

Notes on trusts, beneficiary nominations and assignments

For advisers only
Not for use with customers.

Trusts

The protection trust can be used with both new and existing policies and is available in PDF format.

With any significant amount of life cover, a trust should be considered for those with a potential liability to UK inheritance tax (IHT). This is because if a policy is beneficially owned by the life assured on death, the sum assured will form part of their estate for IHT. A liability to IHT could be created (or increased) when those policy proceeds are added to the deceased's other assets. The policy benefits will be paid outside of the deceased's estate, however, if the policy is held in a suitable trust.

Additionally, a trust enables the death benefit to be paid to the trustees without waiting for probate providing the ability to quickly clear debts and provide financial support for the family. As this is a discretionary trust, applicants may wish to provide a letter of wishes to their trustees in respect of the policy benefits. Any letter should make the writer's wishes clear and unambiguous in order to avoid disputes at a difficult and emotional time.

Terminal illness benefit (TIB)

– International Protector Middle East

Accelerated life cover (ALC)

– International Protector Asia

The trust offers a choice of 'carving out' the TIB or ALC for the benefit of the applicant or leaving it subject to the trust for the beneficiaries. The TIB/ALC is an early payment of the death benefit on diagnosis of a life expectancy of less than 12 months.

Points to consider

- If the applicant wishes to be able to use the TIB/ALC during his/her short remaining life expectancy, they should 'carve out' the TIB/ALC for themselves. It should be noted that any of the TIB/ALC, which has not been spent by the time of death, will be part of their estate and therefore potentially subject to IHT.
- If the TIB/ALC is to be for the beneficiaries, then it should not be 'carved out'.

Critical illness and disability benefit (CIDB) and Total and permanent disability benefit (TPD)

- If the policy includes either of these benefits, it is automatically 'carved out' for the benefit of the applicant(s).
- Apart from very occasional business protection situations, stand-alone 'critical illness cover', where CIDB is the principle benefit with no major death benefit element, is unlikely to be required in trust.

Products covered by this document

International Protector Asia

International Protector Middle East

Guide For Trust Beneficiaries

Jicheng Xie



Guide For Trust Beneficiaries:

Family Trusts Hartley Goldstone, James E. Hughes, Jr., Keith Whitaker, 2015-09-21 An insightful and practical guide to family trusts Family Trusts is a step by step guide for anyone involved in family trusts trust creators trustees beneficiaries and advisors It will help families create and administer a culture that recognizes trusts as a gift of love Marrying the practical and emotional aspects of family wealth this book provides a hands on primer that focuses on fostering positive relationships and structuring the trust appropriately for the situation and the people involved It tackles difficult topics with frank and honest discussion from the first beneficiary meeting to working with addictions and more Written by a team of experts in family wealth this information is becoming increasingly crucial to the successful execution of a trust you ll learn what type of person makes the best trustee how to be an excellent beneficiary and the technical aspects that help you build a better trust from the very beginning There s been a staggering increase in trustee beneficiary litigation and hostility but that doesn t mean it s inevitable Plenty of trusts are running smoothly with positive experiences on all sides This book shows you how to set up your trust to succeed from the start with step by step guidance and expert insight Express clear and thoughtful intent for the trust Create a healthy and supportive culture Select the right trustee trust protector and trust advisor Take the time to prepare before initially meeting the beneficiary Conduct a productive first meeting to set a tone for the relationship Historically there has been little consideration given to the culture of trusts and this oversight may be a key driver of the behavior that s becoming more prevalent Family Trusts explores the nature of these relationships and shows you how to build a trust that retains the nature and spirit with which it was intended *The Trustee's Legal Companion* Liza Hanks, Carol Elias Zolla, 2023-03-03 Serving as the trustee of a living trust after someone has died can be a big task This book shows trustees how to get organized get moving and do a good job Living trusts are popular estate planning tools but when you re chosen to serve as a trustee you might wonder where to begin Trustee s Legal Companion has everything you need to get organized get started and get the job done You ll learn how to decide whether to take on the job of trustee set up ongoing trusts for surviving spouses children or beneficiaries with special needs invest trust assets get help from lawyers financial planners and other experts handle taxes and prepare accountings and work effectively with beneficiaries and distribute trust property The authors attorneys who have helped many a bewildered trustee show you step by step how to administer a living trust with confidence **The Complete Guide to Trust and Estate Management** Gerald Shaw, 2010-11-15 One of the most critical decisions a person must make when crafting a will or establishing a trust is whom to name as executor or trustee Being chosen for these important jobs is an honor and you must know how to perform the tasks correctly With the help of this new book *The Complete Guide to Trust and Estate Management* you will understand the complex process of carrying out a person s final wishes This book will provide insight whether you are a lawyer accountant financial consultant spouse adult child relative or friend the simple easy to understand language makes this book accessible to everyone You will

