

Registering a Trust on the Trust Registration Service (TRS)

A step by step guide

Background

Following the introduction of the 5th EU Directive into UK law on 10 January 2020, new rules were implemented by HMRC with effect from 6 October 2020 to extend the scope of the trust register to the majority of UK and some non-UK trusts, with some specific exclusions, regardless of whether or not the trust is liable to pay any tax in the UK.

More information on the Trusts that are required to register and those that are excluded from the requirement can be found on our dedicated webpage on the link below:

[Trust Registration Service | Canada Life UK](#)

Agents registering on Trustees behalf

To register a Trust on behalf of trustees as their agent, it is necessary to create an Agent Services Account (ASA).

However, only certain types of adviser are eligible to set up an ASA and act as an agent. It is only possible to set up an ASA if your business operates as an accountancy service provider. You must also be registered with a supervisory authority such as the ICAEW, CIOT or SRA or with HMRC for anti-money laundering <https://www.gov.uk/anti-money-laundering-registration> or have applied to HMRC for supervision.

A financial advisory practice is not therefore able to create an ASA or act as an agent on the current form of TRS.

Obtaining Authority from the Trustees to act

For clients who find technology a challenge or those with connection issues the process of TRS registration may be daunting. This step by step guide can assist trustees in the process.

Whilst a financial adviser cannot act as an agent, it is possible for the adviser to complete the process on the trustees behalf, provided the adviser has an adequate signed letter of authority from the lead trustee in place, confirming that he/she is authorised to set up the appropriate HMRC gateway account and complete the TRS registration on the trustees behalf.

A suggested form of words for the authorisation could be as follows:

I, John Smith, acting as lead trustee of the Smith Discretionary Settlement, authorise Joseph Bloggs (the name of the financial adviser) to create an HMRC organisation Gateway account and register the Smith Discretionary Trust with HMRC for the purposes of the Trust Registration Service (TRS) on behalf of the Trustees.

Time limits for Registration

All UK resident Trusts in existence on or after 6th October 2020 (other than those which are specifically excluded) will need to be registered on the TRS by the trustees, or their agent by **1 September 2022**.

Any new trusts created after 1 September 2022 will need to register on the TRS within 90 days.

Trustees will also need to update the trust register, with any changes, within 90 days from when they become aware of any change. Such changes could be a change of trustee, addition of a beneficiary or appointment of policies to bare trust on a Wealth Preservation Account.

Where trusts were in existence on 6 October 2020 but have subsequently closed, the trustees will still need to register the trust, but can close the trust record immediately.

TRS Fact find proforma

Since 2017 and the implementation of the 4th EU directive, Trustees should have been collating and updating a schedule of beneficial ownership information in respect of settlors, trustees and beneficiaries, even if there was no reporting requirement under TRS.

Attached to this guide is a suggested form of TRS fact find which can be used to compile the information required for the TRS registration process.

We recommend that it is reviewed and updated annually, with the lead trustee approving and signing the declaration and kept on the permanent trust record with the annual suitability review.

[Download TRS Fact Find Proforma](#)

STEP 1

Set up the Gateway Account for the Trust

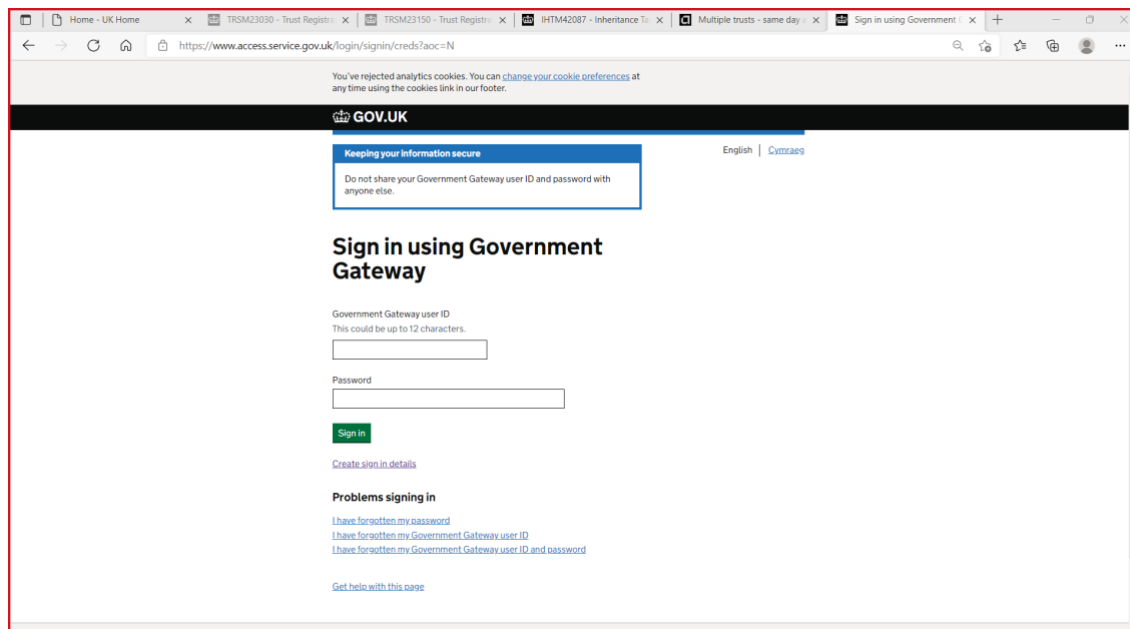
Trustees of multiple Trusts will need to create a separate gateway account for each Trust they act for.

These gateways are entirely separate from any personal or company tax account set up by the Trustee and need to be created as an **organisation** account, not an individual account.

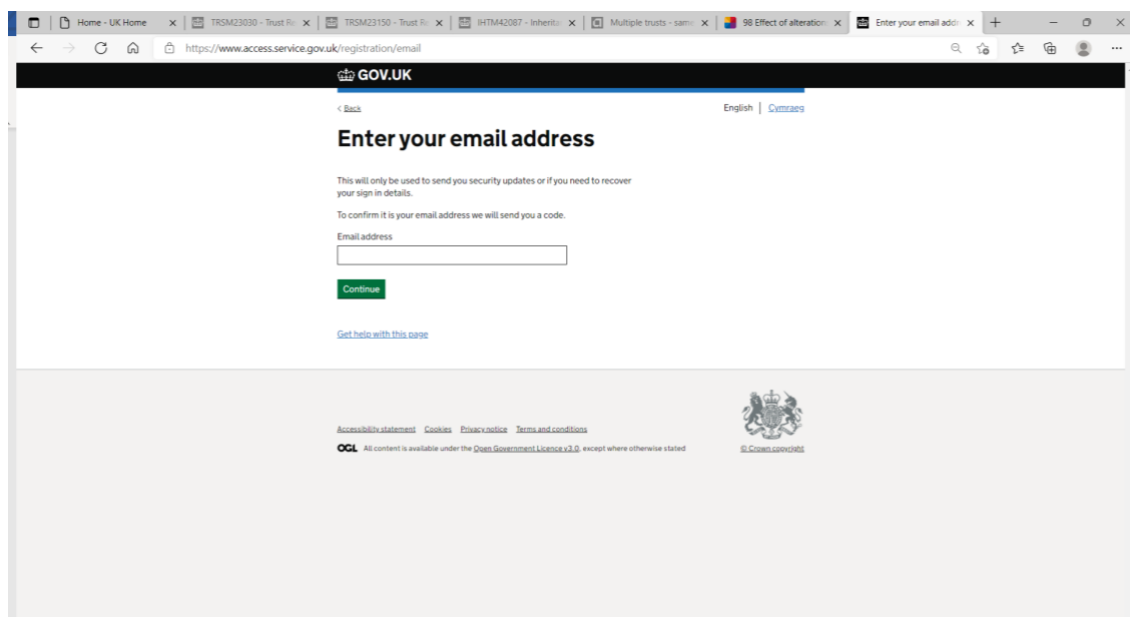
The Trustee can use the same email address for each account but will be given a separate user ID and access code for each Trust.

Start the process by using the link below:

[Register a trust as a trustee - GOV.UK \(www.gov.uk\)](https://www.gov.uk/register-a-trust-as-a-trustee)



As there is no gateway account set up for the Trust, select the link Create sign in details on the screen.



The entry on this screen should be for the lead trustee i.e., the person who will be responsible for liaising with HMRC and who deals with the day-to-day correspondence in respect of the administration of the trust.

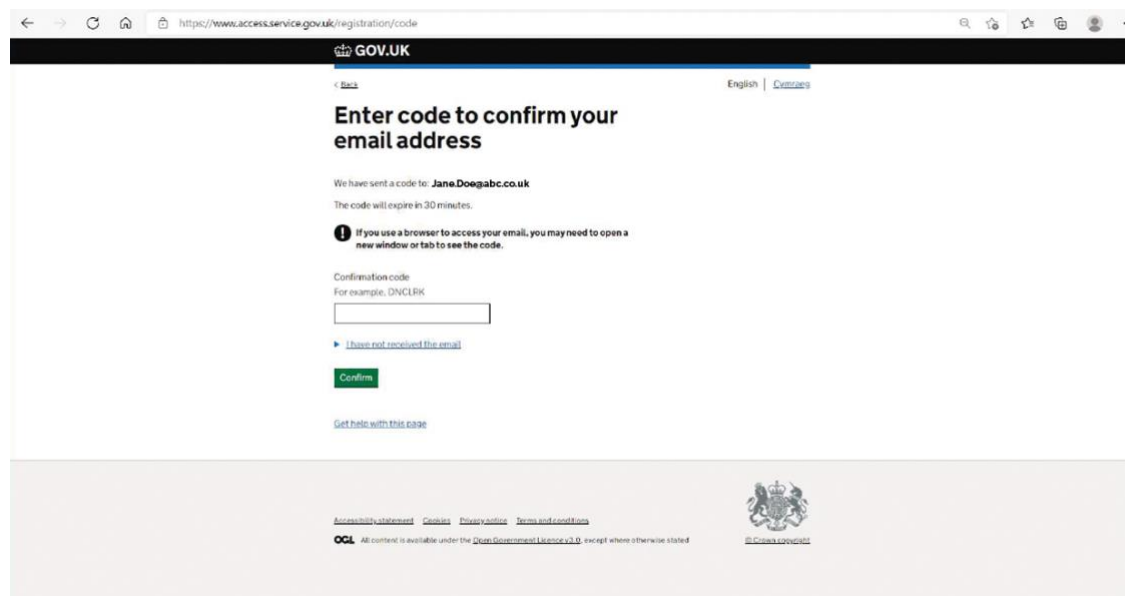
The Lead Trustee should enter their email address and click Continue

Remember –The Trustee can use the same email address where they are the Trustee of multiple Trusts.

If the adviser is completing the registration on the trustees behalf this should be an email address that he can access as verification codes with be sent to this email by HMRC as part of the set-up process.

If necessary, once registration is complete, the TRS record can be amended to show the lead trustees email address.

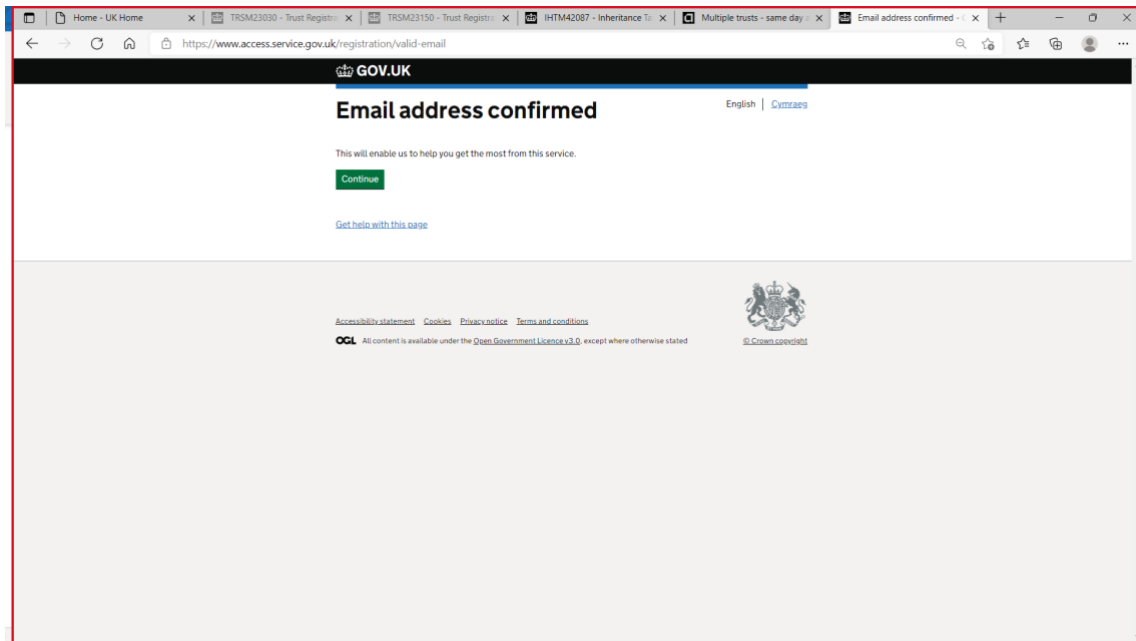
HMRC will send a verification code to the email address provided.



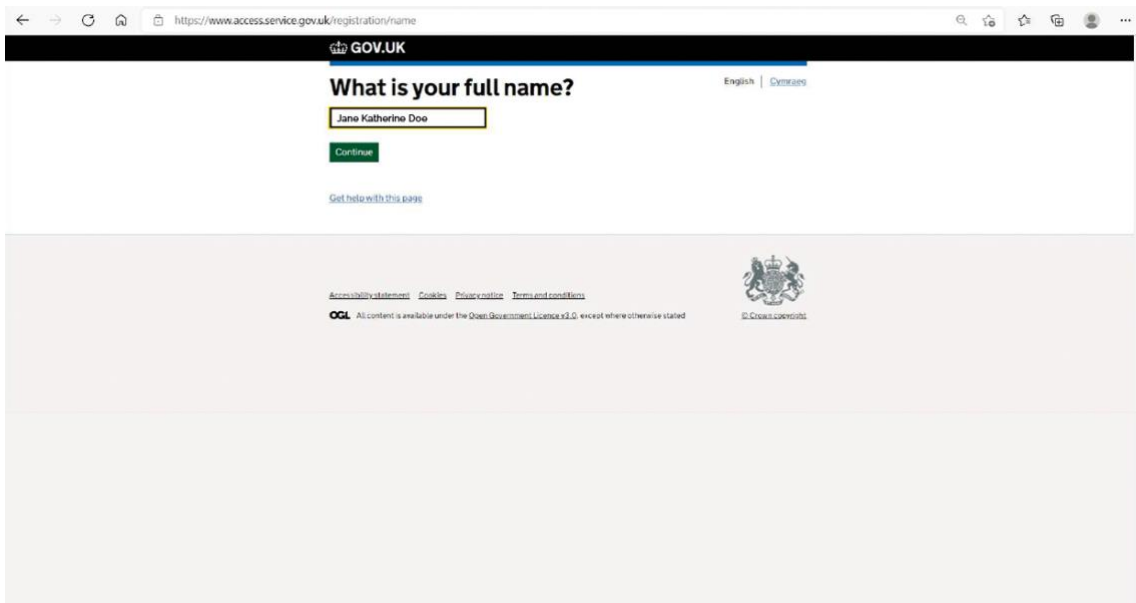
Click **Confirm**

The email from HMRC may take a while to arrive. Please also check spam folders.

The email will be titled 'Confirm your email address –Government Gateway'.



