TRUSTS · REGISTRATION

Registering a trust

For a trust that already exists and has never been registered. If you have the deed, send it and leave most of this blank. Aaron reads it and tells you in writing what has to be done.

HOW THIS WORKS

01 Fill in section 01
Who you are and what you can send. If you have the deed, send it and leave most of the rest.

02 Send it back
Save the file and email it to aaron@safeharbour.legal.

03 Aaron reads the papers
He works out what this is, what has to be done and by when, and puts it in writing.

04 A fee in writing
Agreed before any work starts.

WHO AARON ACTS FOR

The trustees, together. Not the beneficiaries, and not the person who set the trust up unless they are also a trustee.

WHAT IT COSTS

Registering an existing trust with HMRC 2 TO 3 WEEKS	**£300** + VAT, so £360
Keeping a trust in order, each year EACH YEAR	**£500** + VAT, so £600

The registration fee is charged per trust. If there is more than one, say so in section 01 and Aaron quotes for all of them together.
Keeping a trust in order each year is a separate choice, and nobody has to take it.
Every figure is plus VAT at 20 per cent, and the figure with VAT is beside it. Fees reviewed 14 September 2026. What the fee covers, what it does not and anything paid to somebody else are set out on the closing page, and the fee for your own matter is confirmed in writing before any work starts.

There is a clock

90 days from the day it became registrable, and the same again for any later change. If a date has gone, registering late is still the answer.

SEND IT BACK TO

aaron@safeharbour.legal

01262 310 850 · safeharbour.legal

Answer section 01 and send it. That is enough for Aaron to open the file, confirm the fee and book the appointment. A blank is an answer: it tells him what to ask you about.

IF AN ADVISER SENT YOU THIS

No referral fee is paid or received in either direction.

Adviser name	Firm	Email	FCA or firm reference

Aaron Johnson, Solicitor of the Senior Courts of England and Wales, TEP

01

Start here

If you fill in nothing else, fill in this. It is enough for Aaron to open the file, confirm the fee and book the appointment.

NEEDED TO START
ABOUT 4 MIN

Full name

As it appears on your passport or driving licence

Date of birth

DD / MM / YYYY

Address, with postcode

Phone

Email

Best days or times to reach you

How would you like Aaron to reply?

- ☐ Email
- ☐ Phone
- ☐ Post

What is your connection to the trust?

- ☐ A trustee
- ☐ The person who set it up
- ☐ A beneficiary
- ☐ An executor
- ☐ An adviser or accountant
- ☐ Not sure

If you have the document that created the trust, send it and leave the rest of this form. Aaron reads the deed, the will or the policy schedule and fills in the settlor, the beneficiaries and the assets himself. Not knowing what the trust is, is the normal way these arrive.

What can you send with this form?

- The trust deed
- The will that created it
- A policy schedule or provider letter
- Trust accounts or bank statements
- Letters from HMRC
- Nothing yet, I am still looking
- I do not know where it is

	YES	NO	NOT KNOWN
Has this trust ever been registered with HMRC? If you are not sure, answer no. Aaron checks before he does anything.	☐ Yes	☐ No	☐ Not known
Has anyone already started a registration for it? A half-finished one makes a duplicate that takes months to unpick.	☐ Yes	☐ No	☐ Not known
Has a bank, an adviser or an accountant asked you for proof of registration?	☐ Yes	☐ No	☐ Not known
Has HMRC written to you about this trust?	☐ Yes	☐ No	☐ Not known
Is there more than one trust to deal with?	☐ Yes	☐ No	☐ Not known

The name of the trust, as written on the deed	The date it was created	If anyone has given you a deadline, what is it?
	DD / MM / YYYY	

Anything that would make this easier

Someone else Aaron can contact if he cannot reach you, and their number

Anything that would make it easier to deal with Aaron

Hearing, sight, reading, a language, a time of day, or someone you would like with you.

That is section 01 finished

Your name	Signature	Date
		DD / MM / YYYY

Send it now to aaron@safeharbour.legal if that is as far as you have got today. It is a complete thing to send. The rest of the form is what Aaron goes through with you, and you can send it later or bring it with you.

02 The trust itself

ONLY IF IT APPLIES
ABOUT 4 MIN

The name, the date and how it started, which is usually on the front page of the deed.

Sending the deed or the will? Leave this section to Aaron.

How was the trust created?

- ☐ A deed signed in the settlor's lifetime
- ☐ A will, on a death
- ☐ A life or investment policy written in trust
- ☐ A court order
- ☐ I do not know

What kind of trust is it, if you know?

