

## Online Trusts

Online trusts are not available on the Protection Platform, however, you are still able to submit a policy via the protection platform and the trust directly with the insurer (either paper-based or online). Different providers do have their own process regarding the completion of trusts, please see the below guidelines on each.

### Insurer Trusts Offering:



An online trust is available via the AIG extranet. To get this option, all business submitted via the Protection Platform must be submitted without a start date, or referred for manual underwriting. This will give you the option to complete an online trust via the AIG extranet. If a start date is entered in the Protection Platform, the policy will go on risk on that date and a paper trust will be required.



Guardian is now live with their nomination of beneficiary offering in the Protection Platform. Guardian has an online trust offering as well as Nomination of Beneficiary directly.



All Trusts are paper-based and require a wet signature when using the Protection Platform.



There is an online editable PDF which can be completed and submitted into LV directly post Underwrite Me submission.



There is an online editable PDF which can be completed and submitted to Royal London directly after post Underwrite Me submission.



There is an online editable PDF which can be completed and submitted to Scottish Widows directly post Underwrite Me submission.



Online Trusts are not applicable to Income Protection plans.



All Trusts are paper-based and require a wet signature when using the Protection Platform.