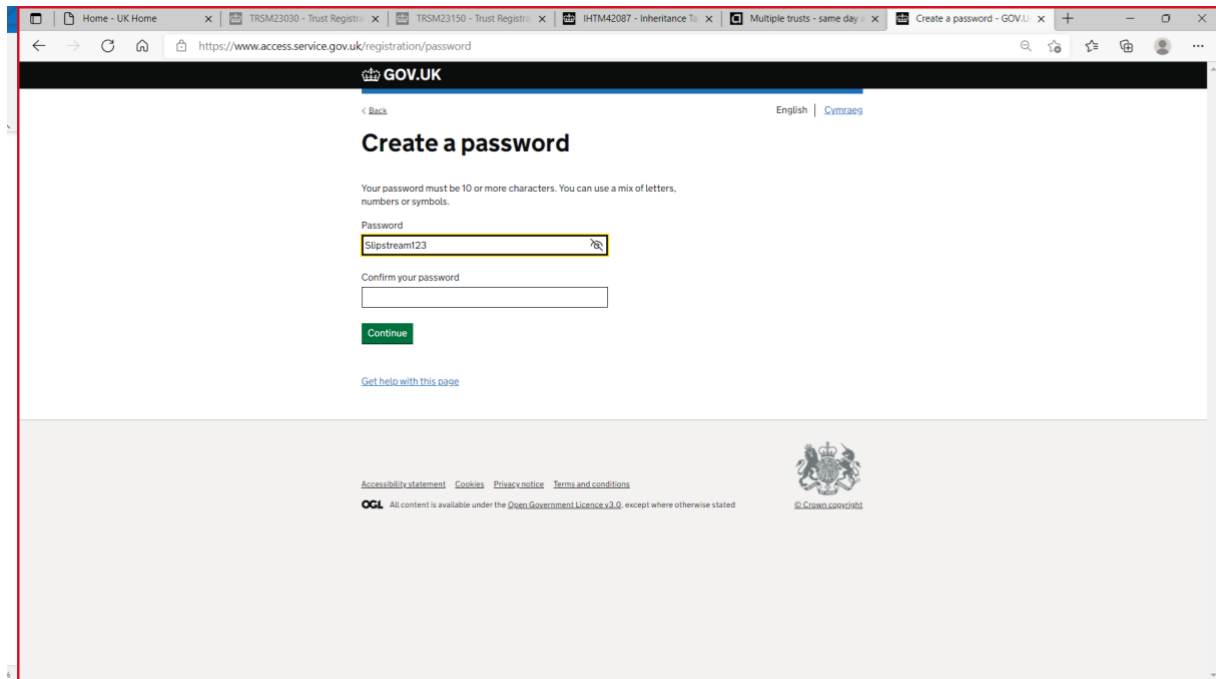
Once confirmation received click **Continue**



Enter the full name of the lead trustee – as per the completed TRS Fact find.

The lead trustee is the person who HMRC will correspond with, when and if necessary. This should be the person the adviser writes to normally.

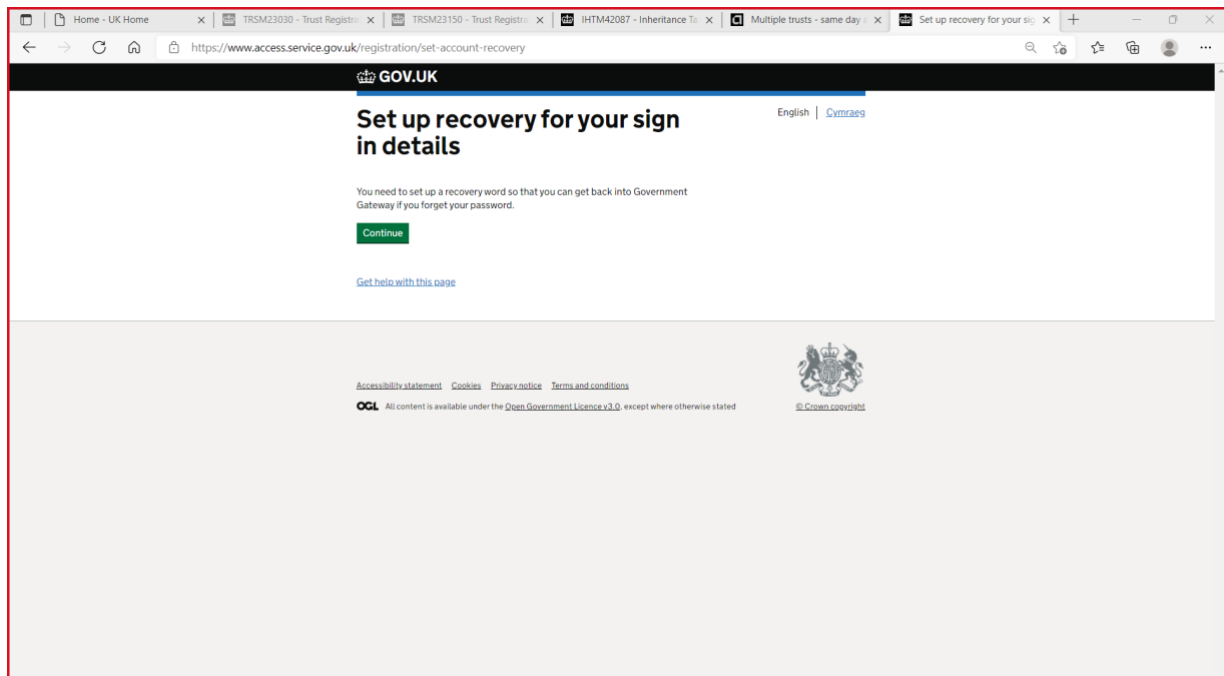
Click **Continue**



Create a password which is unique to the respective Trust. It should be something that is easy to remember but difficult to hack.

Make sure to make a note of the password

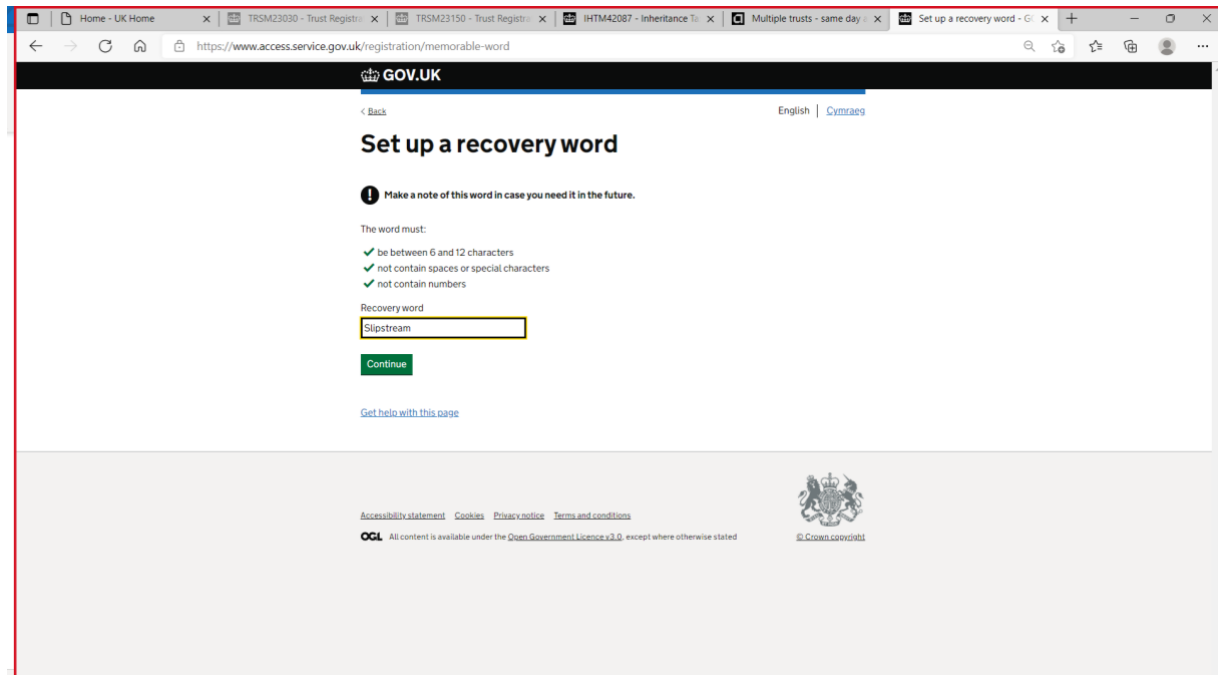
Click **Continue**



The recovery word enables the Trustee to access the Trust record in the event that they forget or lose the password for the Trust.

The recovery word should be easily remembered and can be the same for each Trust even though the password will be different.

Click **Continue**



Select the recovery word

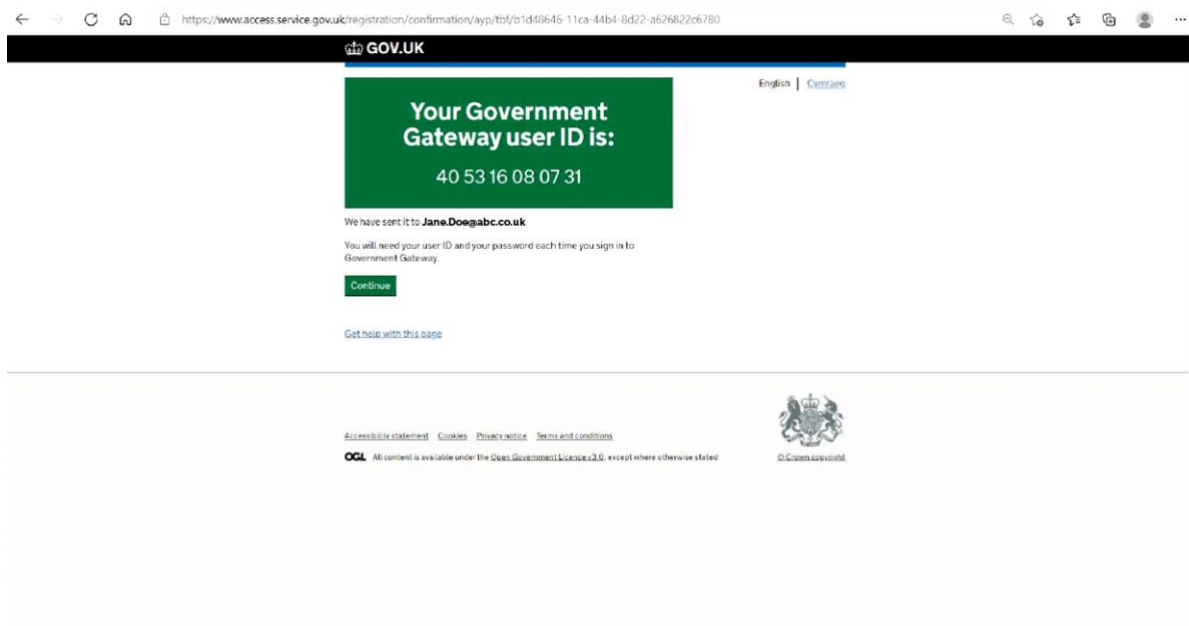
Click **Continue**

The next screen is important as it contains the unique user ID for the gateway for the Trust. The trustee will need this to

- a) create the trust record on TRS and
- b) update the record in the future.

This should be kept in a safe place, ideally print the screen and save to a permanent folder.

HMRC will also send confirmation of the User ID to the email address provided.



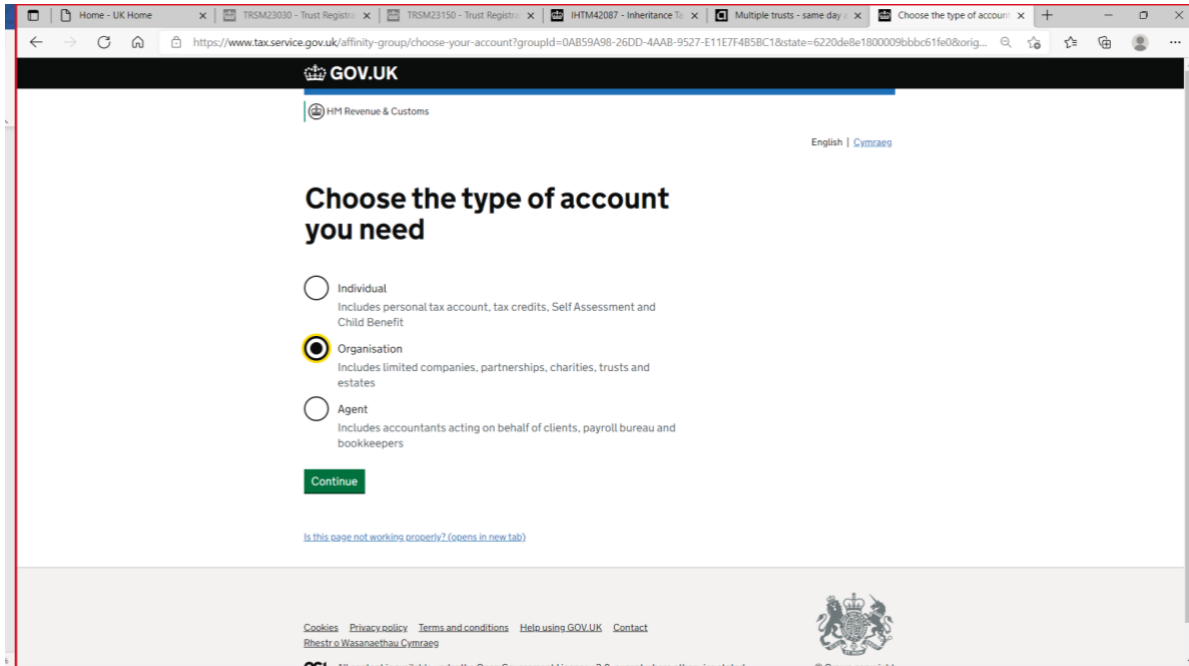
The email from HMRC confirming the user ID may take a while to arrive. Please also check spam folders.

The email will be titled 'Your Government Gateway user ID'

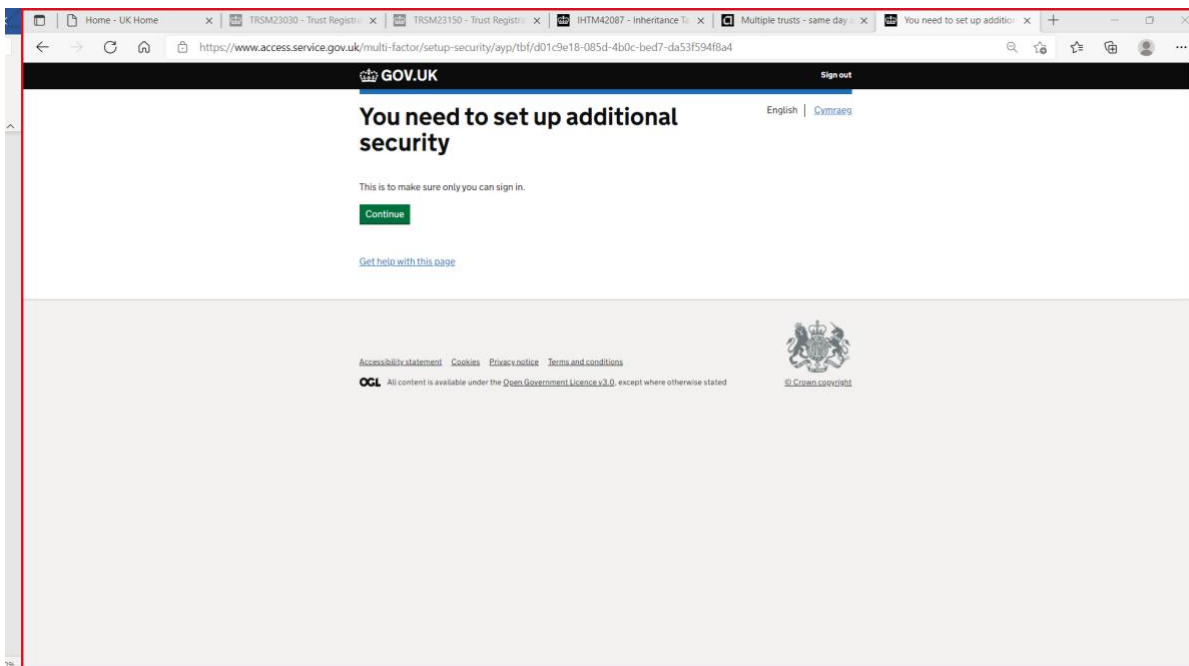
Click **Continue**

The next screen is where we determine the type of record required on the Gateway – it's essential that the trustee selects an **Organisation** account.

If the wrong type of account is selected at this stage it will be necessary to start the process again with a new Gateway account and user ID.



