

A black and white photograph of a man with glasses and a beard, wearing a dark sweater, sitting at a desk in an office. He is looking down at a notebook, holding a pen in his right hand. His left hand is on a calculator. On the desk, there is a computer keyboard, a mouse, and a file holder with several papers. A window is visible in the background.

A step-by-step guide for
registering your trust
- for trustees



Using this easy to use guide

This step by step guide aims to support you with the process of registering your trust with HM Revenue and Customs' (HMRC) Trust Registration Service (TRS) as well as how to get evidence of registration. It is for use by express trusts where the trust has not had a tax liability or previously registered for a Unique Reference Number (URN). The TRS is provided by HMRC.

The instructions contained in this guide are based on Quilter's understanding of the TRS and the relevant legislation. If you need assistance, or have questions about the registration process we recommend contacting your financial/legal adviser or HMRC directly on 0300 123 1072.



We recommend you should allow around 30 minutes to complete the Trust Register once you have all the information you need. However, depending on the type of trust and the number of settlors, trustees and beneficiaries it may take longer.

Definitions

Express trust

A trust created deliberately by a settlor, usually with a Trust Deed or written into a Will, rather than one created by the operation law. All Quilter branded trusts deeds (including the designated account) are express trusts.

Tax liability

For example, income tax, capital gains tax or inheritance tax. In this context we're referring to a tax liability which is reported and paid by the trustees rather than the settlor or beneficiary.

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Introduction

Does my trust need to register?

Your trust may need to register if you answer YES to any of the following:

- All trustees are UK resident.
- There is at least one UK resident trustee AND the settlor is UK resident.
- There is at least one UK resident trustee AND the trust enters a UK business relationship.
- The trust holds UK property or land.
- The trust holds UK assets and has a UK tax liability.

Are there any exemptions?

Trusts which are exempt do not need to register unless there is a tax liability. The following is a list of the most common exemptions which apply. For a full list of exemptions, please refer to your financial/legal adviser or HMRC.

- Non-Express trusts.
- UK registered pension schemes.
- UK registered charities.
- Personal injury trusts.
- Trusts which qualify for the vulnerable beneficiary election (includes bereaved minors trust).
- Trusts where the only asset is a life assurance policy. This exemption does not apply to products designed to provide investment returns which have the option to pay regular or periodic surrenders during the term of the policy. Trusts holding a Quilter Collective Investment Bond (CIB) are not covered by this exemption.

Which trustee should register the trust?

Only one trustee can register the trust. The trustees should decide which trustee that will be. HMRC refers to this person as the 'lead trustee'.

When should the trust be registered?

The trust must be registered within 90 days of the trust's declaration date.

Part A - Create a Government Gateway ID for your trust

Step 1

- ▶ Visit: www.gov.uk/guidance/register-a-trust-as-a-trustee#how-to-register.
- ▶ Select 'Register Now'.
- ▶ Select 'Create sign in details'.

Step 2

- ▶ Enter an email address.
- ▶ Press Continue.

Step 3

- ▶ HMRC will send a code to the email address you provided.
- ▶ Check your email, enter the code on this screen and press confirm.
- ▶ If you do not receive the code, select 'I have not received the email' and follow the instructions.

Step 4

- ▶ Enter the full name of the lead trustee elected to register this trust.

Part A - Create a Government Gateway ID for your trust

Step 5

- ▶ Create a password using the guidance shown.
- ▶ Press Continue.

Step 6

- ▶ You're presented with your new Government Gateway ID. Take note of this number and keep it in a safe place.
- ▶ You'll need this number to view/update the register in the future.
- ▶ Press Continue.

Step 7

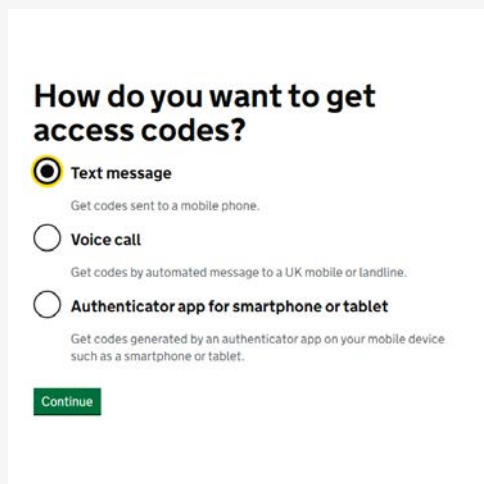
- ▶ Select 'Organisation'.
- ▶ Press Continue.

