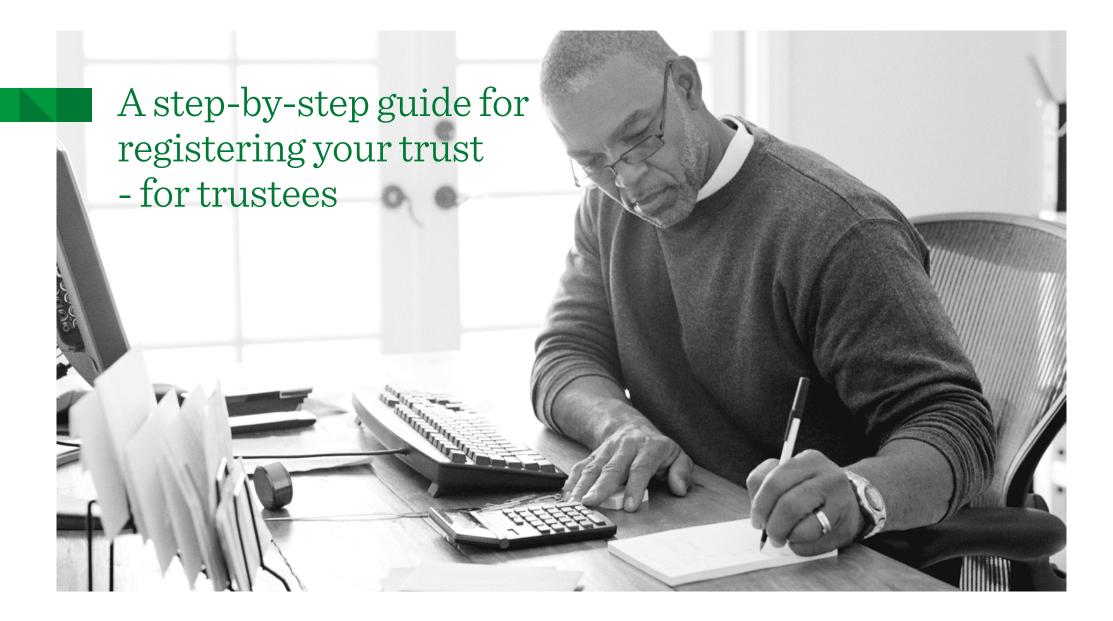
Quilter





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 the proof of registration document. 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.

Do I need to update the trust register?

You must update the register within 90 days of any change in the personal details of the trustees, beneficiaries or protector.

If your trust has a tax liability, you must update the register by 31st January following the end of the tax year.

Why do I need proof of registration?

Under anti-money laundering regulations entities such as Quilter are required to view evidence that the trust has registered. They also required to check the evidence of any discrepancies in the information reported to HMRC. The 'Proof of Registration' document available from HMRC serves as evidence of registration.



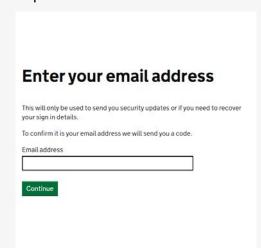
Failure to register your trust, keep the the register up to date, or provide proof of registration may result in a fine from HMRC of £5,000

Step 1

Sign in using Government Gateway Government Gateway user ID This could be up to 12 characters. Password Sign in Create sign in details

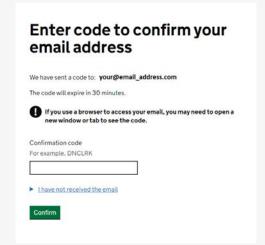
- ▶ Visit: www.gov.uk/guidance/register-atrust-as-a-trustee#how-to-register.
- ▶ Select 'Register Now'.
- ▶ Select 'Create sign in details'.

Step 2



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

Step 3



Step 4

Continue

What i	s your full name?

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

Step 5

Create a password Your password needs to be 10 or more characters. To help you create a long and strong password, the National Cyber Security Centre recommends using three random words. You can use a mix of letters, numbers or symbols in these three words. Password Confirm your password Continue

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

Step 6



Step 7

You need to set up additional security

This is to make sure only you can sign in.

Continue

- ▶ 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.

- ▶ 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.

How do you want to get

Text message

Get codes sent to a mobile phone.

access codes?

() Voice call

Step 8

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.

- ▶ 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 9

Are you adding a UK mobile number?





Continue

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

Step 10

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 11

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

Access code

Problems with this code? Try another option

Continue

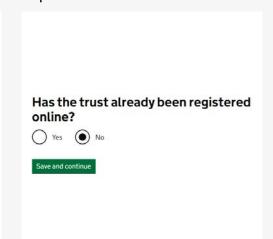
- A security code will be sent via text message to the number provided.
- ▶ Enter the security code here.
- ▶ Press Continue.

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

Step 12

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

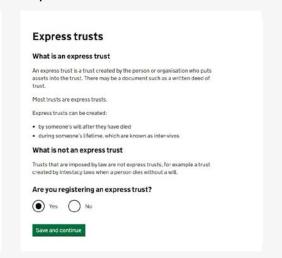
Step 13



Step 14



Step 15



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

- ▶ 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.

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

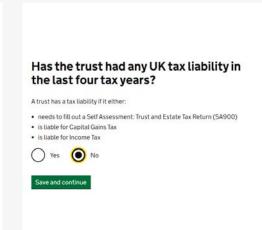
See the definition of express trust on page 2 of this guide.

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

Step 16

Does the trust have any tax liability from 6 April 2025 to 5 April 2026? Yes No Save and continue

Step 17



Step 18

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

- ▶ 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.

The image above is for illustration purposes only. The dates may differ during registration.

- ▶ 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.