Click **Continue**

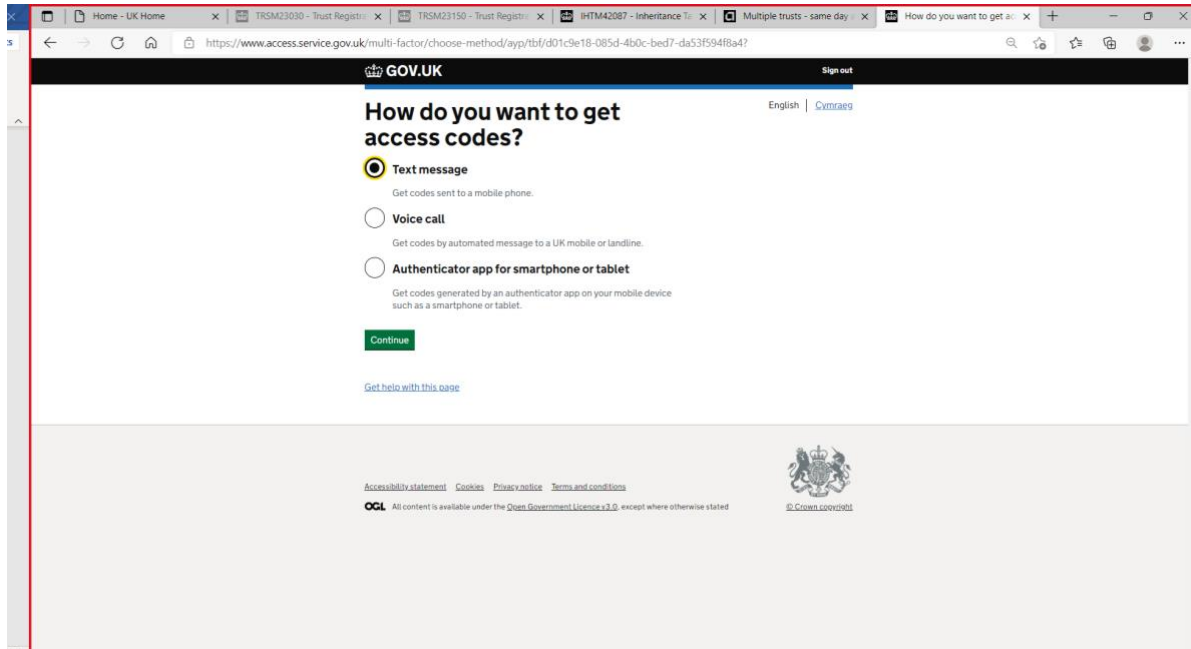


Click **Continue**

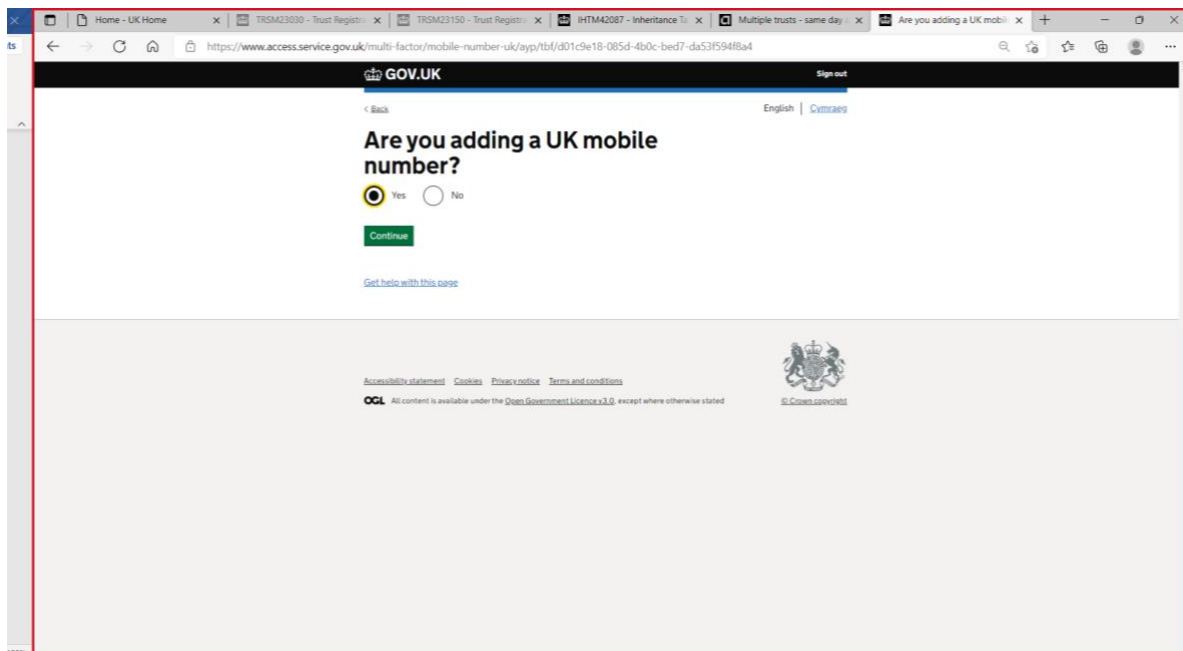
The next stage is a further level of verification.

If the adviser is setting up the TRS account on behalf of the trustees then the mobile number used needs to be one which the adviser has access to as verification codes will be sent to this number by HMRC as part of the set-up process.

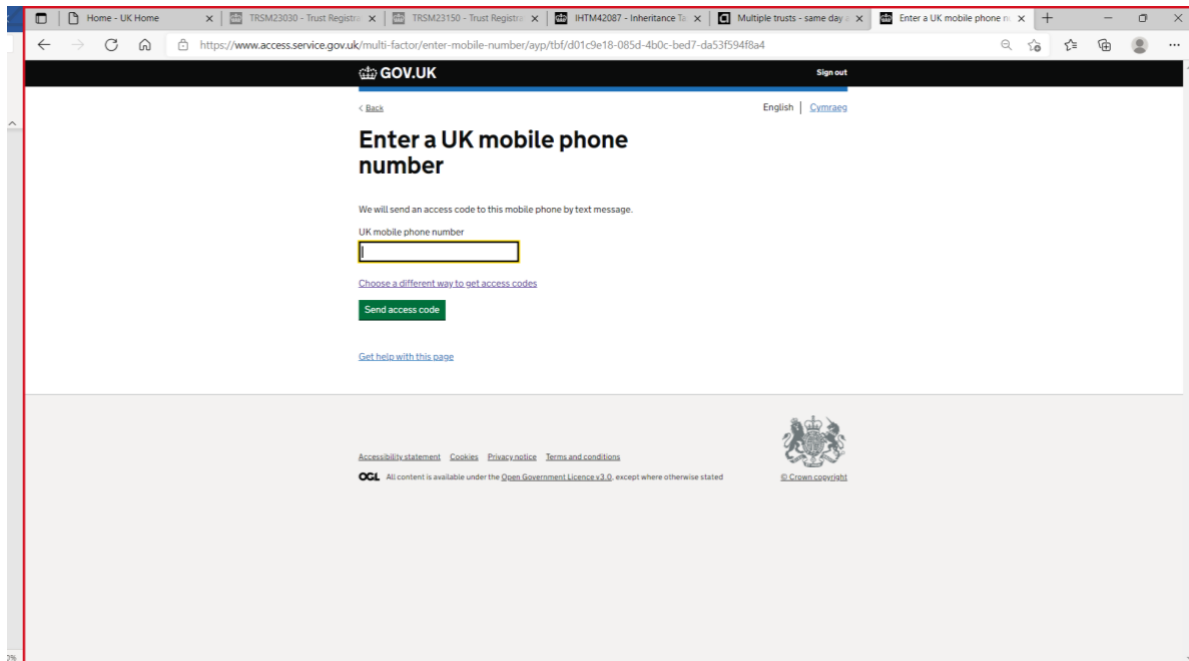
If necessary, once registration is complete, the TRS record can be amended to show the lead trustee's mobile number.



Click **Continue**



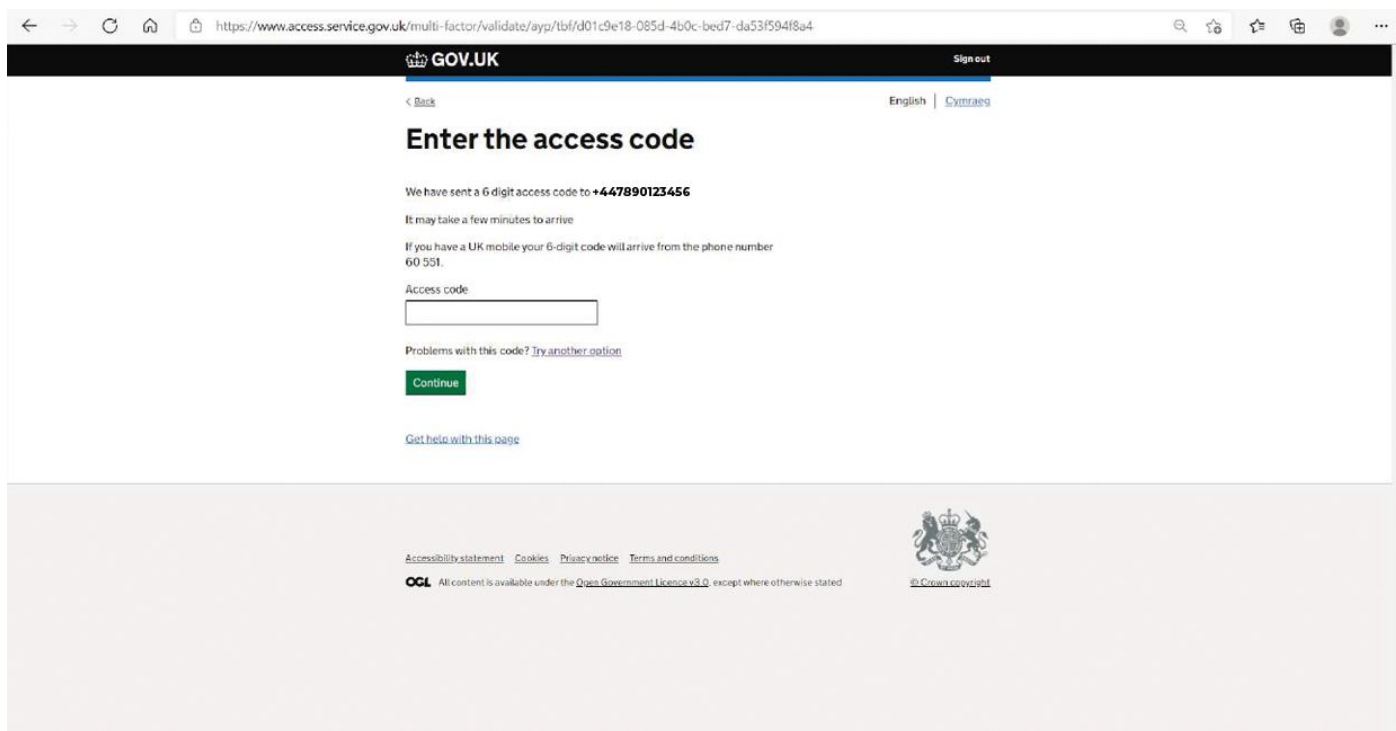
Click **Continue**



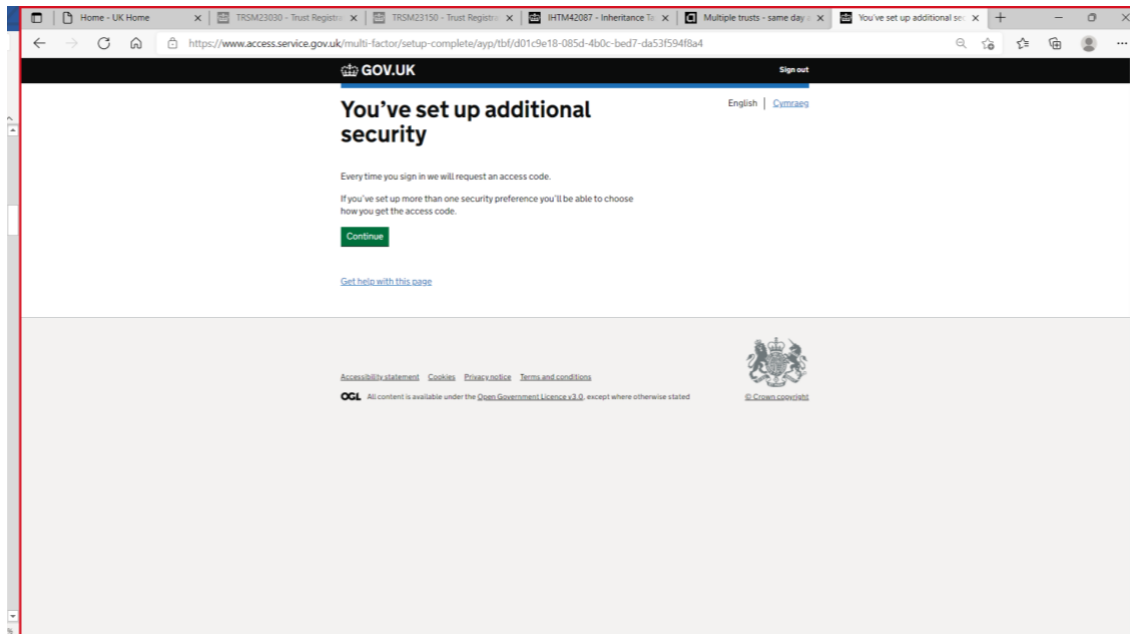
The access code will be sent as a text message to the mobile number selected – it may take a little while to arrive.

The text message will be from 60551 and contain a 6-digit code. The code expires after 15 minutes.

Enter the code and click **Continue**



Click **Continue**



The process to set up the Gateway is now complete

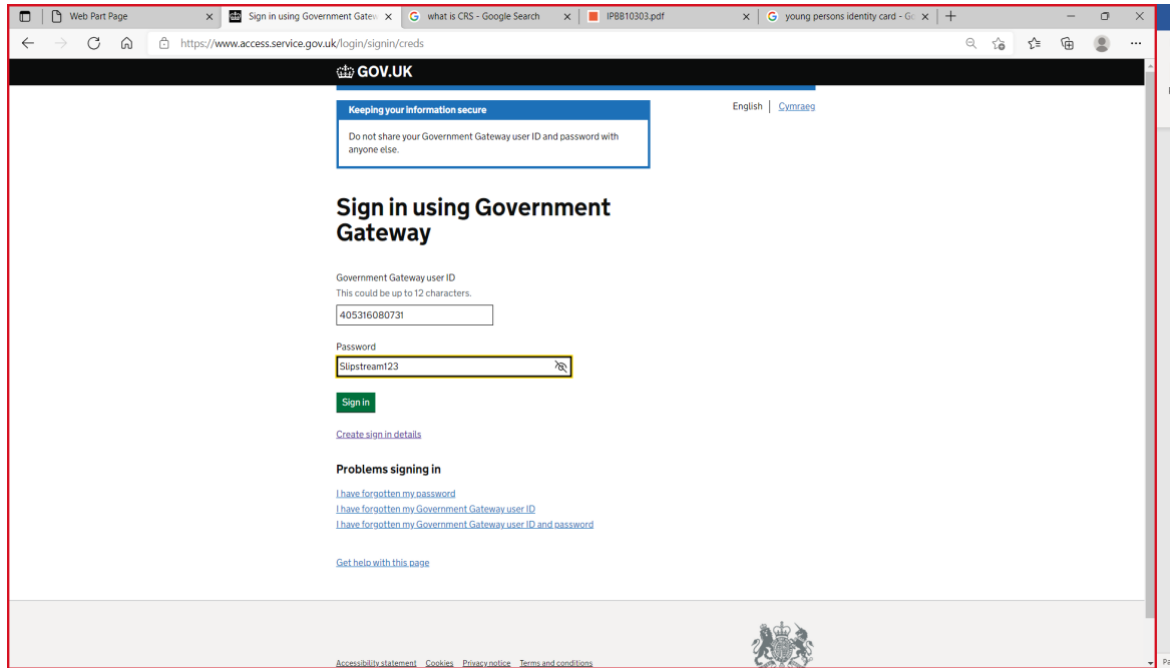
Click **Continue**

STEP 2

Complete the TRS registration for the Trust

To successfully complete the TRS registration, you will need the information listed on the TRS fact find.

Sign into the Gateway Account using the unique User ID sent to you by HMRC and the password you created.