Step 8

- ▶ You'll be required to provide additional security to keep your account secure.
- ▶ This will also help recover your account if you forget your login details.
- ▶ Press Continue.

Part A - Create a Government Gateway ID for your trust

Step 9



How do you want to get access codes?

Text message
Get codes sent to a mobile phone.

Voice call
Get codes by automated message to a UK mobile or landline.

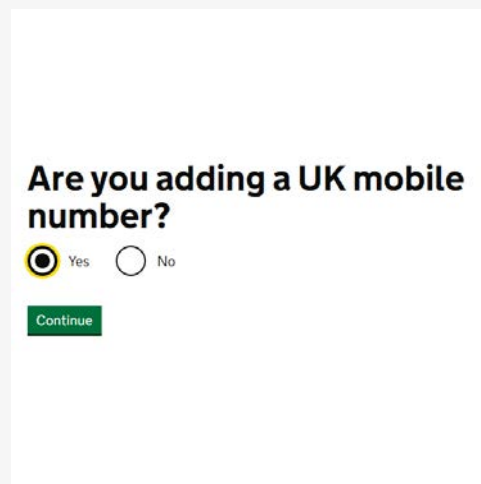
Authenticator app for smartphone or tablet
Get codes generated by an authenticator app on your mobile device such as a smartphone or tablet.

[Continue](#)

- ▶ Choose one of these three options.
- ▶ For simplicity, this guide will only cover 'Text Message'.
- ▶ Select 'Text Message'.
- ▶ Press Continue.

If you choose another option, complete the steps as instructed and move to Part B of this guide.

Step 10



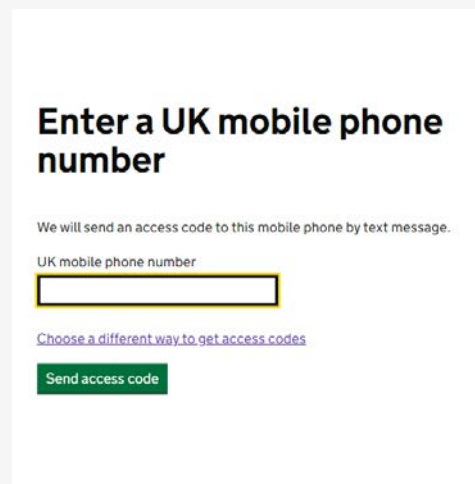
Are you adding a UK mobile number?

Yes No

[Continue](#)

- ▶ You'll need a UK mobile number.
- ▶ Select 'yes'.
- ▶ Press Continue.

Step 11



Enter a UK mobile phone number

We will send an access code to this mobile phone by text message.

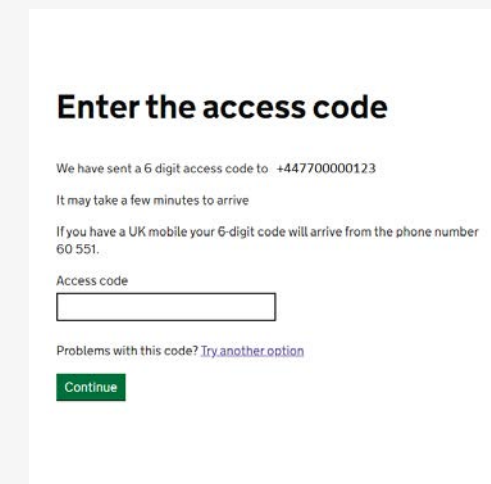
UK mobile phone number

[Choose a different way to get access codes](#)

[Send access code](#)

- ▶ Enter a mobile phone number.
- ▶ Select 'Send access code'.

Step 12



Enter the access code

We have sent a 6 digit access code to +447700000123
It may take a few minutes to arrive

If you have a UK mobile your 6-digit code will arrive from the phone number 60 551.

Access code

Problems with this code? [Try another option](#)

[Continue](#)

- ▶ A security code will be sent via text message to the number provided.
- ▶ Enter the security code here.
- ▶ Press Continue.

If you do not receive the code, select 'try another option' and follow the instructions.

Part A - Create a Government Gateway ID for your trust

Step 13

You've set up additional security

Every time you sign in we will request an access code.

If you've set up more than one security preference you'll be able to choose how you get the access code.

Continue

- ▶ Read this message and take note.
- ▶ Press Continue.

Step 14

Has the trust already been registered online?

Yes No

Save and continue

- ▶ Select 'No'.
- ▶ Press Save and continue.

