Example; it is imperative that if using this template that you complete and personalise this letter and then pass onto your Trustees.

EXPRESSION OF WISHES

Of

Client Full Name(s)

To the Trustees of my trust held with Provider in relation to Life Insurance policy number submitted on 16 January 2021

The Trust gives you an absolute discretion and I do not wish to fetter that discretion legally in anyway however I do wish to make my intentions and wishes clear to you.

In the instance that one of us / I pass away, I / we want you to treat the other as the main beneficiary of the Trust so that if they need the money or wishes to receive money, then they can do so as easily as possible.

When they die, I would like you to wind up the trust as soon as possible and pay the net assets in the Trust over to our children in equal shares but if any of our children have died before the time of the distribution or if for tax or any other reason this child so requests then I would wish to apply that child's share for the benefit of their children.

I / We have given this matter careful thought but would stress again that these are only our wishes and are not meant to bind you legally in any way.

Signature of

.....

Client Name
Date

.....

Client Name
Date