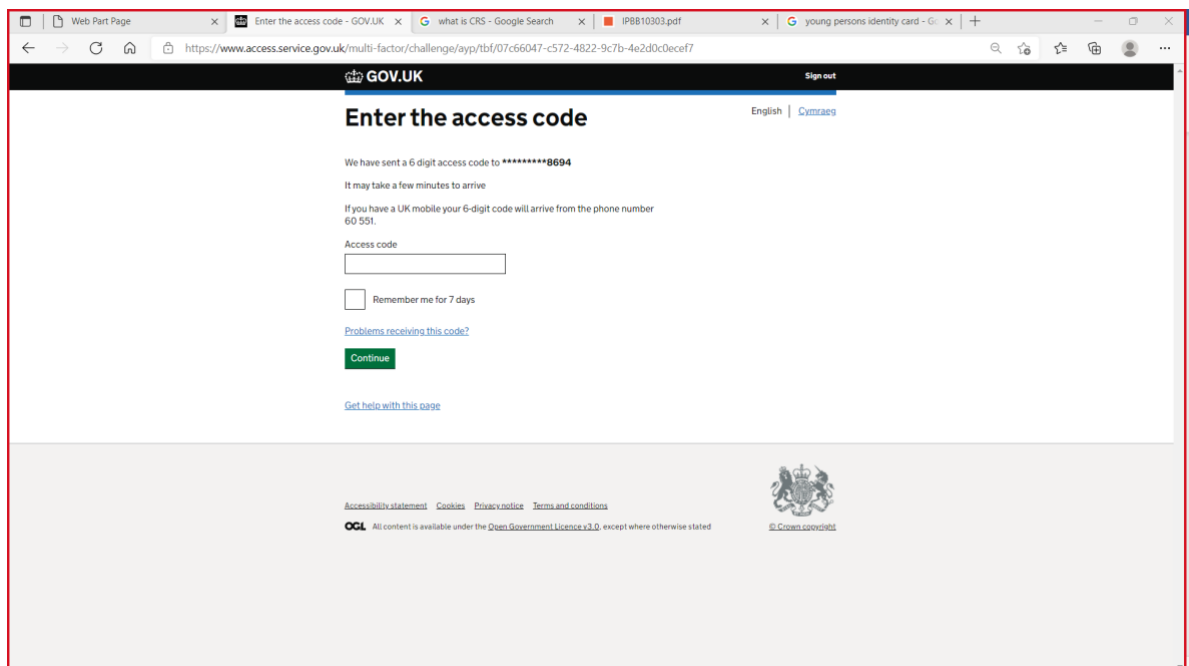
The screenshot shows the Government Gateway sign-in page. At the top, there is a navigation bar with the GOV.UK logo and language options for English and Cymraeg. Below this is a security warning box: "Keeping your information secure. Do not share your Government Gateway user ID and password with anyone else." The main heading is "Sign in using Government Gateway". There are two input fields: "Government Gateway user ID" with the value "405316080731" and "Password" with the value "Slipstream123". A green "Sign in" button is located below the password field. Below the button are links for "Create sign in details", "Problems signing in", and "Get help with this page". The footer contains links for "Accessibility statement", "Cookies", "Privacy notice", and "Terms and conditions", along with the Royal Coat of Arms.

Click **Sign In**

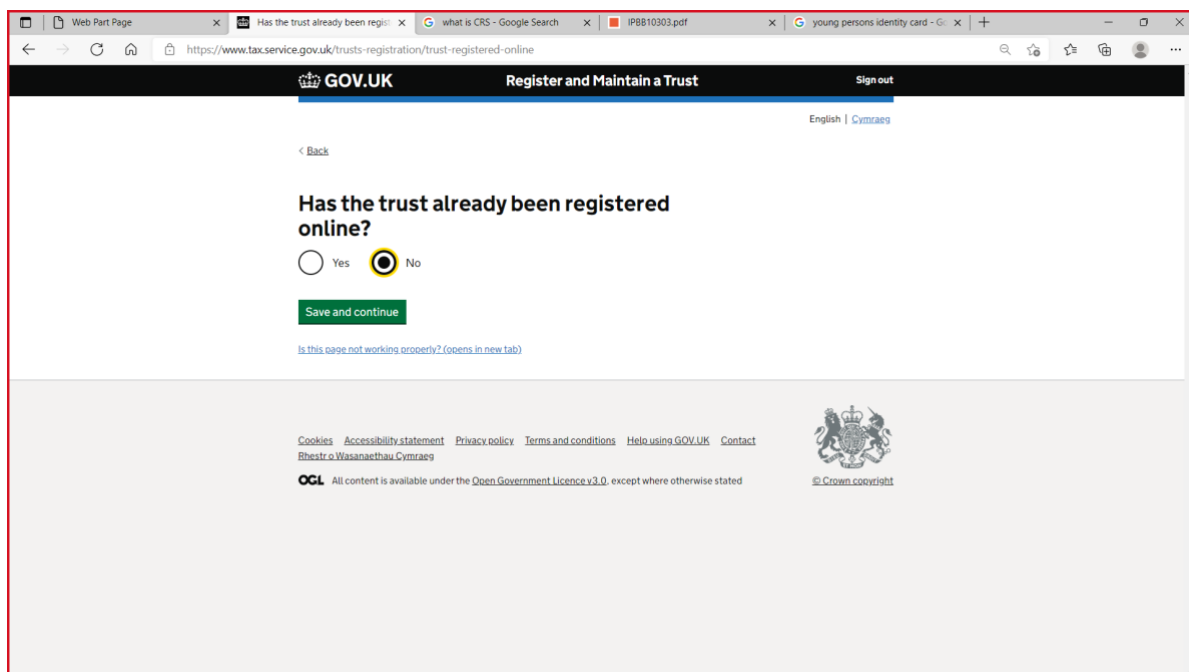
As a further verification step, a new access code will be sent as a text message to the mobile phone number used to create the Gateway Account.

It may take a little while to arrive.

The text message will be from 60551 and contain a 6-digit code. The code expires after 15 minutes.

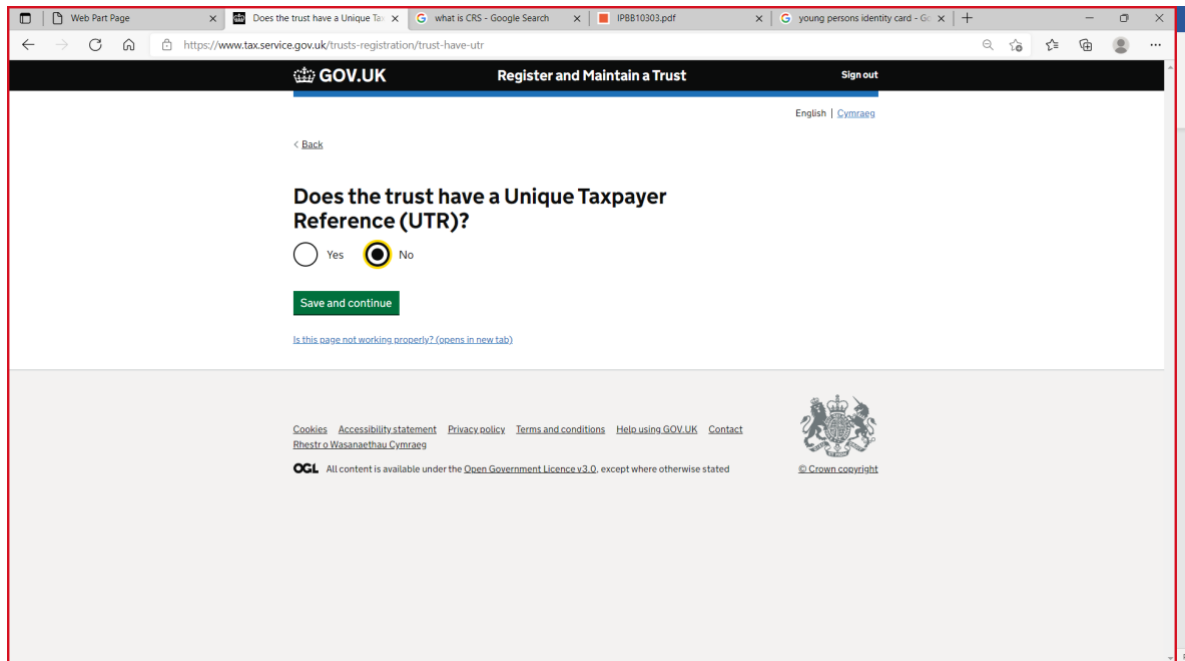


Click **Continue**



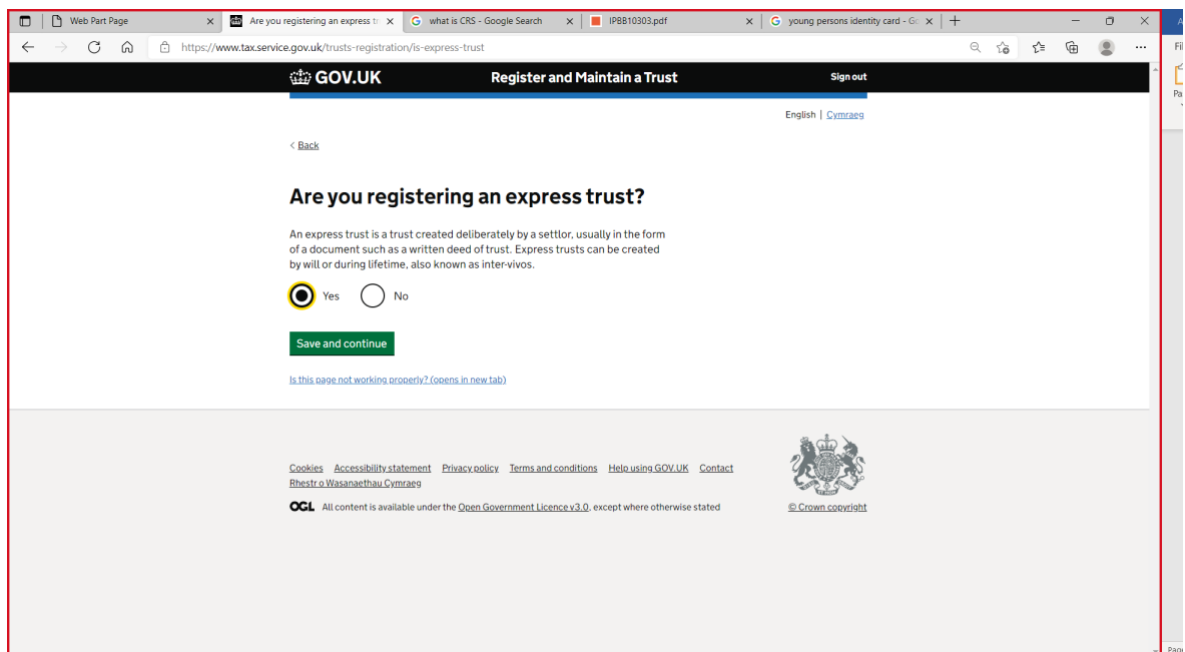
For reportable/non taxable trusts, there was no requirement previously to register for TRS, so the answer on this screen will be No

Click **Save and Continue**



As a non-taxable Trust registering for the first time on TRS, the Trust will not have a UTR so the answer on this screen is No

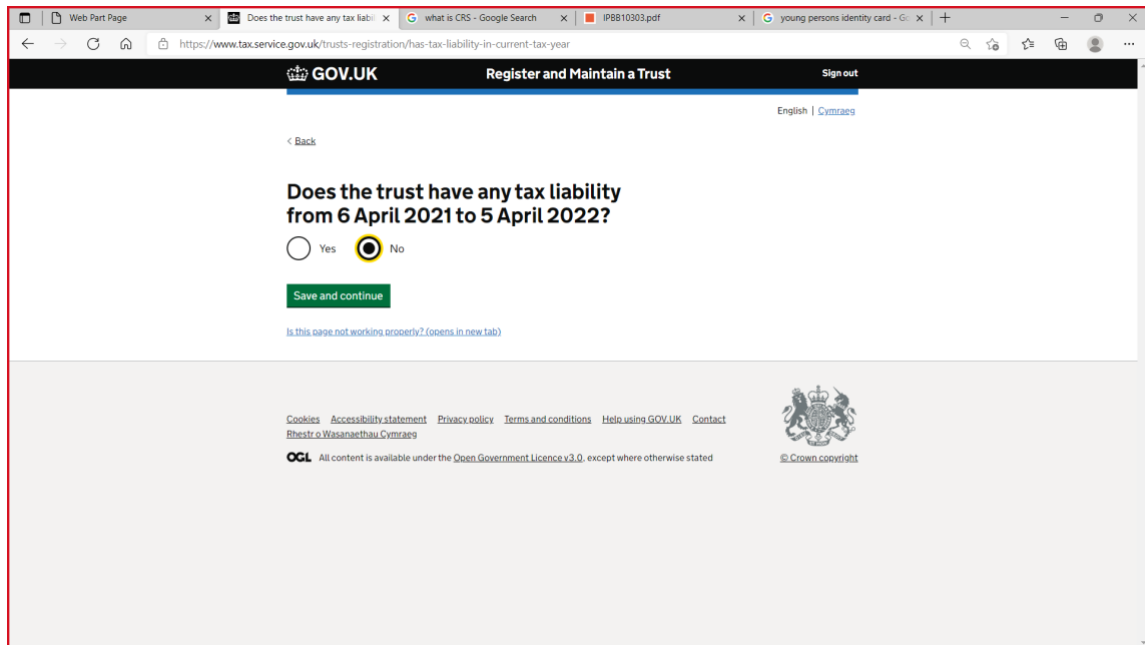
Click **Save and Continue**



An express trust is a trust created deliberately by a settlor, usually in the form of a document such as a written deed or declaration of trust.

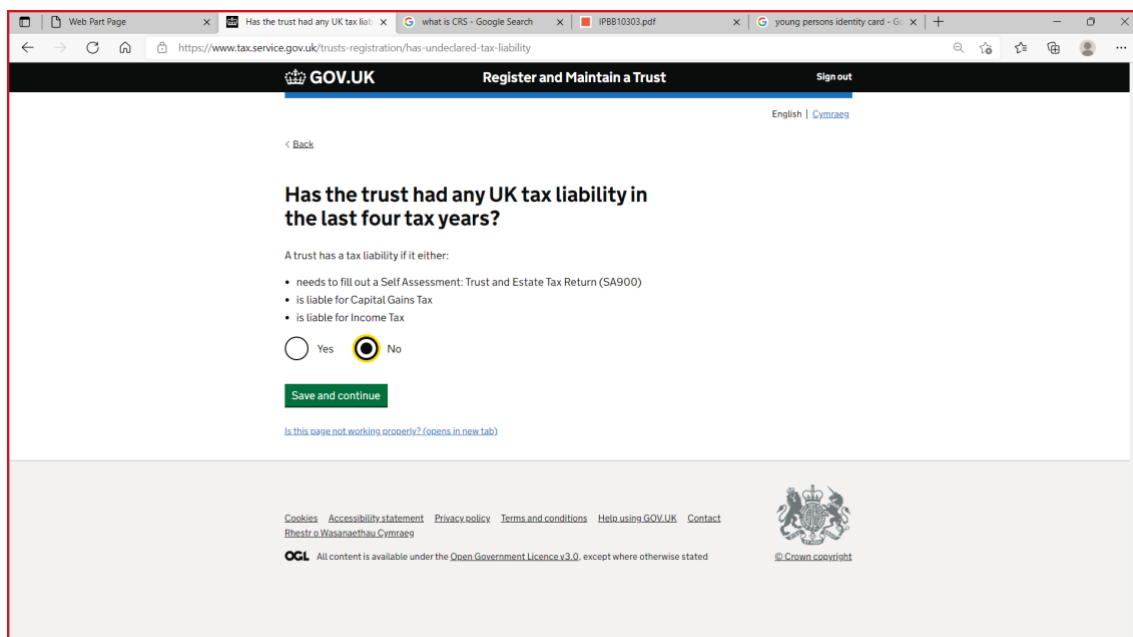
All of CL, CLI and CLIAI trusts are express trusts so the answer on this screen is **Yes**