If the trust has already been registered online you should select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

A trust may have already registered if it has had a tax liability on or after 6 April 2017.

Step 15

Does the trust have a Unique Taxpayer Reference (UTR)?

Yes No

Save and continue

- ▶ Select 'No'.
- ▶ Press Save and continue.

If the trust already has a UTR select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

A trust will have a UTR if it has previously had a tax liability.

Step 16

Express trusts

What is an express trust

An express trust is a trust created by the person or organisation who puts assets into the trust. There may be a document such as a written deed of trust.

Most trusts are express trusts.

Express trusts can be created:

- by someone's will after they have died
- during someone's lifetime, which are known as *inter vivos*

What is not an express trust

Trusts that are imposed by law are not express trusts, for example a trust created by intestacy laws when a person dies without a will.

Are you registering an express trust?

Yes No

Save and continue

- ▶ Select 'Yes'.
- ▶ Press Save and continue.

See the definition of express trust on page 2 of this guide.

If the trust is not an express trust select 'No'; However, this may present additional steps which are outside the scope of this guide.



Part A - Create a Government Gateway ID for your trust

Step 17

Does the trust have any tax liability from 6 April 2023 to 5 April 2024?

Yes No

[Save and continue](#)

▶ Select 'No'.

▶ Press Save and continue.

See the definition of tax liability on page 2 of this guide.

If the trust has a tax liability you should select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

Step 18

Has the trust had any UK tax liability in the last four tax years?

A trust has a tax liability if it either:

- needs to fill out a Self Assessment: Trust and Estate Tax Return (SA900)
- is liable for Capital Gains Tax
- is liable for Income Tax

Yes No

[Save and continue](#)

▶ Select 'No'.

▶ Press Save and continue.

If the trust has had a tax liability in the past four tax years you should select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

Step 19

Before you continue

While all trustees are equally legally responsible for the trust, you need to nominate a 'lead' trustee.

The lead trustee will:

- receive the trust's Unique Reference Number (URN)
- receive all official documents for the trust
- be the main point of contact with HMRC for the trust

As the lead trustee is the main point of contact for the trust, you need to keep their contact information up to date.

You can find out more about:

- [Who should register \(opens in a new window or tab\)](#)
- [Trusts and taxes \(opens in a new window or tab\)](#)

[Continue to register the trust](#)

▶ Read this message and take note.

▶ Press Continue to register the trust.

*Part B - Enter trust details*

Registration progress

You can save your registration and come back later. You have 28 days from the first time you save to complete this registration or your information will be deleted.

Saved until
15 August 2022

Sections to be completed

Trust details	NOT STARTED
Settlers	NOT STARTED
Trustees	NOT STARTED
Beneficiaries	NOT STARTED

Additional sections to be completed

Company ownership or controlling interest	NOT STARTED
Protectors	NOT STARTED
Other individuals	NOT STARTED

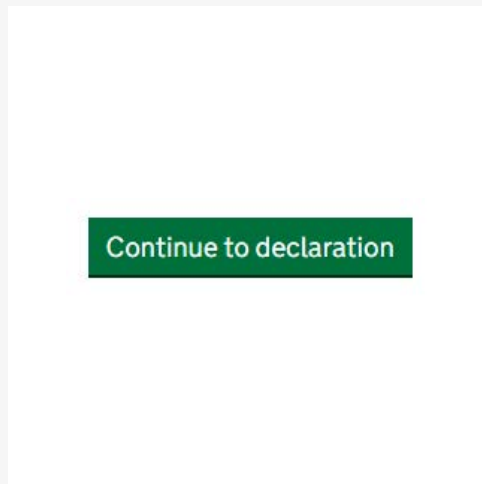
- ▶ You're now presented with the registration progress screen.
- ▶ This screen shows the sections to be completed.
- ▶ You have 28 days to complete all sections, otherwise you will need to start this part again.
- ▶ Select the required section and enter details as prompted.
- ▶ A list of the details required is given in the table opposite.
- ▶ Once completed, you'll be given the option to Press 'Continue to declaration'.

