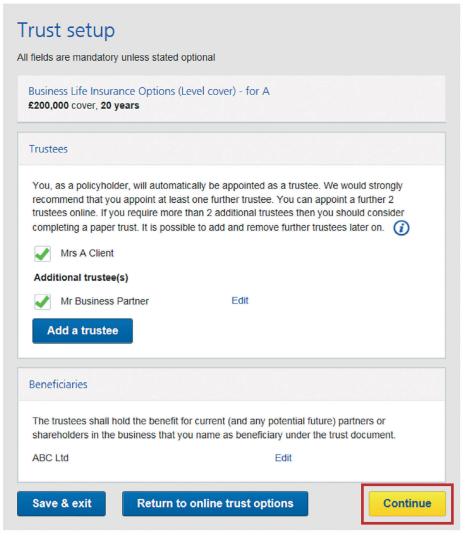


Now to **Add beneficiary** where the **company or partnership name** is put in place.



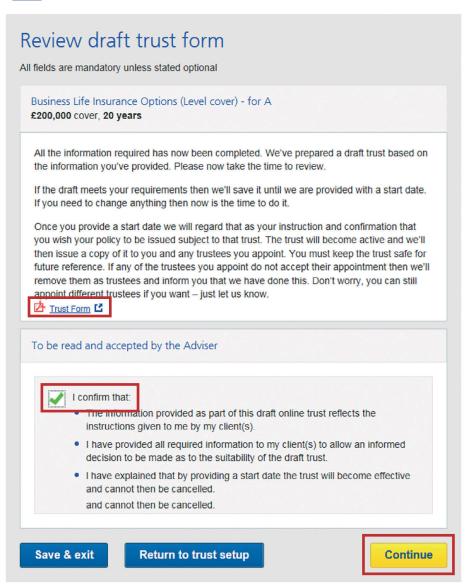


Insert full name of business, then click **Continue** to take you back to the summary page.

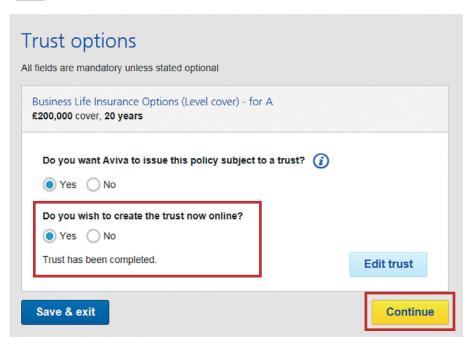


Click **Continue**...to see/review the draft Trust Form where this can be accepted.





The pdf version of the trust form is here for you to review. On reviewing the trust document complete the **confirmation tick box** to confirm the information is correct. Click **Continue** to continue the application.

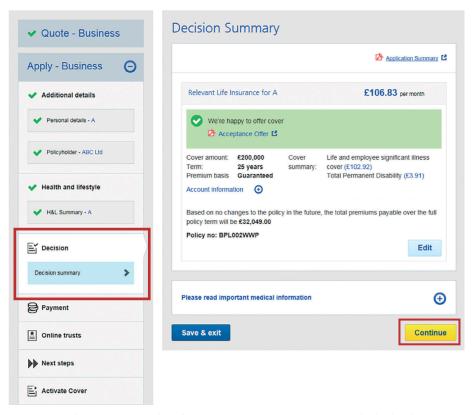


This screen shows the trust is completed and the application can now be completed online by clicking **Continue**.

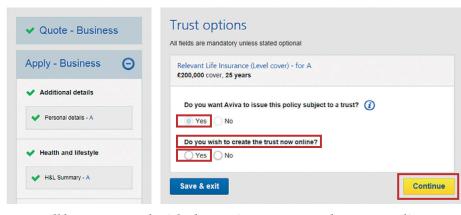
Until you input a start date, you are able to make amendments to the trust should you need to.

Relevant Life Journey

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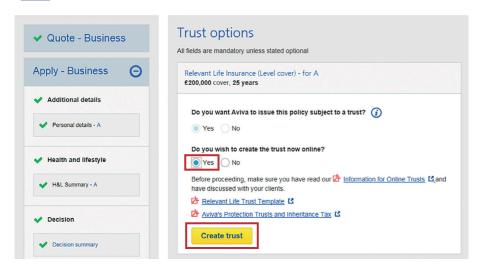


Once you have got to the decision summary page and clicked continue, you will then be asked to input the account details for paying the premiums. Once you have completed...



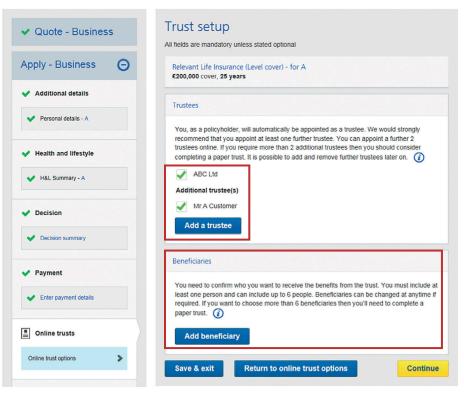
You will be presented with the option to create the trust online. All Relevant Life Insurance policies are required to be completed under trust so this option will already be pre-populated when proceeding through the application. It is up to you and your client whether you want to key this via our online journey.