Click **Save and Continue**



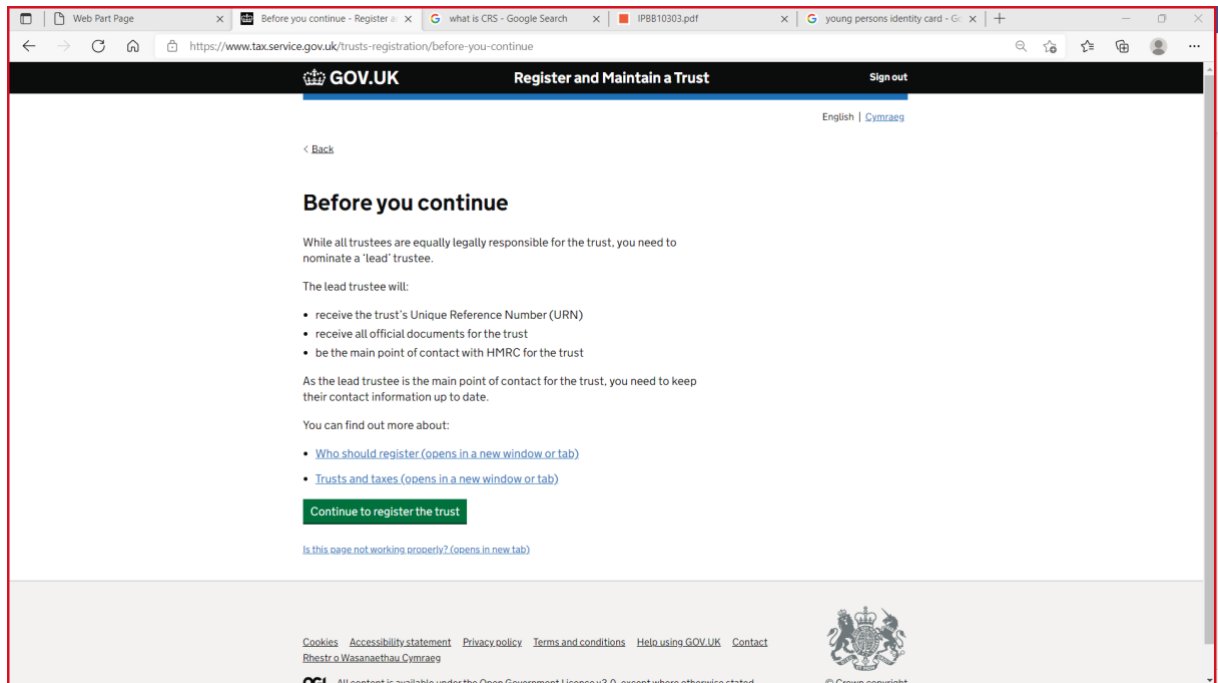
On the assumption that the trust is a non-taxable trust as it only contains an investment bond (and the settlor is still alive), the answer on this screen will be **No**

Click **Save and Continue**



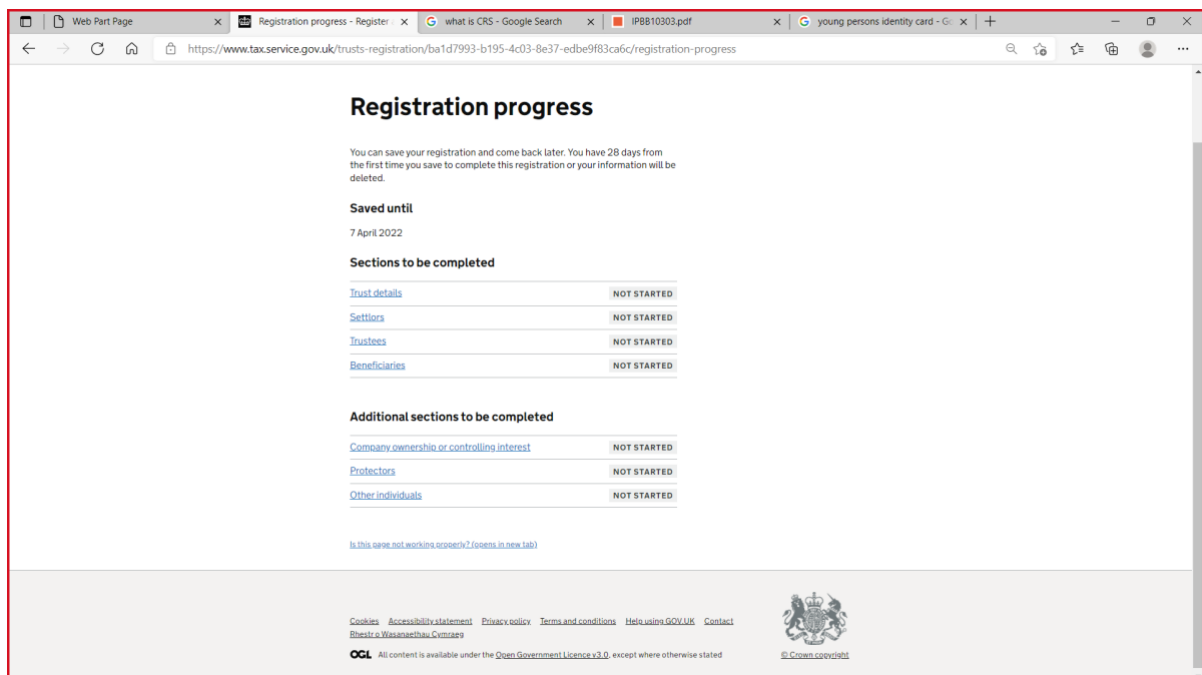
Again, assuming that the trust is non-taxable, the answer on screen will be **No**

Click **Save and Continue**



The lead trustee should be the person who deals with the trust's affairs on a day to day basis and who is responsible for correspondence etc.

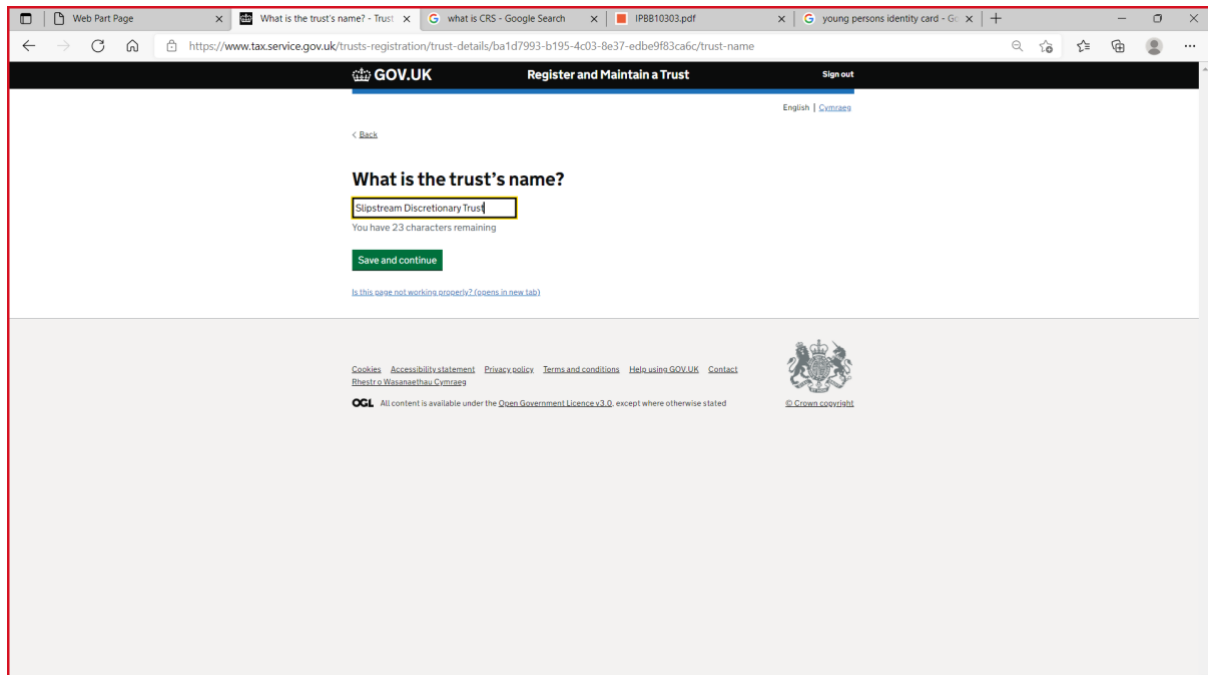
Click **Continue to register the trust**



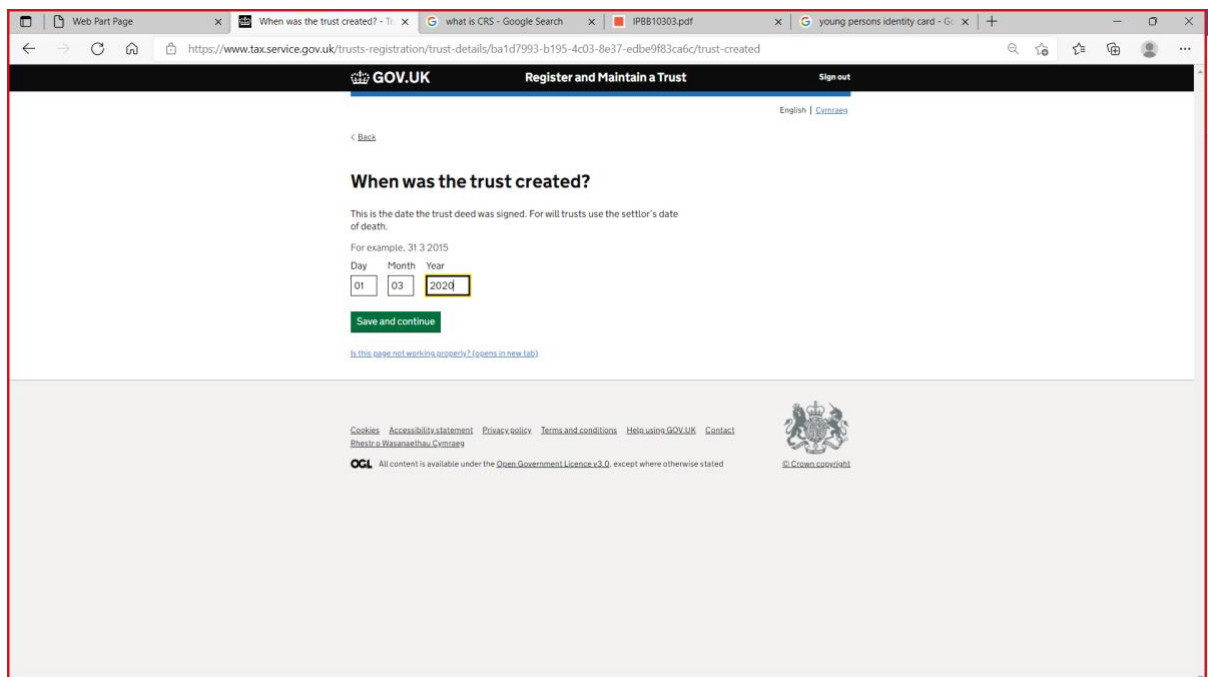
Once the trustee has got to this stage of the registration process, the information already entered will be saved, should they need to exit and return with additional information to complete the registration at a later date.

However, progress to date will only be saved for 28 calendar days (or four weeks) after which it will be necessary to start the registration process again (although not the gateway set up).

Click on **Trust details**

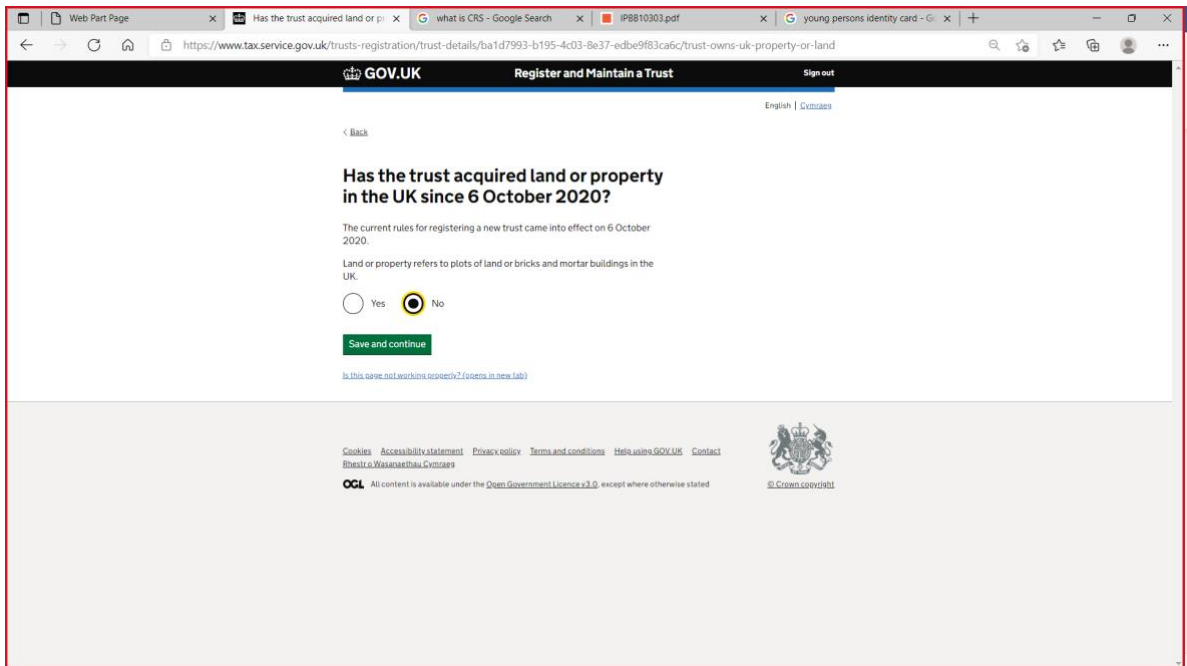


Click **Save and Continue**

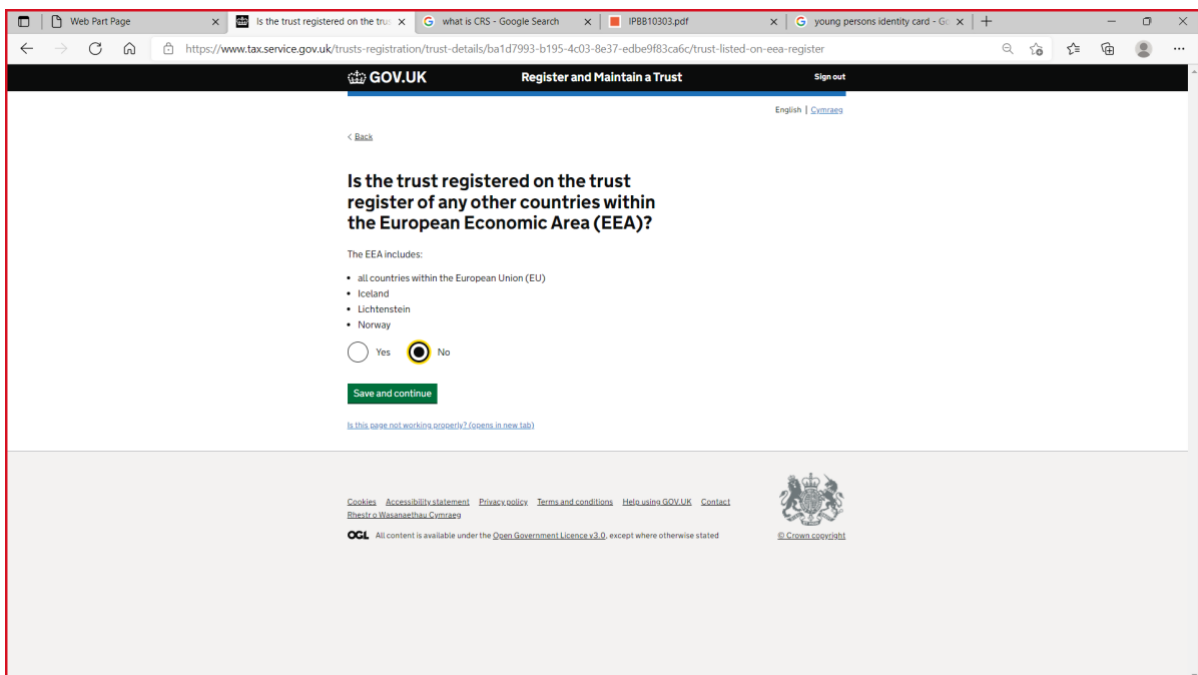


Enter the date on the trust deed or the date of inception of the investment bond

Click **Save and Continue**



If the trustees have not acquired an interest in UK land or property then answer on this screen will be **No**
Click **Save and Continue**