- ☐ Discretionary, the trustees choose
- ☐ Someone has the income for life
- ☐ Bare, one person owns it outright
- ☐ For a disabled or vulnerable person
- ☐ For children under 18 or 25
- ☐ I do not know

	YES	NO	NOT KNOWN
Is the trust still running? Answer no if everything has been paid out but nobody formally wound it up.	☐ Yes	☐ No	☐ Not known
Does the trust own land or a building in the UK? Including a share of one. The address goes in the list of what it holds, in section 04.	☐ Yes	☐ No	☐ Not known
Does it own land, or anything else, outside the UK?	☐ Yes	☐ No	☐ Not known

	Yes	No	Not known
Has the trust ever sent HMRC a tax return, or been asked to?	☐ Yes	☐ No	☐ Not known
Has it ever paid income tax, capital gains tax or inheritance tax? Which, and roughly when, in the box at the end of this section.	☐ Yes	☐ No	☐ Not known
Is it expected to owe any tax this year?	☐ Yes	☐ No	☐ Not known
Does it produce any income now? Rent, interest or dividends. Roughly how much, below.	☐ Yes	☐ No	☐ Not known
Did an insurance or investment company set it up? Gift trusts, loan trusts and discounted gift trusts usually do.	☐ Yes	☐ No	☐ Not known
If it is a policy, has it paid out or been cashed in? It changes what has to be done, so Aaron asks it early.	☐ Yes	☐ No	☐ Not known

If a provider set it up, which one

What the plan or policy is called

Roughly what income a year

If you cannot find the deed

Aaron can usually rebuild the picture from other papers. These are where he starts.

The solicitor or adviser who drew it up, if you know

Their name, or just the town, is enough.

Anyone who might hold a copy

An accountant, a provider, a bank, a family member.

If there is more than one trust

The fee is charged per trust, and Aaron quotes for all of them together.

THE NAME OF EACH OTHER TRUST	DATE IT WAS CREATED	ROUGHLY WHAT IT HOLDS

More than this? There is a continuation sheet at the back, headed C. Write the section number beside each line.

In a sentence or two, what is the trust for?

In your own words. If you do not know, write that. It is a common answer and it is not a problem.

Anything about tax the trust has paid, or been asked about

Which tax, roughly when, and who dealt with it. Bring any HMRC letters.

03

The trustees

ONLY IF IT APPLIES
ABOUT 4 MIN

Who the trustees are now, and which one HMRC will deal with.

HMRC writes to one trustee, called the lead trustee, and that person makes the declaration. It is an administrative role, not a senior one, and the others are registered just the same.

HMRC asks for nationality and country of residence for each trustee, so they are columns rather than one answer for everybody. Past four, sheet C.

	FULL NAME	DATE OF BIRTH	ADDRESS, WITH POSTCODE	NATIONALITY	COUNTRY THEY LIVE IN
EG	Margaret Hartley	14 / 03 / 51	12 Sewerby Rd, Brid	British	UK

More than this? There is a continuation sheet at the back, headed C. Write the section number beside each line.

Which of them should be the lead trustee?

The email HMRC should use for them

Their National Insurance number

Leave it blank if you would rather give it to Aaron by telephone.

	YES	NO	NOT KNOWN
Is any trustee a company or a firm?	☐ Yes	☐ No	☐ Not known
Has any trustee died, retired or been replaced since it started?	☐ Yes	☐ No	☐ Not known
Is every trustee able to make decisions for themselves?	☐ Yes	☐ No	☐ Not known
Does anyone who is not a trustee have the power to appoint or remove trustees? Some deeds name a protector, an appointor or a guardian. Their name and where they live, below.	☐ Yes	☐ No	☐ Not known

If there is such a person, their name and where they live

Anything to add about the trustees

Including anyone who is no longer a trustee, and roughly when they stopped.

04 The settlor, the beneficiaries and what it holds

Everything else HMRC asks for. All of it is in the deed, so leave what you do not know.

ONLY IF IT APPLIES
ABOUT 5 MIN

Sending the deed or the will? Leave this section to Aaron.

The settlor

Whoever put the first money or property in. For a trust made by a will, the person who died. A husband and wife who both signed are two.

FULL NAME	DATE OF BIRTH	IF THEY HAVE DIED, THE DATE	NATIONALITY AND WHERE THEY LIVE	WHAT THEY PUT IN
EG John Hartley	09 / 01 / 48	12 / 04 / 19	British, UK	the house

More than this? There is a continuation sheet at the back, headed C. Write the section number beside each line.

