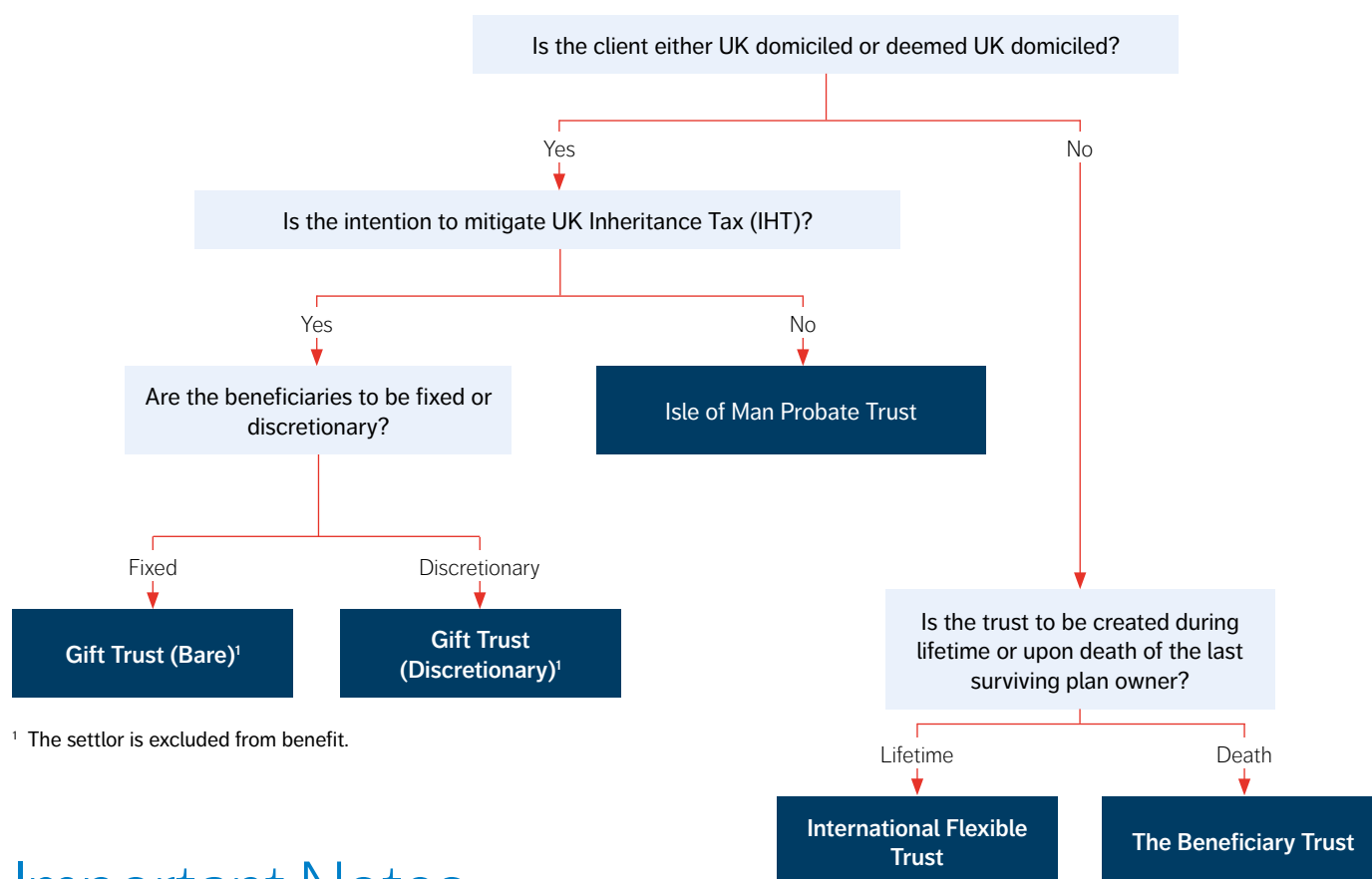


Which Trust?

Regular payment plans

For advisers only. Not for use with customers.



Important Notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

Before proceeding with the establishment of any trust, please refer to our Guide to Trusts to ensure that the trust will achieve the client's objectives.

Please note that every care has been taken to ensure that the information provided is correct and in accordance with our current understanding of the law and HM Revenue and Customs (HMRC) practice.

You should note, however, that we cannot take upon ourselves the role of an individual taxation adviser and independent confirmation should be obtained before acting or refraining from acting upon the information given.

The law and HMRC practice are subject to change. Legislation varies from country to country and the plan owner's country of residence may impact on any of the above.

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