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SCHEDULE

REGULATIONS OF THE STANDARD LIFE ASSURANCE COMPANY

Trusts

Company not to regard trusts

- 4 The Company shall not be bound to see to the execution of any trust, whether express, implied or constructive, to which any policy granted by the Company may be subject and a discharge of such policy by the person in whom the same may be legally vested shall in all cases be a sufficient discharge and exonerated of the Company of and from all liability thereunder notwithstanding any trust to which the policy may then be subject whether or not the Company has notice of such trust.