LETTER OF WISHES.

IMPORTANT NOTES – before completing the Letter of Wishes, please read the following notes.

1. This documentation has been produced as a guide for consideration by you and your legal advisers. The contents of the Letter of Wishes will depend on your individual circumstances and Legal & General (as defined in Clause 2.3 of Part A of this Letter) and its advisers accept no responsibility for ensuring that the Letter of Wishes meets your requirements.

2. Under this Letter of Wishes you (the Settlor/Donor/Grantee) set out your intentions and wishes to the Trustees of your Trust about how they administer the Trust and, in particular, how they exercise the discretionary powers you have conferred on them. The Letter is a guide to the Trustees and it will not be legally binding on the Trustees.

3. You should be aware that Beneficiaries may have a right to see this Letter, but this will depend on the particular circumstances. The Letter should not be signed before the Trust Deed has been completed.

4. Legal & General has drafted this Letter of Wishes to reflect the law as at 1 January 2010. Legal & General and its advisers cannot accept any responsibility for loss, damage or other claim that may arise from the use of this Letter of Wishes or the way in which you complete it. We therefore strongly recommend that you consult your own legal adviser before proceeding.

5. Use CAPITALS and black or blue ink throughout. If you make a mistake while completing the Letter of Wishes, please correct the error by crossing out (do not use correction fluid) and the Settlor/Donor/Grantee should initial by the change.
**PART A. LETTER OF WISHES**

Please insert the date of the Declaration of Trust in the box. Please insert the full names of the Settlor/Donor/Grantee and the original Trustees of the Declaration of Trust in the spaces marked (1) and (2) respectively.

<table>
<thead>
<tr>
<th>To the Trustees for time being of the Declaration made on</th>
</tr>
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<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Between (1)</td>
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<td></td>
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<tr>
<td>And (2)</td>
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</tbody>
</table>

2. **Construction**

2.1 In this Letter of Wishes words importing the singular shall include the plural and vice versa.

2.2 The Notes in the margin are for the purposes of information only and shall not be used in the construction of this Letter of Wishes or any part of it.

2.3 Legal & General shall mean Legal & General Assurance Society Limited and/or Legal & General International (Ireland) Limited as appropriate.

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**PART B. THE LETTER**

This Letter is intended to explain the aims which you had in mind in setting up the Trust, your family background, other relevant circumstances and the principles which you think are relevant.

Insert here what you believe is the main purpose of your Trust. For example, “To provide for my Children throughout their education.”

If applicable, include details of any of the following: the priority which you foresee amongst the Beneficiaries, whether certain Beneficiaries should only receive funds in the case of death of all your children or whether a spouse/civil partner takes a special position. For example, “My wife should take priority over the rest of the Beneficiaries.”

If applicable, include details of factors that you would want to be considered by the Trustees when they are dividing monies between classes of Beneficiaries. For example, “My four daughters should get 50% of the total and this should be split in equal shares.”

If applicable, insert details. For example, “My son, David, should not receive payments from the Legal & General life assurance policy until he is 18.”

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The Declaration (specified in Part A) confers discretionary powers on you and I appreciate that I cannot fetter your discretion or determine the way in which you exercise your powers. In the hope that this may be of help to you in exercising your discretionary powers within the Declaration, but without imposing any that or other binding obligations on you or seeking to prevent you from acting as you think best in light of changing circumstances, I would ask you to have regard to my wishes expressed below.

**Overall aims**

**Beneficiaries**

**Priority amongst Beneficiaries**

**Principles of selection amongst Beneficiaries and factors to be taken into account**

**Ages at which Beneficiaries should receive all or part of the income or all or part of the capital**
PART B. THE LETTER (continued)

The position of spouses or civil partner of beneficiaries, particularly in relation to divorce

If applicable, insert details.
For example, “If any of my children should divorce, I would not wish any funds to be transferred to their former spouse.”

Consultation

Insert the details of particular people whom you would want the Trustees to consult with.
Details of professional advisors to be consulted should also be included in here.

My wishes are subject to any amendments which I may communicate to you either orally or in writing during my lifetime.

PART C. SIGNATURES

The Settlor/Donor/Grantee signature(s) can be witnessed but this is not essential.
If there is no Second Settlor/Donor/Grantee then leave the box blank.

<table>
<thead>
<tr>
<th>First (or sole) Settlor/Donor/Grantee</th>
<th>Second Settlor/Donor/Grantee</th>
<th>Witness</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Signature</td>
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<tr>
<td>2. Date</td>
<td></td>
<td></td>
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<tr>
<td>1. In the presence of witness</td>
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<tr>
<td>(full name of witness)</td>
<td></td>
<td></td>
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<tr>
<td>2. Signature of witness</td>
<td></td>
<td></td>
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<tr>
<td>3. Address of witness</td>
<td></td>
<td></td>
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<tr>
<td>4. Date</td>
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<tr>
<td>5. Place</td>
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