Details required

Section	Information required
Trust Details	<ul style="list-style-type: none"> - Trust name - Trust creation date - Has the trust acquired land or property in the UK since 6 October 2020? - Is the trust registered in any other countries within the EEA (European Economic Area)? - Are all the trustees based in the UK? - Does the trust have a business relationship in the UK?
<ul style="list-style-type: none"> ▶ Settlers ▶ Trustees ▶ Protectors ▶ Other individuals 	<ul style="list-style-type: none"> - Name - Date of birth - Date of death (where applicable) - Country of nationality - Country of residence - Mental capacity of the settlor (where applicable) - Address (Trustee only) - Email address (lead trustee only) - Phone number (lead trustee only)
Beneficiaries	<p>Known individuals</p> <ul style="list-style-type: none"> - Name - Date of birth - Country of nationality - Country of residence - Mental capacity <p>Enter these details for any beneficiary that is known to the trustees - even if their interest in the trust fund is discretionary. For example, the trust deed lists 'grandchildren of the settlor' as beneficiaries. The trustees know the settlor has 4 grandchildren. The trustees should list each on the register as a known individual.</p> <p>Classes</p> <ul style="list-style-type: none"> - You need to give a short description for each class. For example, 'descendants of the settlor'
Company ownership or controlling interest	<p>Confirm if the trust owns a controlling interest in a non – European Economic Area. If it does, provide the following:</p> <ul style="list-style-type: none"> - Name of the company - Address of the company - Which laws govern the company - The start date of the trust's ownership

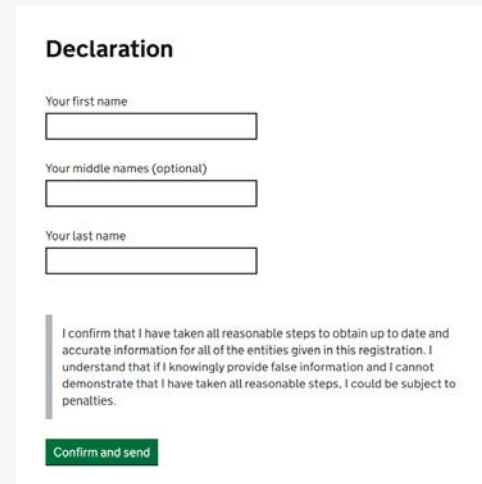
Part C– Declarations

Step 1



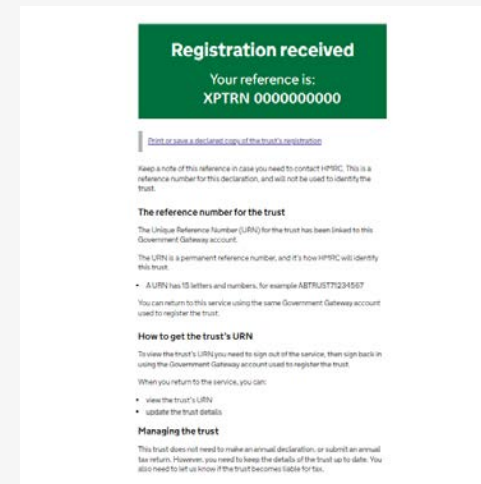
- ▶ Once all sections are completed, you'll be given this option.

Step 2



- ▶ Read the declaration.
- ▶ Enter your first, middle (optional) and last name.
- ▶ Press Confirm and send.

Step 3



- ▶ Your trust is now registered!
- ▶ Read the information on this page carefully.
- ▶ Take note of this reference number. You can use it to contact HMRC about your registration.
- ▶ The trust will also be given a 15 digit Unique Reference Number (URN). You can get the URN by following Part D of this guide. **It is this number you will need to identify the trust in the future.**
- ▶ [Optional] Press 'Print or save a declared copy of the trust's registration' and save/print a copy of the information entered into the register.

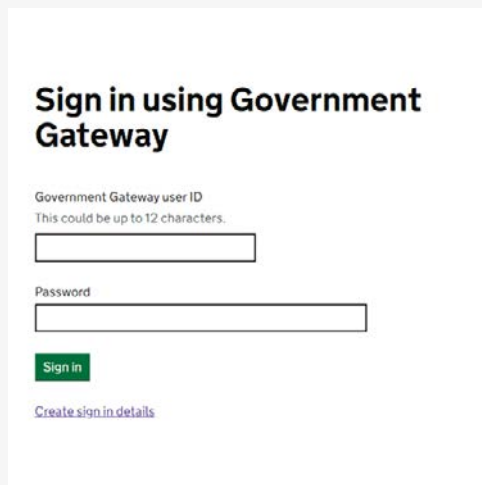
Please note: The 'declared copy' available to print at this step cannot be accepted as evidence that the trust has been registered.

Please follow the steps in part D of this guide to obtain HMRC's official proof of registration document. If you need assistance accessing the document contact HMRC on 0300 123 1072.