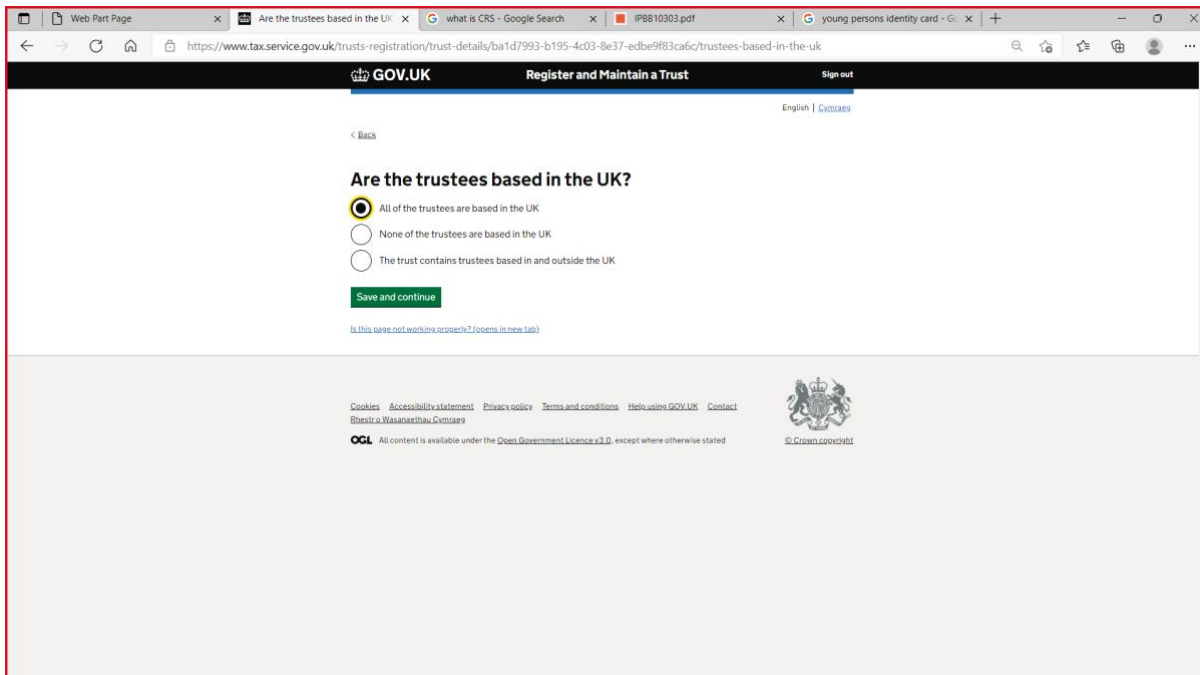


For onshore and IOM based investments, the Trust will not be registered outside of the UK and the answer on this screen should be **No**.

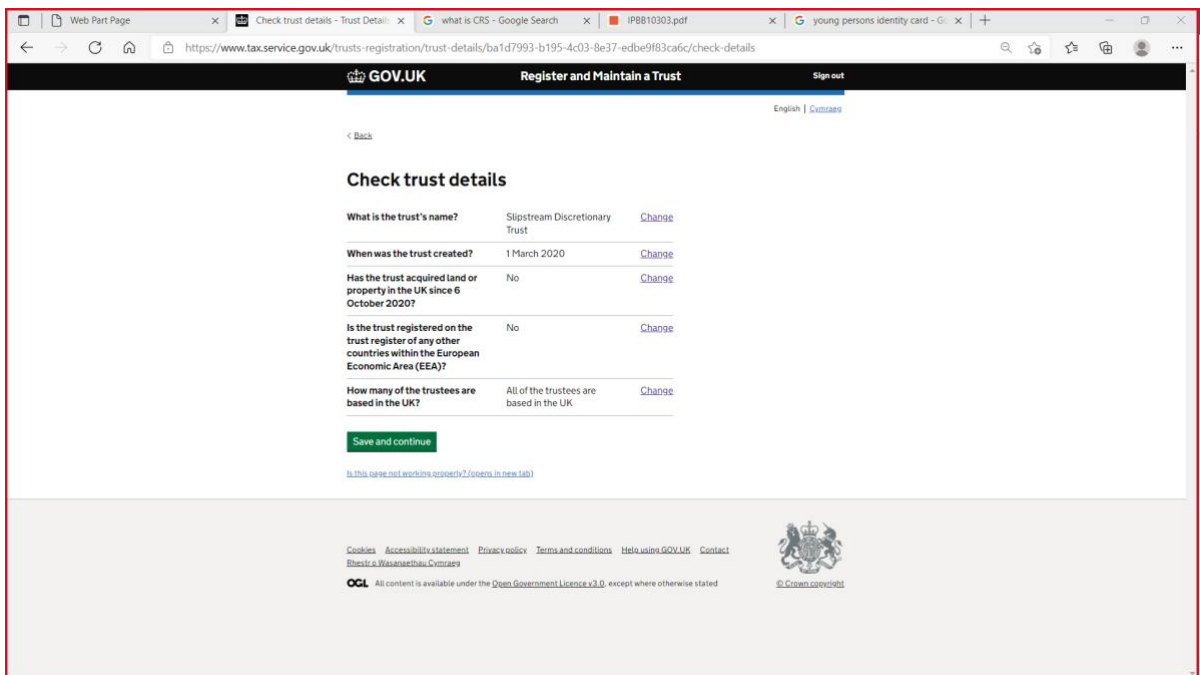
For CLI Ireland issued investment bonds it is suggested that the trustees register on CRBOT first, as no further registration in the UK under TRS may then be required. For more information on this please refer to the guidance on our dedicated webpage using the link below:

[Trust Registration Service | Canada Life UK](#)

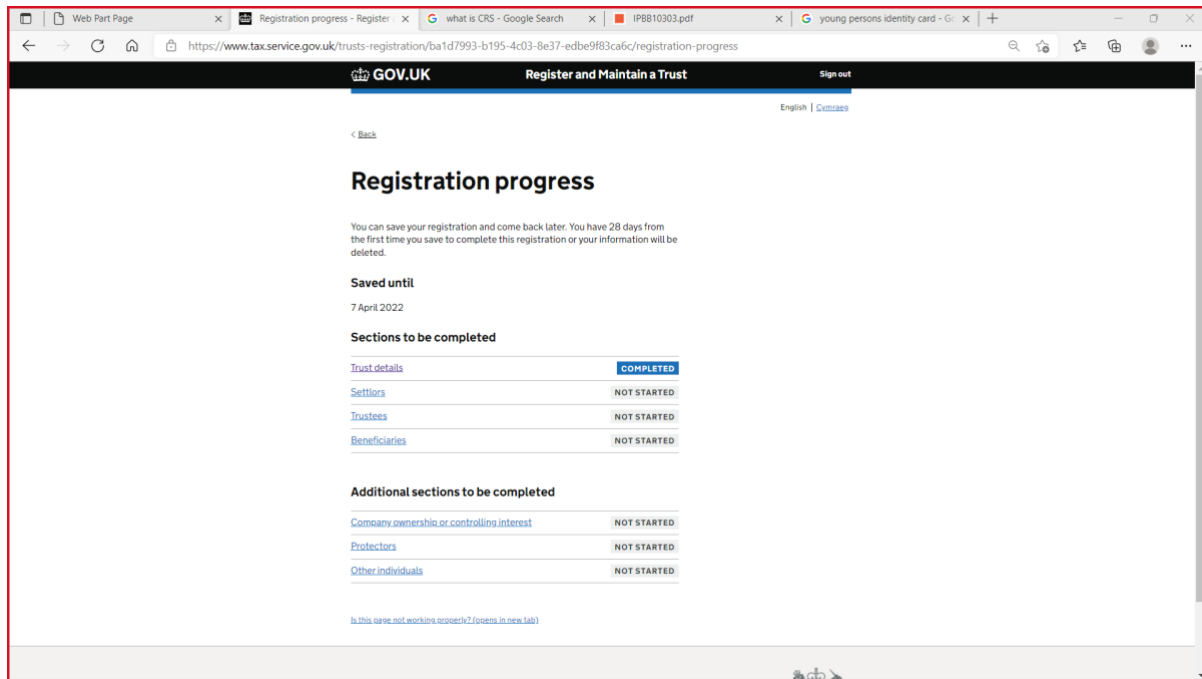
Click **Save and Continue**



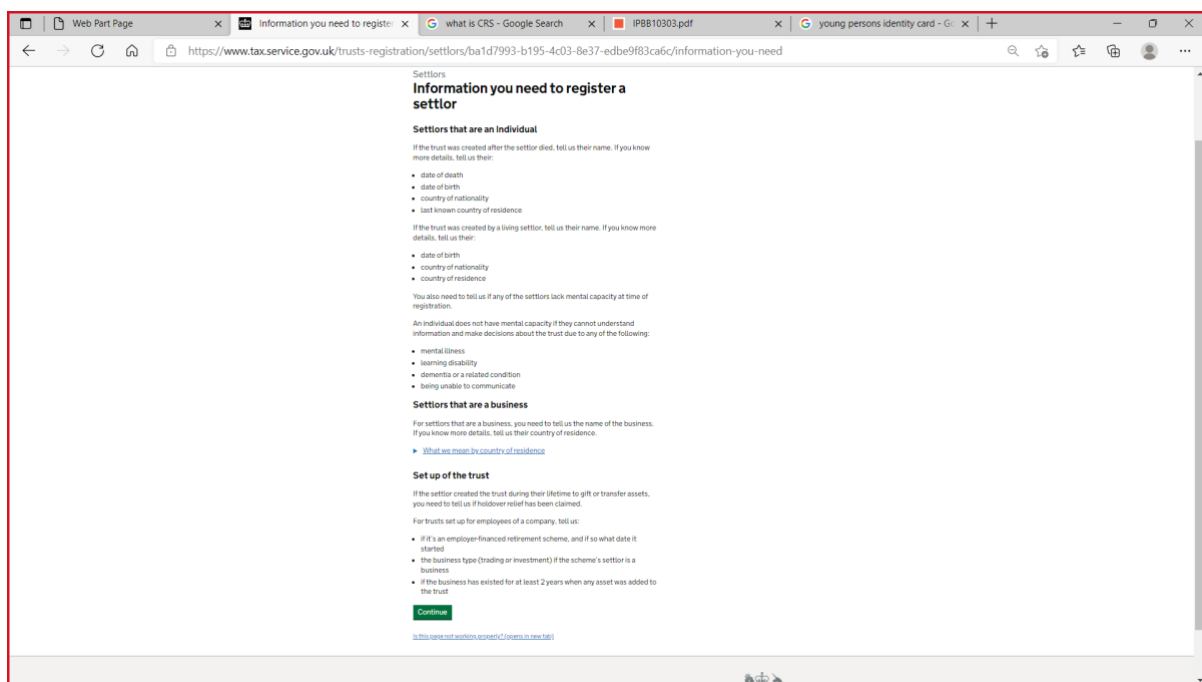
Click **Save and Continue**



Click **Save and Continue**

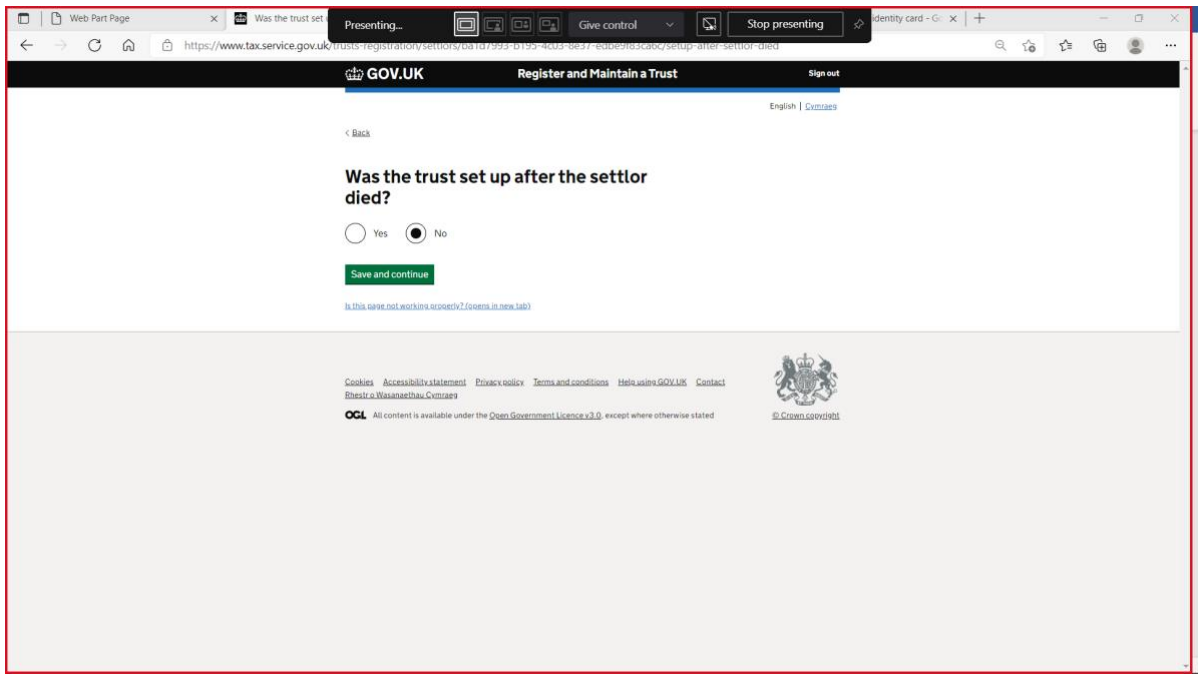


Click on [Settlers](#)

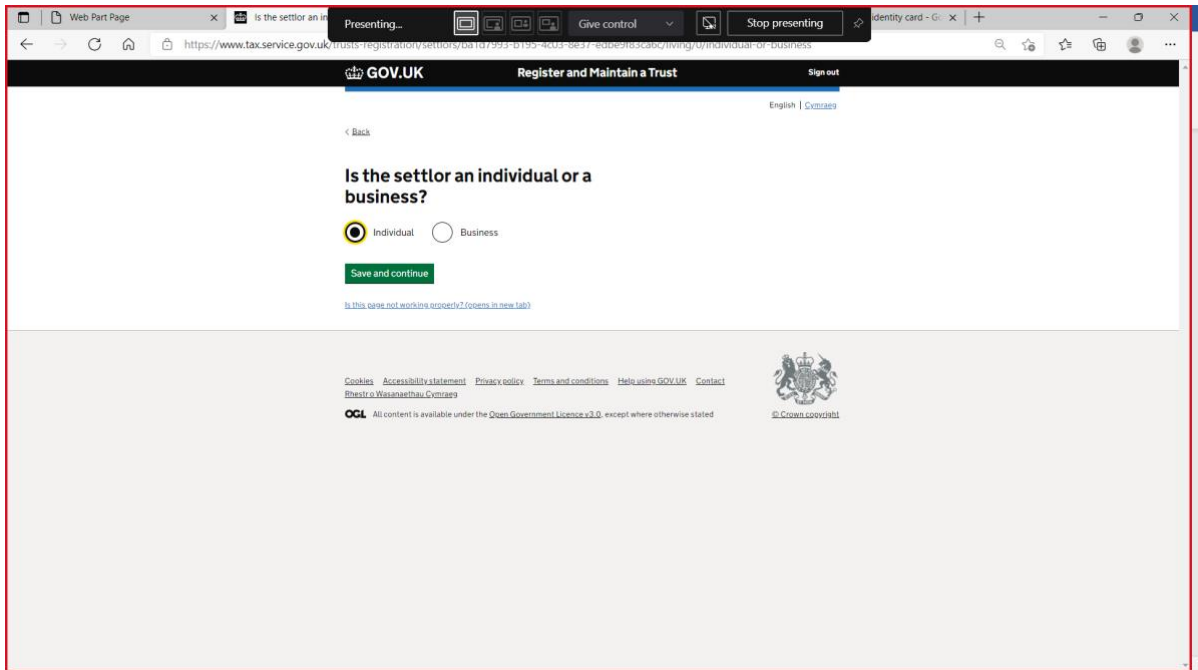


The settlor is usually the person(s) who created the trust and made the gift into it.