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Once selected you can click Create trust.

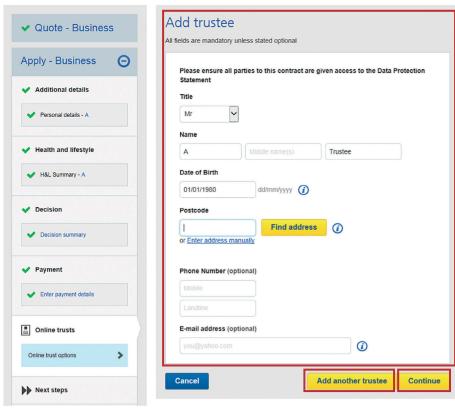




When creating a trust online, the company as the plan holder will be pre-populated as a trustee. You can add the life covered as a trustee by **clicking the tick box** next to their name. You will be able to add further

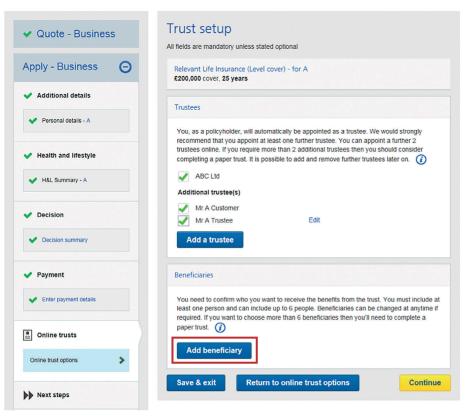
trustees if required.

At least one beneficiary will need to be added when completing this trust online. The employer **can't** be added as a beneficiary.

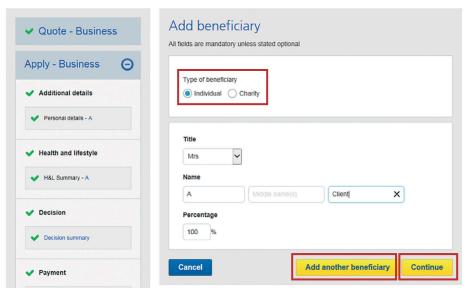


This is the add trustee page, once you have completed all of the information, you can either add another trustee or click continue to go back to the trust setup page. If you have missed any information on this page, it will flag up for you.



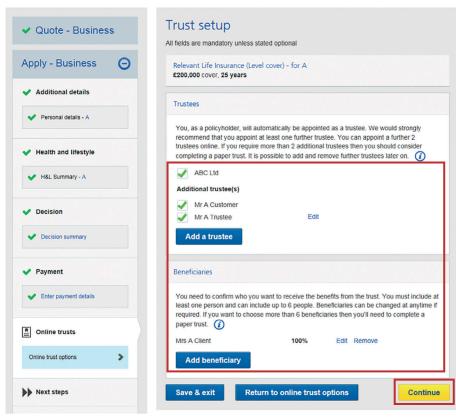


Now to **Add beneficiary**.

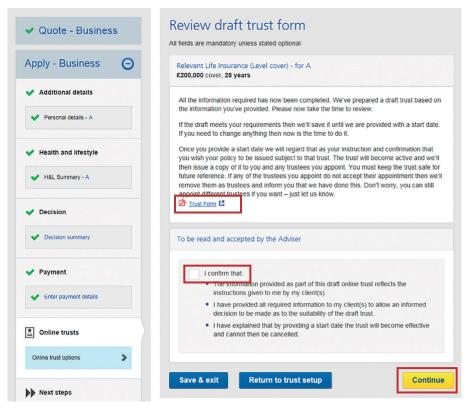


The trust allows for up to 6 beneficiaries to be nominated. **The percentage split must total 100%**. To add a second beneficiary, click **Add another beneficiary**. When you have input all beneficiaries, click **Continue** to take you back to the trust summary page.

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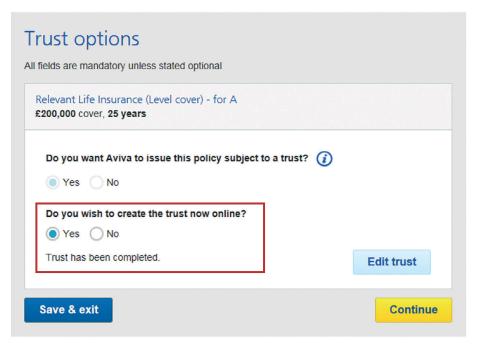


This page gives a high level view of the trustees and beneficiaries. Once you are happy these are correct, you can click **Continue** to see/review the draft trust form. **Until a start date is input for the policy, the trust can be amended**.



The pdf version of the trust form is here for you to review. On reviewing the trust document complete the confirmation tick box to confirm the information is correct.

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Once you click **Continue** you will see a note stating the trust has been completed and you can then continue to complete the application online.

For further information, speak to your account manager or visit our adviser website.

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