



# Letter of Wishes

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## Private and Confidential

To the trustees of my HSBC Life policy

Policy number if known

Date of policy application, if number not known 

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Under the terms of the trust I have the power to appoint funds to anyone I choose provided that person is a Named Beneficiary or Potential Beneficiary. On my death this power passes to you, the trustees.

Whilst this letter is not legally binding upon you, it is my wish that you consider its contents when you come to exercise your discretionary power.

My reason(s) for taking out the policy are:

- mortgage protection
- family protection
- other (please state the reason below)

My current intention is that the benefits of my policy will be paid to the Named Beneficiaries in Schedule B of the trust form, in the shares stipulated in that Schedule.

If there is more than one such beneficiary, and any of them should die before the trust is distributed, I would like their share to pass to

- the other beneficiaries in Schedule B in proportion to their existing shares\*
- as follows\*, insert names and proportions

\*delete as appropriate

If there is only one such beneficiary, and that person dies before the trust is distributed, I would like their share to pass as follows:  
Insert names and proportions

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Settlor's signature																	
Settlor's name																	
Date	Date of Birth																
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