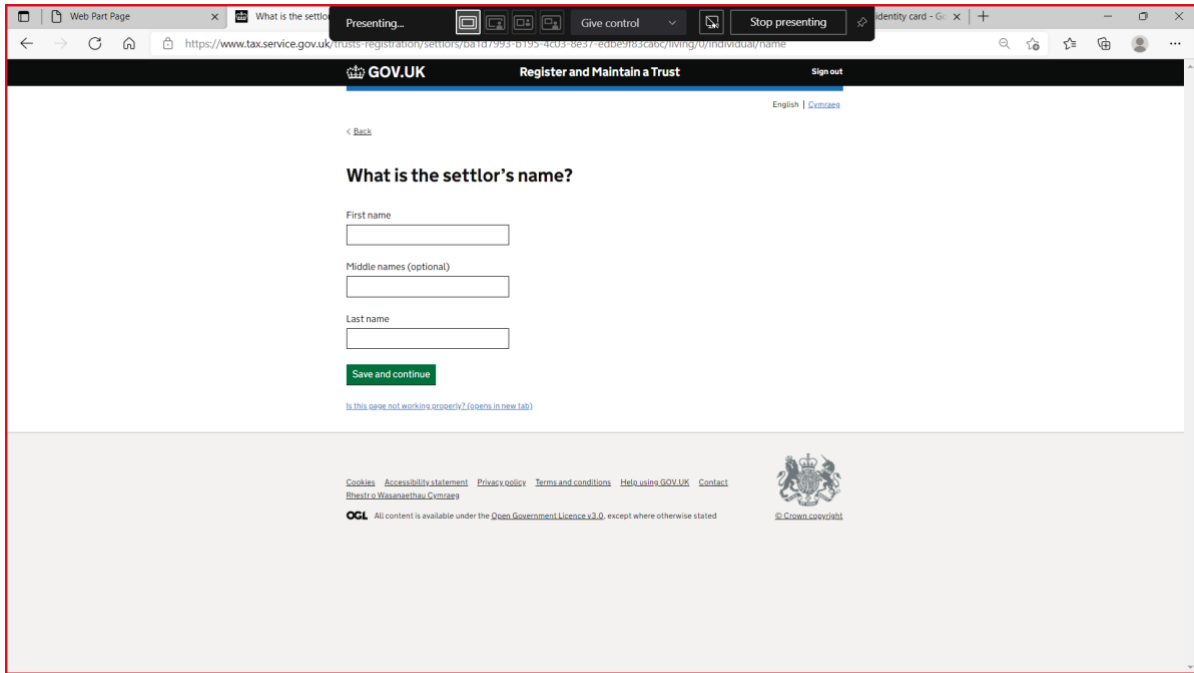
Click [Continue](#)