become familiar with many estate and trust management terms such as beneficiary probate remaindermen trust agreement trust property trustor and trustee In addition you will learn the many duties and responsibilities of an executor including the disbursement of property to the beneficiaries collecting and arranging for the payment of debts approving and disproving creditors claims calculating taxes filing forms assisting the estate attorney acting as the representative of the estate inventorying and appraising the assets and acting in the best interests of the deceased After reading this book you will know how to initiate probate how to preserve the value of the estate how to notify beneficiaries how to send notices to the post office banks utilities and credit card companies how to file for Social Security civil service and veteran benefits how to file tax returns and how to file state death and federal estate tax returns As executor you will be responsible for settling the deceased person s estate and as trustee you will be responsible for holding and administering the trust assets in the best interests of the trust s beneficiaries Using this book as a guide you can be assured that you will be prepared to properly perform the necessary duties entrusted to you Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed

Special Needs Trust Administration Manual Barbara D. Jackins, 2005 The Special Needs Trust Administration Manual is an invaluable guide for anyone who is managing a Special Needs Trust for a person with disabilities in guiding trustees through the complicated rules of Special Needs Trusts In clear and easy to understand language the authors explain how a trustee can use trust funds to meet the financial needs of a person with disabilities while complying with the complex rules of government benefit programs The Special Needs Trust Administration Manual covers a multitude of topics including what trustees need to know about who wants to know more about disability trusts and public benefits

The Everything Executor and Trustee Book Douglas D. Wilson, 2014-01-08 Being appointed the task of carrying out the terms of a will or trust is daunting especially if it s your first time Wilson takes the worry out of the process and provides information on important responsibilities that must be performed after a loved one dies

A Student's Guide to Equity and Trusts Judith Bray, 2020-08-27 Brings Equity and Trusts to life for students of all abilities with clearly explained principles and simple practical examples

We The People's Guide to Estate Planning Ira Distenfield, Linda Distenfield, 2005-04-29 WE THE PEOPLE No lawyers Save money We The People is America s largest legal document services company Dedicated to helping every American avoid the high cost of legal fees We The People gives you the information you need to handle your own legal filings quickly easily and inexpensively Hundreds of thousands of Americans have already liberated themselves from the tyranny of attorneys fees and now you can

too We The People's Guide to Estate Planning makes planning for your future as painless as possible all without the added hassle of hiring a lawyer This practical nuts and bolts guide covers all the basics of do it yourself estate planning and covers everything you need to know about living trusts wills probate and estate taxes Extra resources a glossary of estate planning terminology a section on frequently asked questions samples of effective living trusts and a last will and testament as well as worksheets and essential information on how to settle an estate make this the best resource available for this important step in planning for the future You ll have all the information you need to understand the legal language of a will or living trust and learn how to seek state specific laws and customs so you can tailor your plans accordingly In addition you can download sample documents from which you can create your own Inside you ll learn all the basics and more Whether you need a living trust a will or both Creating a valid last will and testament Designating a successor trustee or executor to an estate Deciding who gets what and making sure they do Setting up a living trust and funding it with assets Understanding durable power of attorney documents and living wills Tax saving tips that help you leave more for your beneficiaries Getting to know in plain English the legal language of your will or living trust Where to download sample documents Settling an estate with or without a valid will or living trust It's important to take care of the ones you love after you're gone But if your estate planning isn't done clearly precisely and legally you could end up creating more problems for your survivors than you solve Do it right do it inexpensively and do it yourself with We The People's Guide to Estate Planning [Ethics for Trustees](#) Jane B.