- ▶ 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 Registration incomplete You have completed 0 of 7 sections Saved until 6 May 2025 Tell HMRC about the people involved in the trust Trustee details The trustee is the person or organisation who manages the trust. You must give details for a lead trustee. You can add more than one trustee. Enter trustees details Not started Settlor details The settlor is the person or organisation that puts assets into the trust. You can add more than one settlor. Enter settlor details Not started Beneficiary details The beneficiary is the person or organisation who benefits from the trust. You can add more than one beneficiary. Enter beneficiaries details 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	 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?
	SettlorsTrusteesProtectorsOther individuals	 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) National Insurance Number (lead trustee only)
1.	Beneficiaries	 Known individuals Name Date of birth Country of nationality Country of residence Mental capacity Enter these details for any beneficiary that is known to the trustees - even if they're not named in the trust deed. 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. Classes You need to give a short description for each class. For example, 'descendants of the settlor'
	Company ownership or controlling interest	 You need to give a short description for each class. For example, 'descendants of the settlor' Confirm if the trust owns a controlling interest in a non – European Economic Area. If it does, provide the following: 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

Continue to declaration

▶ 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



Please note: The 'declared copy' available to print at this step cannot be accepted as proof 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.

- ▶ 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.

The 'Proof of Registration' document serves as evidence that the trust has been registered. You must send the document to Quilter within 90 days of the trust's declaration date. Failure to do so may result in a £5,000 fine from HMRC.

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

Sign in using Government Gateway Government Gateway user ID This could be up to 12 characters.

Password

Sign in

Create sign in details

- ▶ Visit: https://www.tax.service.gov.uk/ maintain-a-trust/maintain-this-trust.
- ▶ 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

This trust's URN: XYTRUST00000000 Maintain this trust

The trust with the Unique Reference Number (URN) XYTRUST00000000 has been linked with this account.

You can add, remove and update settlors, trustees, beneficiaries, protectors and other individuals in this trust. Your changes will not be saved until you have declared.

If you need to register or maintain another trust, you will need to use another Government Gateway account.

If you need help using this service contact the trust helpline (opens in a new window or tab).

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

Step 3

The trust's URN: XYTRUST00000000

Is an agent managing the trust's online register for the trustees?

Step 4

The trust's URN: xyTRUST00000000 Before you continue

You will be asked to answer several questions about the trust. This is so we can confirm you are authorised to view and amend the trust's details.

Your answers must match the details provided to HMRC when the trust was registered or most recently updated online

Do not enter any other details when answering these questions, even if someone from the trust wrote to HMRC to change them.

If you need help using the service contact the trusts helpline (opens in a new window or tab)

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

accountant.

Press Continue.

- ▶ Read the information displayed.
- Press Continue.

Step 5

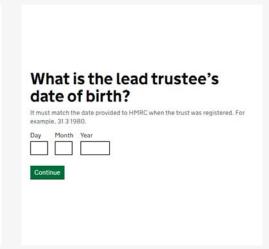
What is the lead trustee's last name? This is the person who gets the official documents for the trust. For example, the notice to file tax returns. Continue

▶ Enter the lead trustee's last name.

▶ Press Continue.

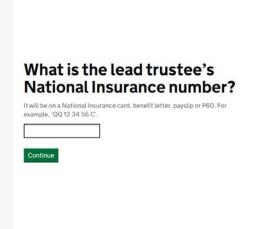
The lead trustee is the trustee which registered the trust.

Step 6



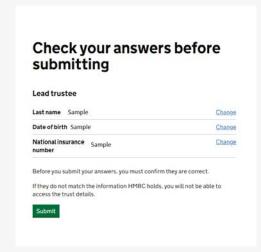
- ▶ Enter the lead trustee's date of birth.
- ▶ Press Continue.

Step 7



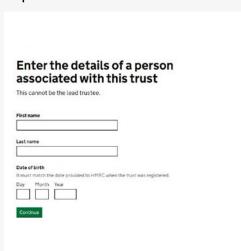
- ▶ Enter the lead trustee's National Insurance number.
- ▶ Press Continue.

Step 8



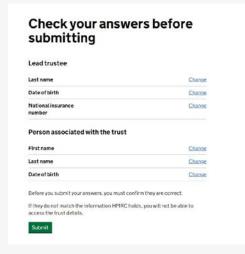
- ▶ Review the summary.
- ▶ Change if required.
- ▶ Press Submit.

Step 9



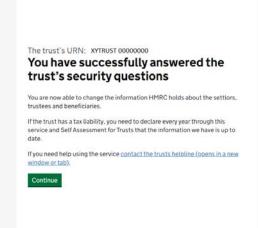
- ▶ Enter the first name, last name and date of birth of another person associated with the trust (such as a trustee or beneficiary).
- Press Continue.

Step 10



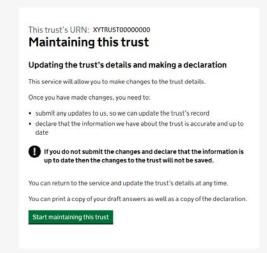
- Review the summary.Change if required.
- 0 1
- ▶ Press Submit.

Step 11



- ▶ Read the information.
- ▶ Press Continue.

Step 12



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

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.

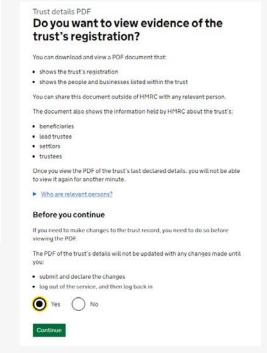
Step 14

0	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 proof of the trust's registration
$\overline{}$	Get a digitally signed PDF, which shows the people and companies within the trust, that can be shared with any relevant persons.

- ▶ Select 'Get proof 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



- 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 April 2025. 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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Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (IISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

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