If a will created it, the date of the death

DD / MM / YYYY

Whose estate it came from

	YES	NO	NOT KNOWN
Can a settlor benefit from the trust? Normal in a loan trust or a discounted gift trust.	☐ Yes	☐ No	☐ Not known
Has anything been added to it since it started?	☐ Yes	☐ No	☐ Not known

The beneficiaries

Anyone the deed names by name, and anyone who has already received something. If you do not know a date, write 'to check'.

ANYONE THE DEED NAMES	DATE OF BIRTH	RELATIONSHIP TO THE SETTLOR	NATIONALITY	COUNTRY THEY LIVE IN
EG Kate Ellis	14 / 06 / 92	granddaughter	British	UK

More than this? There is a continuation sheet at the back, headed C. Write the section number beside each line.

Any class of beneficiary, in the deed's own words

For example my children and remoter issue. Copy the wording across rather than summarising it.

	YES	NO	NOT KNOWN
Has anyone received anything from the trust yet? Income or capital, at any time.	☐ Yes	☐ No	☐ Not known
Is any beneficiary under 18, or unable to manage their own affairs?	☐ Yes	☐ No	☐ Not known
Are the trustees and the people who benefit exactly the same people? For example two people who own a house together, in their own names, for themselves and nobody else.	☐ Yes	☐ No	☐ Not known

If the trust started on a death, is everything expected to be handed out within two years of that death?
A rough answer is fine, and it changes what has to be done and by when.

☐ Yes ☐ No ☐ Not known

What it holds

One line for each thing, both what went in at the start and anything added since. Round figures and approximate dates are fine.

WHAT IT IS	DATE IT WENT IN	ROUGHLY WHAT IT WAS WORTH THEN	ROUGHLY WHAT IT IS WORTH NOW
EG half of 31 Marton Road	04 / 2019	about 110,000	about 130,000

More than this? There is a continuation sheet at the back, headed C. Write the section number beside each line.

Its Unique Taxpayer Reference, if it has one

A ten digit number on any HMRC letter

The accountant, if one acts

05 What else you would like

ONLY IF IT APPLIES
ABOUT 2 MIN

After it is registered, and anything Aaron has not asked about.

Would you like Aaron to keep the trust in order each year?
The yearly item on page one. Nobody has to take it.

☐ Yes ☐ No

Has a bank or a provider refused to deal with the trust?
It usually means they are waiting for proof of registration.

☐ Yes ☐ No

Would you like Aaron to look at whether the trust still does what it was set up to do?
A separate piece of work, quoted before it starts.

☐ Yes ☐ No

Anything else Aaron should know

Including anything you are worried about, and anything above you could not answer.

06

Before you send it

What happens to your answers, what to bring, and where to sign.

NEEDED TO START
ABOUT 2 MIN

What Aaron will need to see, at or before the appointment

- The trust deed, or the will that created the trust
- Any policy schedule or provider letter showing the trust
- Photo ID and proof of address for every trustee
- Any letters from HMRC about the trust
- Trust bank statements or accounts, if there are any
- Anything showing what went into the trust at the start

Tick what you already have. Nothing has to be sent with this form, and nothing missing here delays the work.

What the fee covers

Taken from the schedule on page one. The fee for your own matter is confirmed in writing before any work starts.

WHAT THE FEE COVERS	PAID TO SOMEBODY ELSE	ONBOARDING AND IDENTITY CHECKS
Gathering the trust details, registering on the Trust Registration Service, and the proof of registration the bank or adviser will ask for.	HMRC Trust Registration Service, no charge (No HMRC fee to register a trust).	£20 plus VAT, once, for the matter, and an identity check of £6.25 plus VAT for each trustee. Both are confirmed in writing before any work starts.

Two things to agree

- Tell the adviser named on page one when the matter opens, with the agreed fee, and again when it is signed.
- Ordinary email is fine for documents about my matter, and I have read the warning about money below.

Where the originals go

Where you would like the signed originals kept

With Aaron, with you, or somewhere else.

Who else should know where they are

A name and a phone number is enough.

Did anyone help you fill this in, and which parts?

Their name and how they are related to you. Write none if you did it yourself.

Signed

Type your name, or print this page and sign it by hand.

Lead trustee, full name	Signature	Date
		DD / MM / YYYY

A second trustee, if there is one, full name	Signature	Date
		DD / MM / YYYY

Your information
MDLS Solicitors Limited is the controller for the information on this form. It is used to advise you and to carry out your instructions, and is kept as long as the file and the professional record require. It is not sold, and it is not shared outside the firm without your consent except where the law requires it. The data protection officer is Matthew Dowell, md@legalstudio.co.uk. The firm is registered with the Information Commissioner under ZA057790, and you can complain to the Commissioner at ico.org.uk.