Lorenz, Marguerite C. Lorenz, 2011-05-03 Written by two longtime Professional Fiduciaries Ethics for Trustees A Guide for All Who Serve as Trustee is intended as a guideline for everyone who serves as a Trustee of a Trust Experienced or inexperienced Attorneys Fiduciaries CPAs Family Members and Friends etc Quotes and concepts have been drawn from personal experience from the Professional Fiduciary Association of California PFAC Code of Ethics and from the most recent California Probate Code 2011 Review by an experienced Trusts and Estates Attorney Ethics for Trustees is an excellent guidebook that draws together important resources and reference materials It covers some topics few other writers have addressed and the authors draw on wealth of personal experience The writing is clear and concise It is a valuable addition to my professional library Meredith G Alcock Trusts and estates attorney www.aalpc.com Review by an Independent Financial Advisor Whether you are already serving as a professional trustee or considering taking on this role for the first time we recommend this book Serving as a trustee is a challenging responsibility This book will help you understand what is expected of you and how to best meet the role of trustee Troy B Daum CFP Principal Wealth Analytics www.WealthAnalytics.com The Authors Jane B Lorenz CPA CLPF has been practicing as a CPA since 1975 and started serving as a Professional Trustee around 1990 Marguerite C Lorenz CTFA CLPF began working with Jane in 2003 and has been serving as a Professional Trustee ever since This book is a labor of love They know from experience the challenges facing today's Fiduciary whether amateur or professional Many professional Fiduciaries operate as sole proprietors without partners or staff Jane and

Marguerite have benefitted so much from their partnership and business model they feel good about sharing some of what they have learned The Readers Everyone who is in the Estate Planning Process can benefit from a better understanding of what their Successor can and should do The documents alone do nothing The selection of the appropriate Successor Trustee is vitally important as this is the one trusted to fulfill the Estate Plan provisions How can the right Successor be selected if the one choosing is not familiar with what the job entails Reading this concise volume gives the reader just what is needed Before one accepts the role of Trustee he she should understand the liability the ethical issues and the depth of responsibility We believe that reading this book may prevent family upset and financial disaster **Wills And Trusts (Speedy Study**

Guides) Speedy Publishing,2014-06-18 Wills and Trusts are legal documents which express a person s intent as to the disposition of their estate The will or trust could become effective while the person is either alive or deceased The commonality in both documents is that a third party is designated to manage the property or assets of the individual creating the will or trust A chart would be helpful to explain the benefits between the two documents and under what circumstances would an individual prefer one document over the other **The Beneficiary Primer** Patricia M Angus Esq,2020-12-17

Have you been named as beneficiary of a family trust Does it feel overwhelming Are you looking for some practical information to get up to speed fast Here s an essential guidebook for you Written by an expert who has more than 25 years experience working with families to create administer and benefit from trusts this primer is a go to resource for anyone who has been named as a beneficiary The text incorporates a worksheet throughout that can help you organize information thoughts and questions to set you up for a positive productive experience Key concepts are distilled to their essential elements The tone is encouraging and easy to read while maintaining a sense of the seriousness and importance of the beneficiary s role Also helpful for anyone setting up a trust as part of an estate plan or for a trustee of a family trust

Immerse yourself in the artistry of words with Crafted by is expressive creation, Immerse Yourself in **Guide For Trust Beneficiaries** . This ebook, presented in a PDF format (Download in PDF: *), is a masterpiece that goes beyond conventional storytelling. Indulge your senses in prose, poetry, and knowledge. Download now to let the beauty of literature and artistry envelop your mind in a unique and expressive way.

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