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# Online trust process guide

Business protection  
and relevant life



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

1

Select policyholders

All fields are mandatory unless stated optional

Business Life Insurance Options (Level cover) - for A  
£200,000 cover, 20 years

Select policyholder(s) from below or add a different policyholder (Maximum 2)

☒ Mrs A Client

Add a different policyholder

What is the reason for cover?

Shareholder/Partnership Protection ▼

Save & exit

Continue


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.

2

**Trust options**

All fields are mandatory unless stated optional

Business Life Insurance Options (Level cover) - for A  
£200,000 cover, 20 years

Do you want Aviva to issue this policy subject to a trust? 

☐ Yes ☐ No

**Save & exit** **Continue**

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.

3

**Trust options**

All fields are mandatory unless stated optional



Business Life Insurance Options (Level cover) - for A  
£200,000 cover, 20 years



Do you want Aviva to issue this policy subject to a trust? 



☒ Yes ☐ No

Do you wish to create the trust now online?

☒ Yes ☐ No

Before proceeding, make sure you have read our  [Information for Online Trusts](#)  and have discussed with your clients.

 [Partner / Shareholder Trust Template](#) 

 [Aviva's Protection Trusts and Inheritance Tax](#) 

**Create trust**

**Save & exit** **Continue**

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

4

## Trust setup

All fields are mandatory unless stated optional

Business Life Insurance Options (Level cover) - for A  
£200,000 cover, 20 years

### Trustees

You, as a policyholder, will automatically be appointed as a trustee. We would strongly recommend that you appoint at least one further trustee. You can appoint a further 2 trustees online. If you require more than 2 additional trustees then you should consider completing a paper trust. It is possible to add and remove further trustees later on. [i](#)

☒ Mrs A Client

☐ I wish to proceed without adding any further trustees

Add a trustee

### Beneficiaries

The trustees shall hold the benefit for current (and any potential future) partners or shareholders in the business that you name as beneficiary under the trust document.

Add beneficiary

Save & exit

Return to online trust options

Continue

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

5

## Add trustee

All fields are mandatory unless stated optional

Please ensure all parties to this contract are given access to the Data Protection Statement

Title

Mr

Name

Business

Middle name(s)

Partner

Date of Birth

01/01/1980

dd/mm/yyyy [i](#)

Postcode

|

Find address

[i](#)

or [Enter address manually](#)

Phone Number (optional)

Mobile

Landline

E-mail address (optional)

you@yahoo.com

[i](#)

Cancel

Add another trustee

Continue

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.


6

## Trust setup

All fields are mandatory unless stated optional

Business Life Insurance Options (Level cover) - for A  
£200,000 cover, 20 years

### Trustees

You, as a policyholder, will automatically be appointed as a trustee. We would strongly recommend that you appoint at least one further trustee. You can appoint a further 2 trustees online. If you require more than 2 additional trustees then you should consider completing a paper trust. It is possible to add and remove further trustees later on. 

☒ Mrs A Client

#### Additional trustee(s)

☒ Mr Business Partner [Edit](#)

[Add a trustee](#)

### Beneficiaries

The trustees shall hold the benefit for current (and any potential future) partners or shareholders in the business that you name as beneficiary under the trust document.

[Add beneficiary](#)

[Save & exit](#)

[Return to online trust options](#)

[Continue](#)

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

7

## Add beneficiary

All fields are mandatory unless stated optional

The beneficiaries are current (and any potential future) partners or shareholders in the business that you name as beneficiary under the trust document.

### Full name of business

ABC Ltd

X

[Cancel](#)

[Continue](#)

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

## Trust setup

All fields are mandatory unless stated optional

Business Life Insurance Options (Level cover) - for A  
£200,000 cover, 20 years

### Trustees

You, as a policyholder, will automatically be appointed as a trustee. We would strongly recommend that you appoint at least one further trustee. You can appoint a further 2 trustees online. If you require more than 2 additional trustees then you should consider completing a paper trust. It is possible to add and remove further trustees later on. [i](#)

☒ Mrs A Client

**Additional trustee(s)**

☒ Mr Business Partner [Edit](#)

[Add a trustee](#)

### Beneficiaries

The trustees shall hold the benefit for current (and any potential future) partners or shareholders in the business that you name as beneficiary under the trust document.