Part D - Evidence of registration

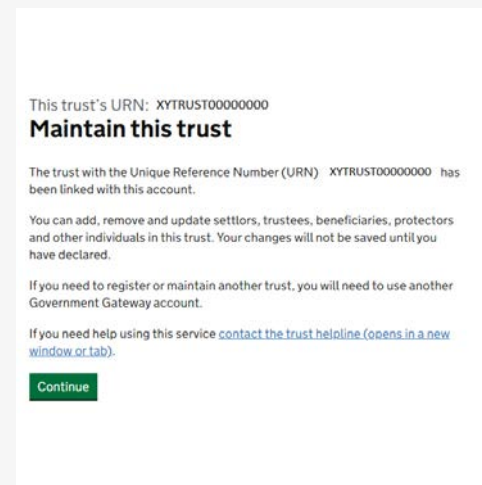
Trustees may be required to provide evidence of registration to entities such as Quilter when entering a new business relationship, such as opening a new account. An evidence of registration document can be obtained by logging back into the TRS using the Government Gateway ID created in Part A of this guide.

Step 1



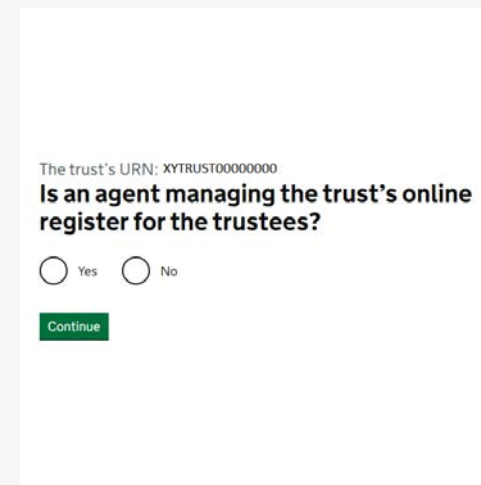
- ▶ Visit: www.access.service.gov.uk/login/signin/creds.
- ▶ Enter the Government Gateway ID for the trust.
- ▶ Enter the password.
- ▶ You may be prompted to answer security questions about the trust as well as verification by the security method chosen in Part A of this guide. Follow the on-screen prompts to complete the login process.

Step 2



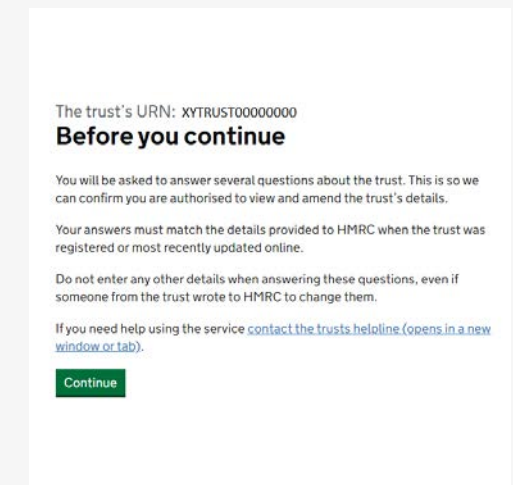
- ▶ Read the information displayed.
- ▶ Take note of the URN, and keep this with the trust's records.
- ▶ Press Continue.

Step 3



- ▶ An agent is a person or entity which you have instructed to manage the trust's registration on your behalf, such as an accountant.
If you have an agent, refer to them for further instructions. Otherwise,
- ▶ Select 'No'.
- ▶ Press Continue.

Step 4



- ▶ Read the information displayed.
- ▶ Press Continue.



Part D - Evidence of registration

Step 5

What is the lead trustee's last name?

This is the person who gets the official documents for the trust. For example, the notice to file tax returns.

Continue

- ▶ Enter the lead trustee's last name.
- ▶ Press Continue.

The lead trustee is the trustee which registered the trust.

Step 6

What is the lead trustee's date of birth?

It must match the date provided to HMRC when the trust was registered. For example, 31 3 1980.

Day Month Year

Continue

- ▶ Enter the lead trustee's date of birth.
- ▶ Press Continue.

Step 7

What is the lead trustee's National Insurance number?

It will be on a National Insurance card, benefit letter, payslip or P60. For example, 'QQ 12 34 56 C'.

Continue

- ▶ Enter the lead trustee's National Insurance number.
- ▶ Press Continue.

Step 8

Check your answers before submitting

Lead trustee

Last name Sample [Change](#)

Date of birth Sample [Change](#)

National insurance number Sample [Change](#)

Before you submit your answers, you must confirm they are correct.