If something goes wrong
If something goes wrong, say so. Tell Aaron first, on 01262 310 850 or at aaron@safeharbour.legal. If that does not settle it, write to Ian McCann, Solicitor and Chief Executive, at ijm@legalstudio.co.uk or on 0113 247 3800. You will have an acknowledgement within five working days and an answer within eight weeks. After that, or if eight weeks pass, you can take the complaint to the Legal Ombudsman at enquiries@legalombudsman.org.uk, on 0300 555 0333, or at PO Box 6167, Slough, SL1 0EH, within six months of the firm's final answer and within one year of the problem. The Solicitors Regulation Authority deals separately with conduct, at sra.org.uk.

Money
Safe Harbour's bank details do not change during a matter, and Aaron will never email to say they have. If you get any message asking you to send money somewhere new, telephone 01262 310 850 before you send anything.

C

More room, if you need it

ONLY IF IT APPLIES

Spare ruled lines for anything that did not fit in a list earlier in the form. Most people never use this page.

Your name

Date

DD / MM / YYYY

Write the section number and the name of the list on the left, then the answer on the right, in the same order as the columns on that list. One line for each thing.

SECTION AND LIST	YOUR ANSWER, IN THE SAME ORDER AS THAT LIST'S COLUMNS
EG 05 Pensions	Aviva, old works pension, about 12,000, my wife

If you have printed the form, print this page again for as many lines as you need. If you are typing and you run out of lines, put the rest in the body of the email. Nothing is lost that way.

A

At the meeting

Completed by Aaron, not by the client.

FOR THE FIRM

Instructions and what was said, in the client's own words, with their reasons

The note that answers, years later, what was said and what was understood.

Date	From and to	Where	Everyone present
DD / MM / YYYY		Office, home, telephone, video	

Client seen on their own for part of the meeting	☐ Yes	☐ No
Instructions given by the client, not through anyone who benefits	☐ Yes	☐ No
Identity verified, evidence on the file	☐ Yes	☐ No
Conflict check run and clear	☐ Yes	☐ No
Source of funds and of wealth understood and recorded where relevant	☐ Yes	☐ No
Client care letter and terms of business sent	☐ Yes	☐ No

ID: what was seen. Type and expiry only, no numbers on this sheet	How checked	File reference
	Original, certified copy, electronic	

Scope	Fee agreed, plus VAT	Matter reference	Signed and dated

WHAT HAPPENS NEXT	WHO	BY WHEN

B

For the adviser who sent this

NOT PART OF THE FORM

For the financial adviser, accountant or broker who passed this on. Nothing on this page is part of the form.

What happens to a referral

Aaron reads the form before he meets the client, confirms the fee in writing, and does the work. No referral fee is paid or received in either direction, and the client is charged the same as anyone else. If the client has ticked the box on page one, you are told twice: when the matter opens, with the agreed fee and the expected date, and again when the documents are signed. Nothing else is sent to you, and your own details are used for those two messages and nothing else. They are not added to any list and are not passed on.

What Safe Harbour does not do

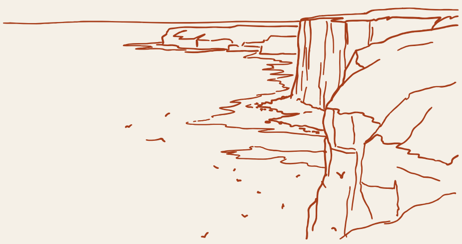
01 No investment advice, no products, no commission, and no financial promotions.
02 No approach to your client about anything you have not asked for.
03 No fee for the referral, in either direction.
04 Nothing signed without Aaron speaking to the client, on their own for part of it.

Data protection, when you forward a form

If your client returns the form themselves, MDLS Solicitors Limited is the controller from the moment it arrives and you never hold their answers. If you forward a completed form, you are processing your own client's information under your own registration and Aaron becomes a separate controller when he receives it. The cleaner route is to send the blank form and let the client return it.

Getting hold of Aaron

Aaron Johnson, Solicitor of the Senior Courts of England and Wales, TEP. Telephone 01262 310 850, or aaron@safeharbour.legal. Regulated through Legal Studio, with the professional indemnity insurance and the complaints route that brings; the complaints route is printed in full on the client's own closing page. Check the register at sra.org.uk under SRA ID 598793.



Bempton Cliffs
Drawn from a photograph by JD554, CC BY-SA 3.0