ABC Ltd [Edit](#)

[Save & exit](#) [Return to online trust options](#) [Continue](#)

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

## Review draft trust form

All fields are mandatory unless stated optional

Business Life Insurance Options (Level cover) - for A  
£200,000 cover, 20 years

All the information required has now been completed. We've prepared a draft trust based on the information you've provided. Please now take the time to review.

If the draft meets your requirements then we'll save it until we are provided with a start date. If you need to change anything then now is the time to do it.

Once you provide a start date we will regard that as your instruction and confirmation that you wish your policy to be issued subject to that trust. The trust will become active and we'll then issue a copy of it to you and any trustees you appoint. You must keep the trust safe for future reference. If any of the trustees you appoint do not accept their appointment then we'll remove them as trustees and inform you that we have done this. Don't worry, you can still appoint different trustees if you want – just let us know.

[Trust Form](#)

### To be read and accepted by the Adviser

☒ I confirm that:

- The information provided as part of this draft online trust reflects the instructions given to me by my client(s).
- I have provided all required information to my client(s) to allow an informed decision to be made as to the suitability of the draft trust.
- I have explained that by providing a start date the trust will become effective and cannot then be cancelled.


[Save & exit](#) [Return to trust setup](#) [Continue](#)

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.

## Trust options

All fields are mandatory unless stated optional

Business Life Insurance Options (Level cover) - for A  
£200,000 cover, 20 years

Do you want Aviva to issue this policy subject to a trust? 

☒ Yes ☐ No

Do you wish to create the trust now online?

☒ Yes ☐ No

Trust has been completed.

[Edit trust](#)

[Save & exit](#) [Continue](#)

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

1

The image shows a two-part interface for a Relevant Life Journey. On the left is a vertical sidebar with a list of steps: 'Quote - Business' (checked), 'Apply - Business' (minus icon), 'Additional details' (checked), 'Personal details - A' (checked), 'Policyholder - ABC Ltd' (checked), 'Health and lifestyle' (checked), 'H&L Summary - A' (checked), 'Decision' (highlighted with a red box and a document icon), 'Payment' (wallet icon), 'Online trusts' (ID card icon), 'Next steps' (arrow icon), and 'Activate Cover' (document icon). The 'Decision' step is expanded to show a 'Decision summary' button with a right-pointing arrow. On the right is the 'Decision Summary' page. It features a header 'Decision Summary' and a link 'Application Summary'. Below this, it says 'Relevant Life Insurance for A' with a premium of '£106.83 per month'. A green box contains a checkmark and the text 'We're happy to offer cover' with an 'Acceptance Offer' link. Below this, a table shows policy details: Cover amount (£200,000), Term (25 years), Premium basis (Guaranteed), Cover summary (Life and employee significant illness cover (£102.92)), and Total Permanent Disability (£3.91). There is also a link for 'Account information'. A note states: 'Based on no changes to the policy in the future, the total premiums payable over the full policy term will be £32,049.00'. The policy number is 'BPL002WWP'. At the bottom of the sidebar, there are buttons for 'Save & exit' and 'Continue' (highlighted with a red box).

✓ Quote - Business

Apply - Business

✓ Additional details

✓ Personal details - A

✓ Policyholder - ABC Ltd

✓ Health and lifestyle

✓ H&L Summary - A

Decision

Decision summary

Payment

Online trusts

Next steps

Activate Cover

## Decision Summary

[Application Summary](#)

Relevant Life Insurance for A **£106.83** per month

✓ We're happy to offer cover  
[Acceptance Offer](#)

Cover amount:	<b>£200,000</b>	Cover summary:	Life and employee significant illness cover (£102.92)
Term:	<b>25 years</b>		
Premium basis	<b>Guaranteed</b>		Total Permanent Disability (£3.91)

[Account information](#)

Based on no changes to the policy in the future, the total premiums payable over the full policy term will be **£32,049.00**

Policy no: BPL002WWP

[Edit](#)

Please read important medical information

[Save & exit](#) [Continue](#)

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...

2

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.

3

Once selected you can click **Create trust**.

4

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.

5

**Add trustee**

All fields are mandatory unless stated optional

Please ensure all parties to this contract are given access to the Data Protection Statement

**Title**  
Mr

**Name**  
A Middle name(s) Trustee

**Date of Birth**  
01/01/1980 dd/mm/yyyy

**Postcode**  
Find address or Enter address manually

**Phone Number (optional)**  
Mobile Landline

**E-mail address (optional)**  
you@yahoo.com

Cancel Add another trustee Continue

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.

