

HOW TO COMPLETE THE SECOND SCHEDULE

This short guide explains how the Second Schedule of the Lifestyle Trust deed should be completed.

EXAMPLE

Plan number (if known) 1.

or

Application Date

2) POLICY NUMBER(S)	3) TOTAL NUMBER OF POLICIES	4) YEAR OF ENTITLEMENT	5) POLICY FUND
1-5	5	2017	A
6-11	6	2017	B
12-18	7	2017	C
19-24	6	2018	D
25-30	6	2018	E
31-35	5	2018	F
36-45	10	2019	G
46-55	10	2019	H
56-67	12	2019	I
68-80	13	2020	J

and so on

1. Enter the plan number if known. If you have not been allocated with a plan number when completing the trust deed, enter the application date.
2. Complete the policy numbers you would like to be entitled to, for example **1-5**. Not all policies need to be quoted; only the ones that you would like to retain access to in the future.
3. Add up the total number of policies noted in column 1, and enter this figure into column 2. For example, using the example above, policy numbers 1-5 would mean the total number of policies is 5.
4. Complete the year in which you would like to become entitled to the policies, for example **2017**. You will be entitled to the policies from the bond anniversary in the specified year. So if your bond starts on 1 December 2015 you will be entitled to Policy Fund A, B and C which comprises of policies 1-5, 6-11 and 12-18 from 1 December 2017.
5. The Policy Fund is the letter **we allocate** to the group of policies you have selected so no action is required by you in this column.

NOTE:

- If more than 26 Policy Funds are required (A-Z) a second table can be included within the trust deed. The allocation of AA, BB or A1, B1 could be used to differentiate the Policy Funds from those on table 1.

If you would like to amend the Second Schedule after the trust has been established, you can do so by completing a letter of instructions to the trustees. We have a draft that can be used for this purpose called 'Deferring a Policy Fund entitlement'. This allows you to defer the date specified as the Year of Entitlement. You must request to defer **before** the date of entitlement. For example, Policy Fund E in the above table can be deferred up until 30 November 2018 (assuming a bond anniversary of 1 December).

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