If they do not match the information HMRC holds, you will not be able to access the trust details.

Submit

- ▶ Review the summary.
- ▶ Change if required.
- ▶ Press Submit.



Part D - Evidence of registration

Step 9

Enter the details of a person associated with this trust

This cannot be the lead trustee.

First name

Last name

Date of birth
It must match the date provided to HMRC when the trust was registered.

Day Month Year

[Continue](#)

- ▶ Enter the first name, last name and date of birth of another person associated with the trust (such as a trustee or beneficiary).
- ▶ Press Continue.

Step 10

Check your answers before submitting

Lead trustee

Last name [Change](#)

Date of birth [Change](#)

National insurance number [Change](#)

Person associated with the trust

First name [Change](#)

Last name [Change](#)

Date of birth [Change](#)

Before you submit your answers, you must confirm they are correct.

If they do not match the information HMRC holds, you will not be able to access the trust details.

[Submit](#)

- ▶ Review the summary.
- ▶ Change if required.
- ▶ Press Submit.

Step 11

The trust's URN: XYTRUST 00000000

You have successfully answered the trust's security questions

You are now able to change the information HMRC holds about the settlors, trustees and beneficiaries.

If the trust has a tax liability, you need to declare every year through this service and Self Assessment for Trusts that the information we have is up to date.

If you need help using the service [contact the trusts helpline \(opens in a new window or tab\)](#).

[Continue](#)

- ▶ Read the information.
- ▶ Press Continue.

Step 12

This trust's URN: XYTRUST00000000

Maintaining this trust

Updating the trust's details and making a declaration

This service will allow you to make changes to the trust details.

Once you have made changes, you need to:

- submit any updates to us, so we can update the trust's record
- declare that the information we have about the trust is accurate and up to date

! If you do not submit the changes and declare that the information is up to date then the changes to the trust will not be saved.

You can return to the service and update the trust's details at any time.

You can print a copy of your draft answers as well as a copy of the declaration.

[Start maintaining this trust](#)

- ▶ Read the information.
- ▶ Press Start maintaining the trust.

Part D - Evidence of registration

Step 13

Do you want to view this trust's last declaration?

Details declared to HMRC about the settlors, trustees, beneficiaries and if added, protectors and other individuals.

Yes No

[Continue](#)

- ▶ Select 'No'.
- ▶ Press Continue.

If you would like to view the previous declaration select 'Yes'. However, this may present additional steps which are outside the scope of this guide.

Step 14

What do you want to do next?

Make changes to the trust and declare
Add or remove beneficiaries, protectors, settlors, trustees and any other individuals, and make changes to their details and declare the changes to HMRC.

Close the trust and declare
Tell us the end date for the trust, and make any changes to the trust details before declaring the changes to HMRC.

Tell HMRC if the trust needs to pay tax
Tell HMRC if the trust needs to pay tax or submit tax returns.

Get evidence of the trust's registration
Create a digitally signed PDF, which shows the people and companies within the trust, that can be shared with any relevant persons.

[Continue](#)

- ▶ Select 'Get evidence of the trust's registration'.
- ▶ Press Continue.

You can use this screen to make changes to the trust. However, this may present additional steps which are outside the scope of this guide.

Step 15

Trust details PDF

Do you want to view evidence of the trust's registration?

You can download and view a PDF document that:

- shows the trust's registration
- shows the people and businesses listed within the trust

You can share this document outside of HMRC with any relevant person.

The document also shows the information held by HMRC about the trust's:

- beneficiaries
- lead trustee
- settlors
- trustees

Once you view the PDF of the trust's last declared details, you will not be able to view it again for another minute.

▶ [Who are relevant persons?](#)

Before you continue

If you need to make changes to the trust record, you need to do so before viewing the PDF.

The PDF of the trust's details will not be updated with any changes made until you:

- submit and declare the changes
- log out of the service, and then log back in

Yes No

[Continue](#)

- ▶ Select 'Yes'.
- ▶ Press Continue.

This action will download a PDF document which contains the evidence of registration. Follow the on-screen instructions to save / print this document.



This information is based on Quilter's interpretation of the law and tax practice as at July 2023. While this interpretation is believed to be correct, Quilter can give no guarantee in this respect or that tax reliefs and the tax treatment of investment funds will remain the same in the future. The value of any tax reliefs will depend on individual financial circumstances. The value of investments can go down as well as up and investors may get back less than they invested.

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