6

**Trust setup**

All fields are mandatory unless stated optional

Relevant Life Insurance (Level cover) - for A  
£200,000 cover, 25 years

**Trustees**

You, as a policyholder, will automatically be appointed as a trustee. We would strongly recommend that you appoint at least one further trustee. You can appoint a further 2 trustees online. If you require more than 2 additional trustees then you should consider completing a paper trust. It is possible to add and remove further trustees later on.

ABC Ltd  
Mr A Customer  
Mr A Trustee

Add a trustee

**Beneficiaries**

You need to confirm who you want to receive the benefits from the trust. You must include at least one person and can include up to 6 people. Beneficiaries can be changed at anytime if required. If you want to choose more than 6 beneficiaries then you'll need to complete a paper trust.

Add beneficiary

Save & exit Return to online trust options Continue

Now to **Add beneficiary**.

7

The screenshot shows the 'Add beneficiary' form. On the left is a sidebar with a progress indicator: 'Quote - Business' (checked), 'Apply - Business' (active), 'Additional details' (checked), 'Personal details - A' (checked), 'Health and lifestyle' (checked), 'H&L Summary - A' (checked), 'Decision' (checked), 'Decision summary' (checked), and 'Payment' (checked). The main form area is titled 'Add beneficiary' with a note 'All fields are mandatory unless stated optional'. It contains a 'Type of beneficiary' section with radio buttons for 'Individual' (selected) and 'Charity'. Below this is a 'Title' dropdown set to 'Mrs', a 'Name' section with input fields for 'A', 'Middle name(s)', and 'Client', and a 'Percentage' section with a '100' input and a '%' sign. At the bottom are three buttons: 'Cancel', 'Add another beneficiary', and 'Continue'. The 'Add another beneficiary' and 'Continue' buttons are highlighted with red boxes.

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.

8

The screenshot shows the 'Trust setup' summary page. The left sidebar is identical to the previous page. The main form area is titled 'Trust setup' with a note 'All fields are mandatory unless stated optional'. It shows 'Relevant Life Insurance (Level cover) - for A' with '£200,000 cover, 25 years'. Below is a 'Trustees' section with a warning message and a list of trustees: 'ABC Ltd' (checked), 'Mr A Customer' (checked), and 'Mr A Trustee' (checked). There is an 'Add a trustee' button. Below the trustees is a 'Beneficiaries' section with a warning message and a list of beneficiaries: 'Mrs A Client' (checked) with a '100%' split. There is an 'Add beneficiary' button. At the bottom are three buttons: 'Save & exit', 'Return to online trust options', and 'Continue'. The 'Continue' button is highlighted with a red box.

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.**



Quote - Business

Apply - Business

Additional details

Personal details - A

Health and lifestyle

H&L Summary - A

Decision

Decision summary

Payment

Enter payment details

Online trusts

Online trust options

Next steps

### Review draft trust form

All fields are mandatory unless stated optional

Relevant Life Insurance (Level cover) - for A  
£200,000 cover, 25 years

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Once you provide a start date we will regard that as your instruction and confirmation that you wish your policy to be issued subject to that trust. The trust will become active and we'll then issue a copy of it to you and any trustees you appoint. You must keep the trust safe for future reference. If any of the trustees you appoint do not accept their appointment then we'll remove them as trustees and inform you that we have done this. Don't worry, you can still appoint different trustees if you want – just let us know.

[Trust Form](#)

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☐ I confirm that:

The information provided as part of this draft online trust reflects the instructions given to me by my client(s).

- I have provided all required information to my client(s) to allow an informed decision to be made as to the suitability of the draft trust.
- I have explained that by providing a start date the trust will become effective and cannot then be cancelled.

Save & exit Return to trust setup **Continue**

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.

### Trust options

All fields are mandatory unless stated optional

Relevant Life Insurance (Level cover) - for A  
£200,000 cover, 25 years

Do you want Aviva to issue this policy subject to a trust?

☒ Yes ☐ No

Do you wish to create the trust now online?

☒ Yes ☐ No

Trust has been completed.

Edit trust

Save & exit **Continue**

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.





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your account manager or visit  
our adviser website.

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