

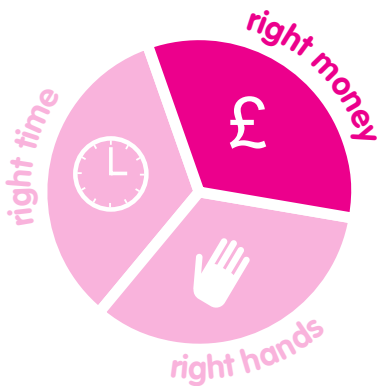
bright grey®

Protection. We make it personal



Right money

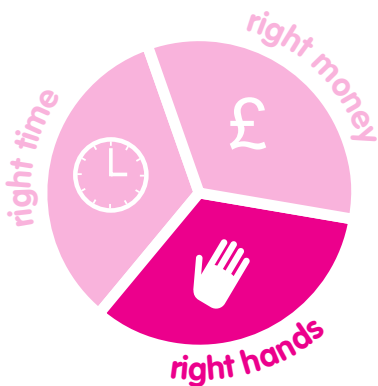
You can use a trust to give some or all of the benefits on your plan to other people. This means that the benefits you give away would not be part of your estate if you die, and would not usually be subject to inheritance tax.



Inheritance tax is currently payable at 40% on any part of an estate valued over £325,000 (2011/2012). If you don't put your plan in trust, any money it pays out is added to your estate.

Right hands

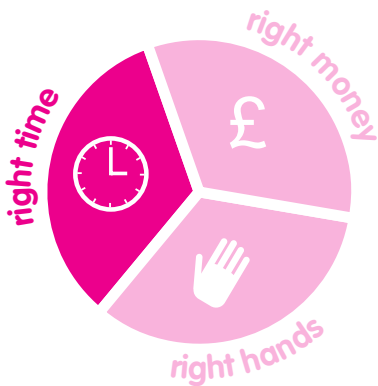
Our trusts are flexible, which means you have control over who will benefit from your cover and who will be responsible for making sure that happens.



When you're setting up a trust you have control over who will administer any money paid out from a claim (the trustees) and who will benefit from any money paid out (the beneficiaries). You can also make sure you receive any benefits that you want to keep for yourself, for example a payment following a critical illness claim.

Right time

If you put your plan in trust it allows us to pay any claim you make more quickly than we could if the plan was not put in trust. If you die without putting your plan in trust, your representatives may have to obtain a Grant of Representation before they can deal with your plan. This process can take several months.



Putting your plan in trust can avoid this delay. We have several trust forms available. Your financial adviser can help you decide which one best suits your circumstances.

By putting your plan in trust, you can make sure the **right money** makes it into the **right hands** at the **right time**

If your adviser told you about a product that:

- Was free
- Could save you 40p in every £1
- Could save you months of legal wrangling

Would you be interested?

That product is a trust. Putting your plan in trust:

- Is free
- May save inheritance tax
- Avoids probate delay

Give yourself peace of mind. Speak to your adviser about putting your Bright Grey protection plan in trust.

The information in this booklet is for general guidance only and is based on Bright Grey's understanding of the law and HM Revenue & Customs practice. We can accept no responsibility for our interpretation of the law, or future changes in the law or practice.

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