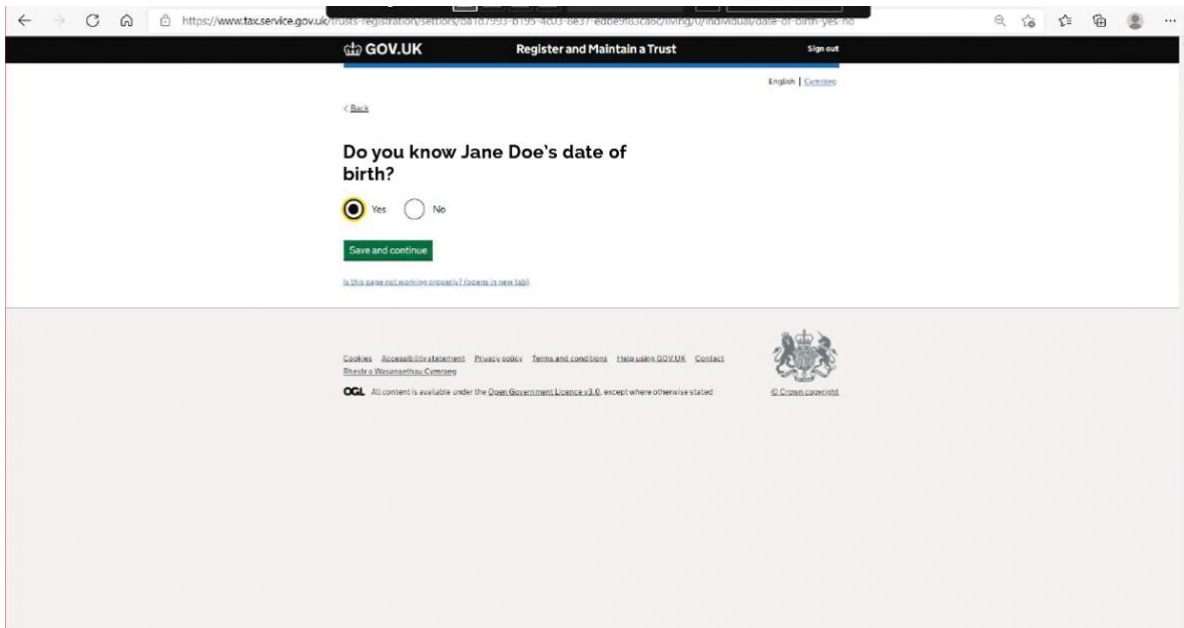
Click **Save and continue**



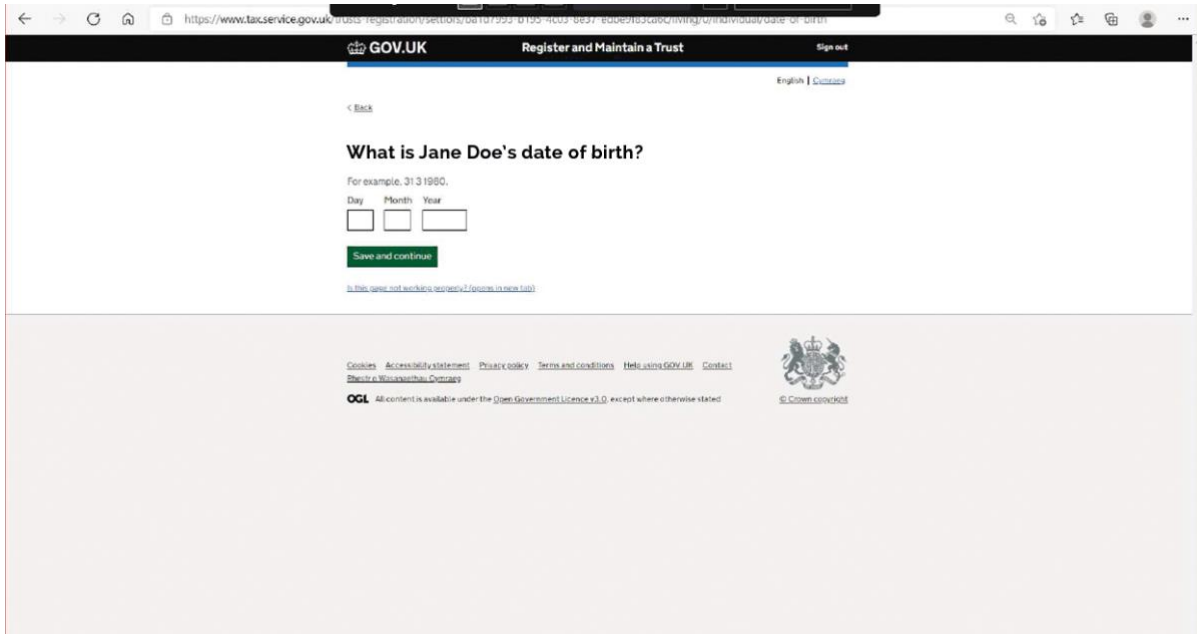
Click **Save and continue**



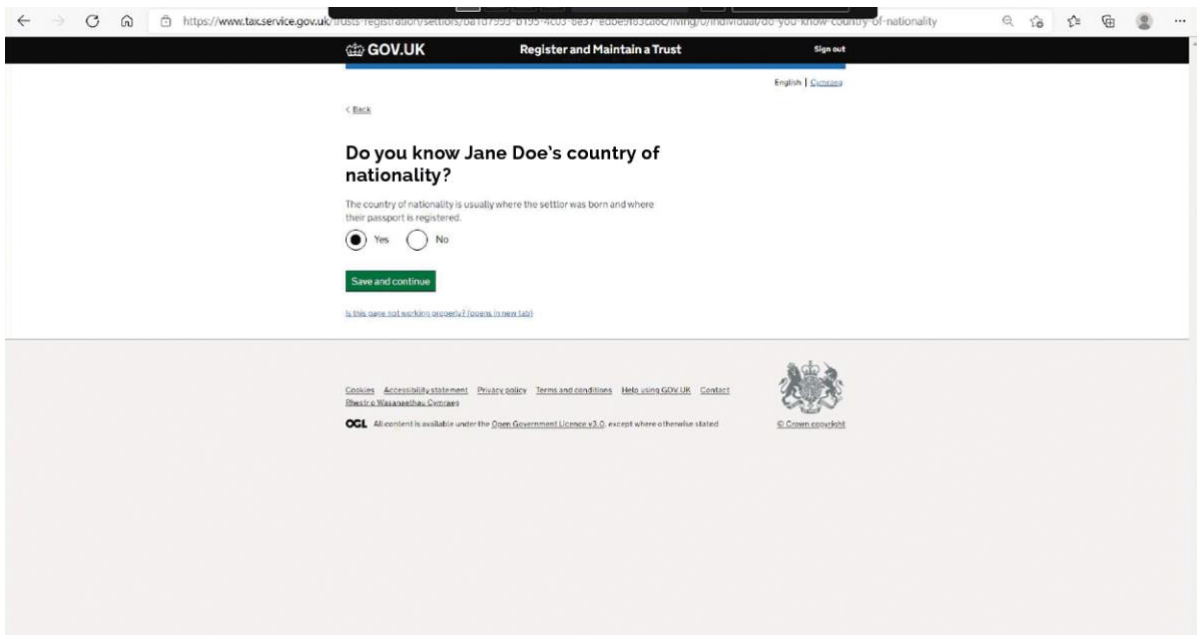
Click **Save and continue**



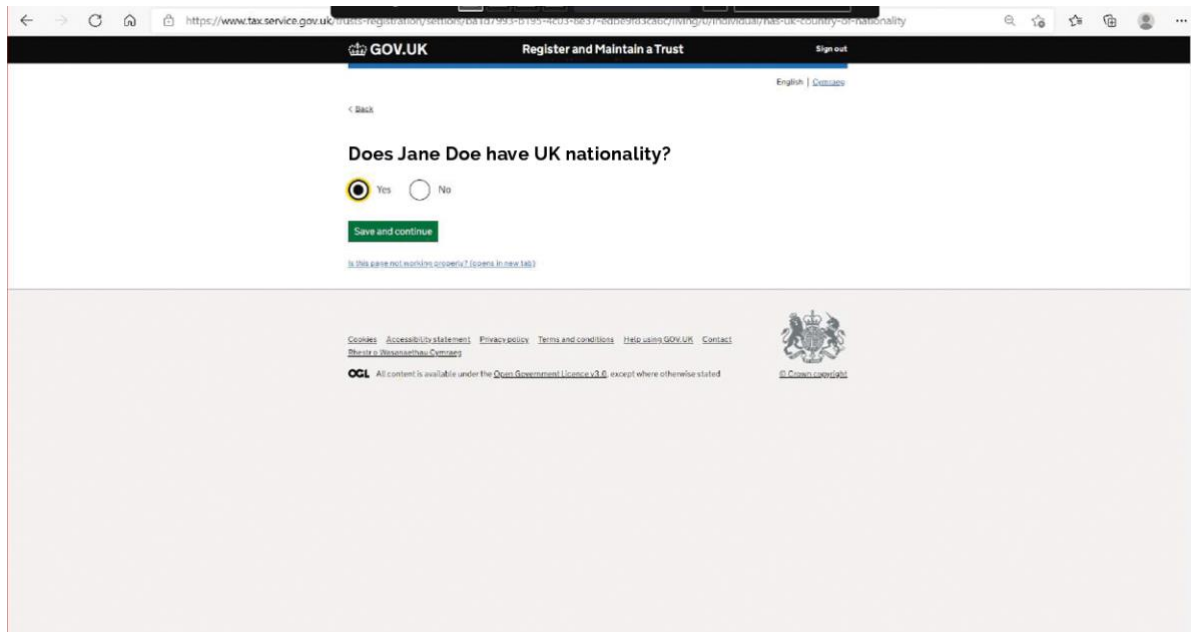
Click **Save and continue**



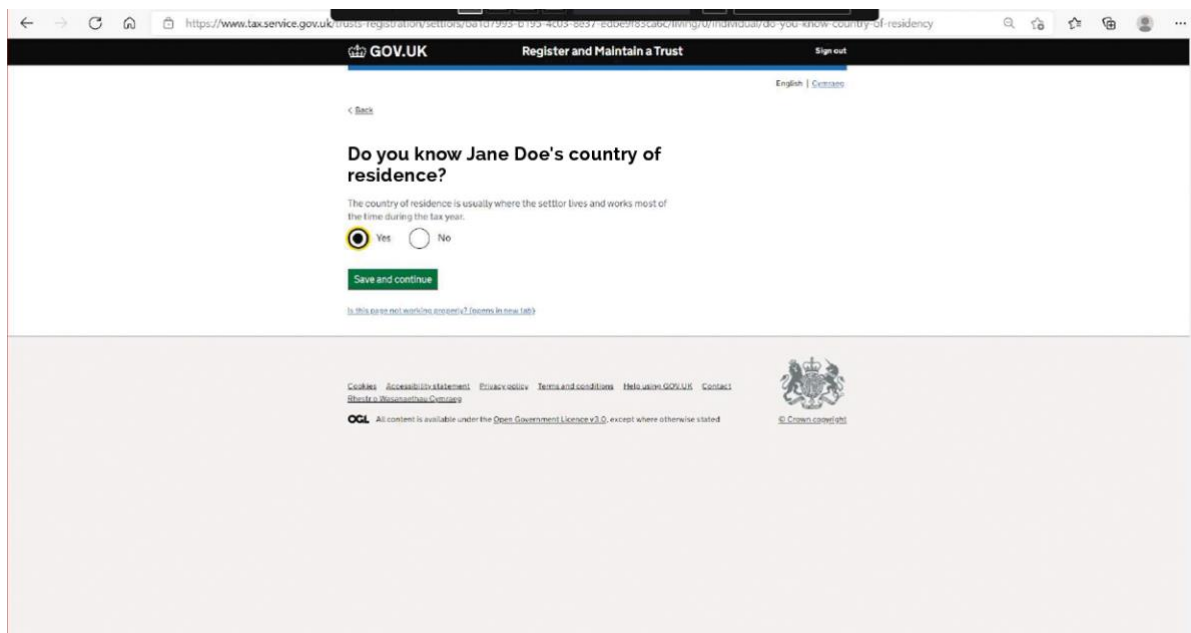
Click **Save and continue**



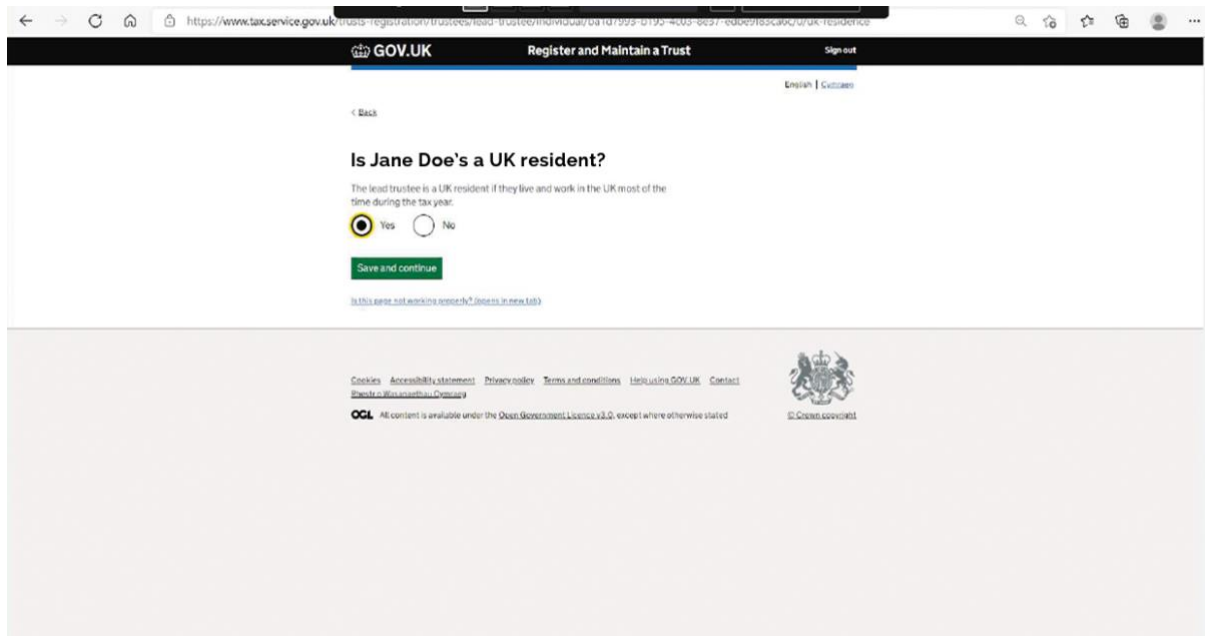
Click **Save and continue**



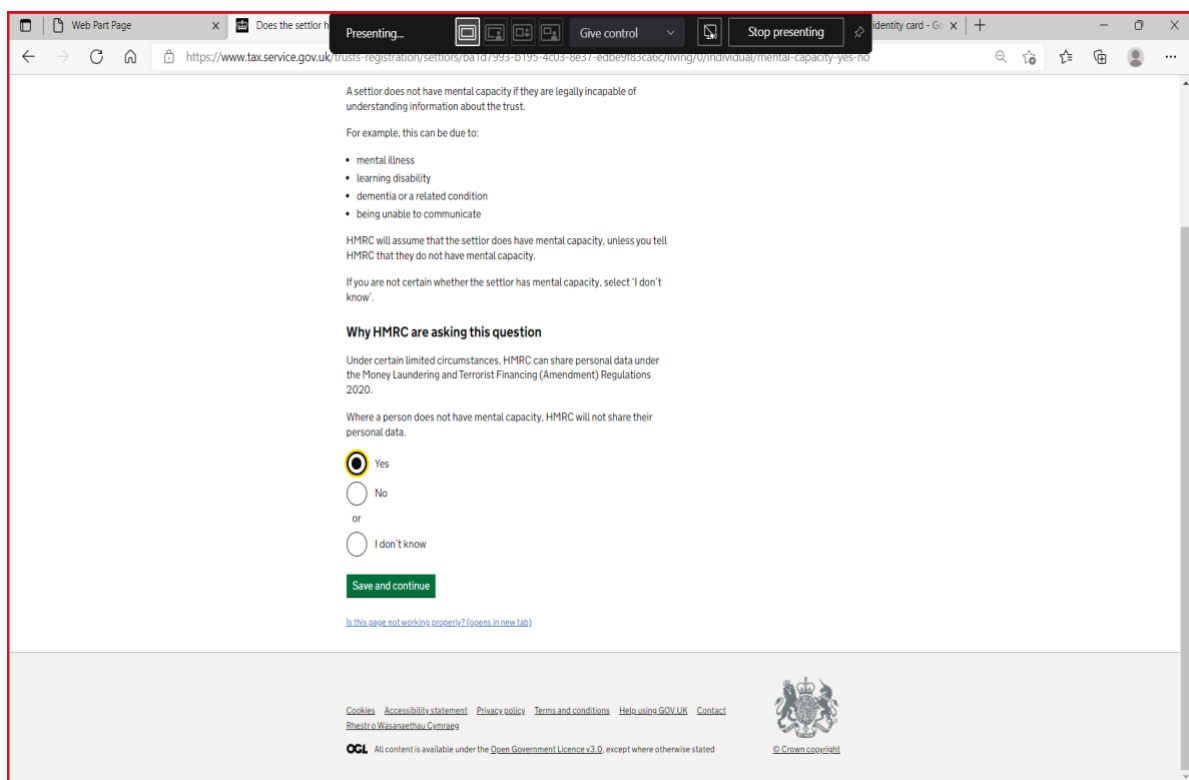
Click **Save and continue**



Click **Save and continue**

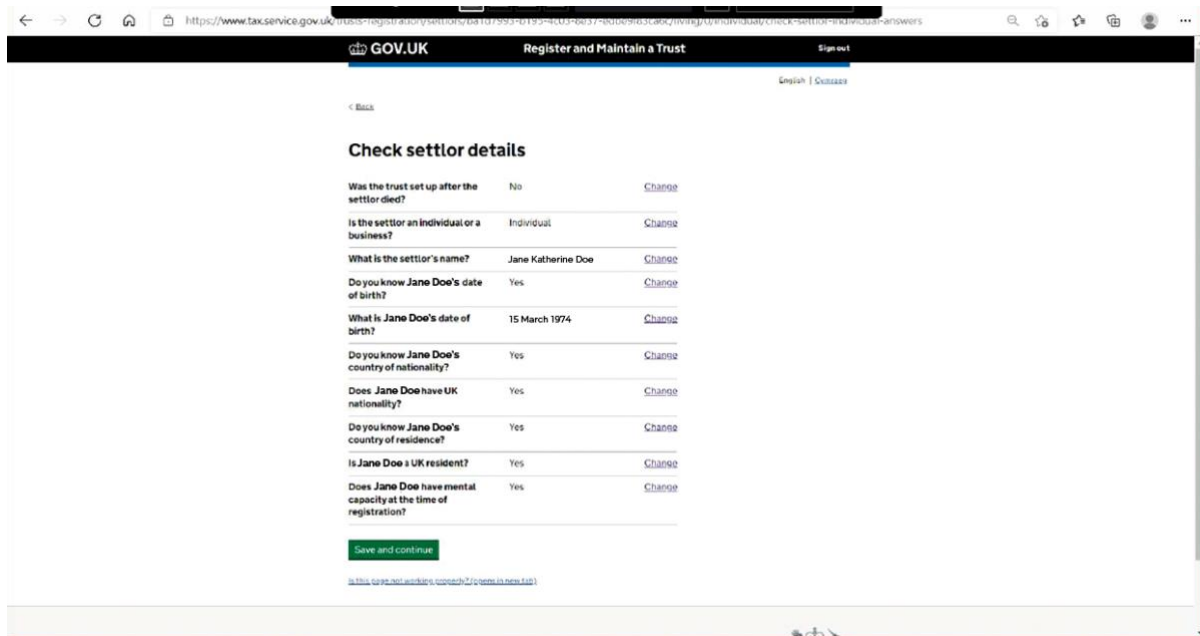


Click **Save and continue**



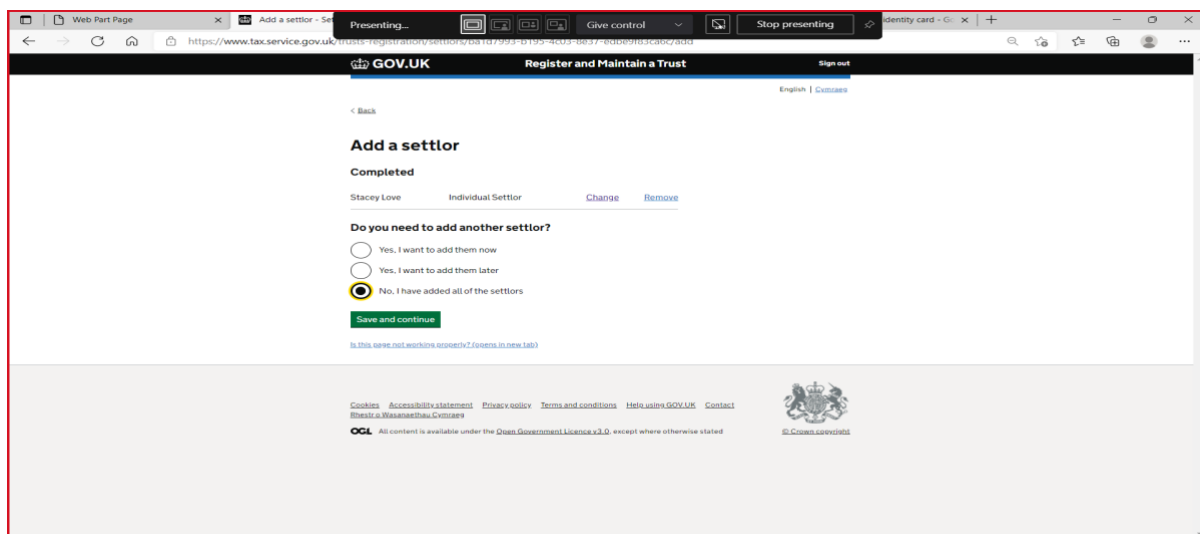
This screen asks questions in respect of the Settlor's mental capacity – if the settlor lacks capacity at the time of registration, his/her data will not be shared by HMRC.

Click **Save and continue**



This screen is a summary of the details recorded for the settlor

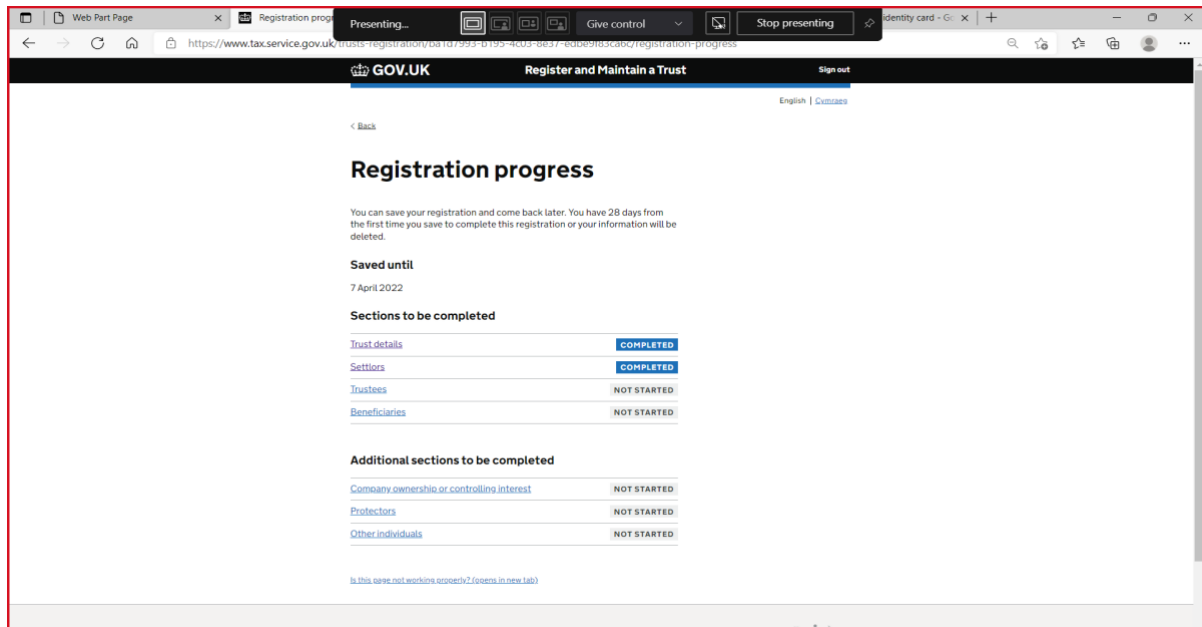
Click **Save and continue**



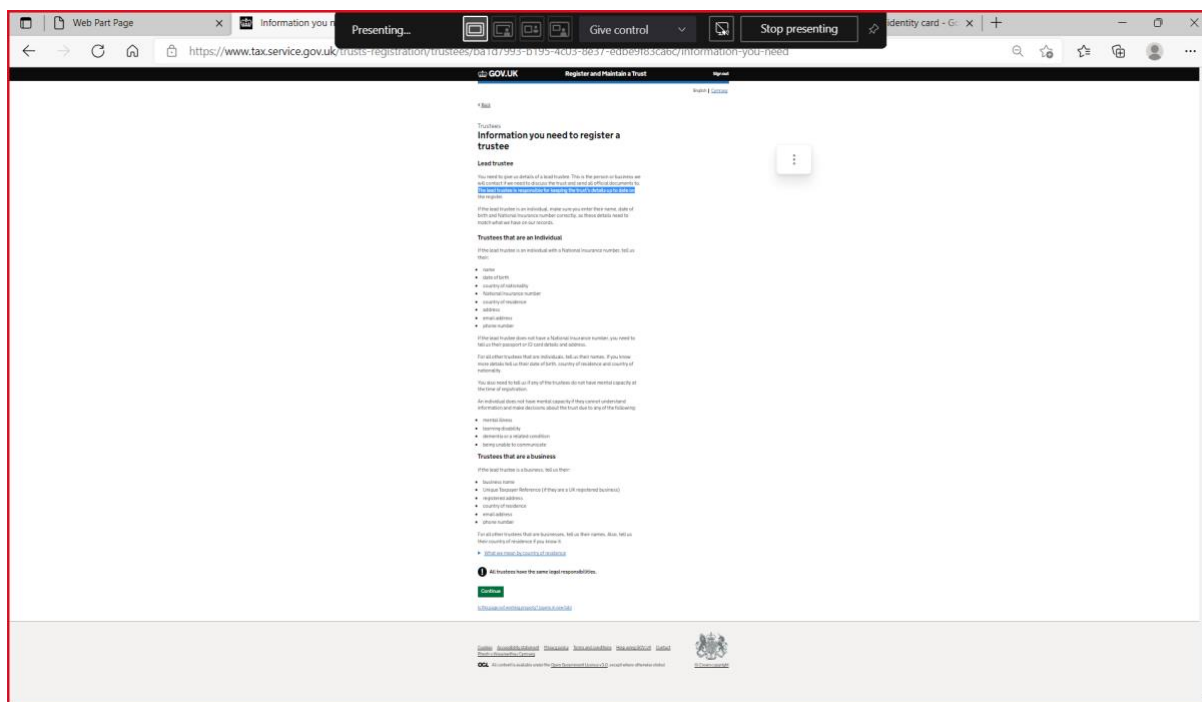
If the Trust has joint settlors, the second settlor should be added via this screen.

If you do not have the information to hand, you can add the second settlor's details later.

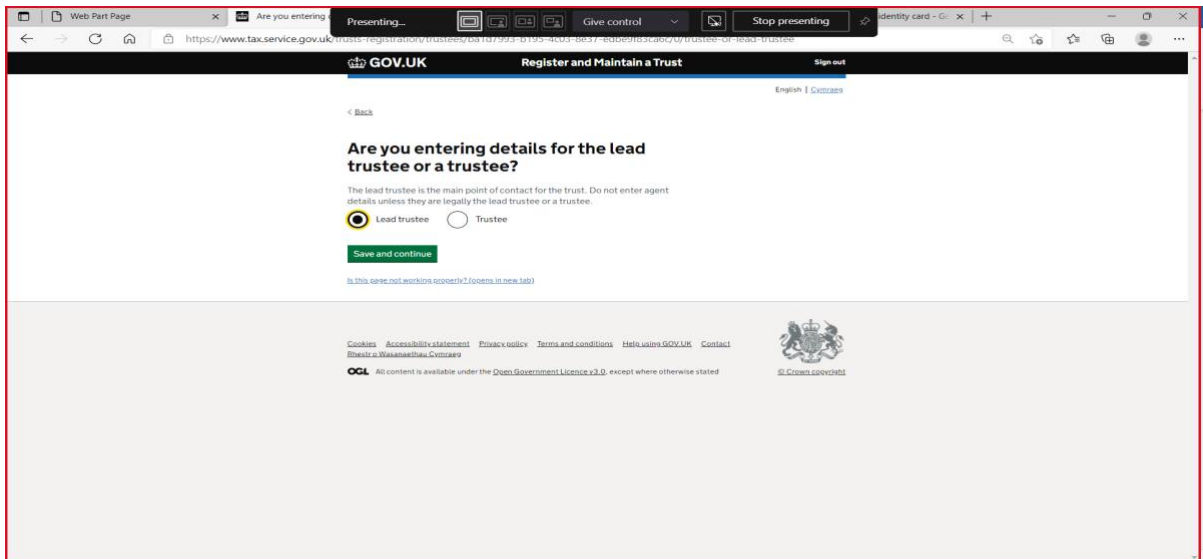
Click **Save and continue**



Click on [Trustees](#)

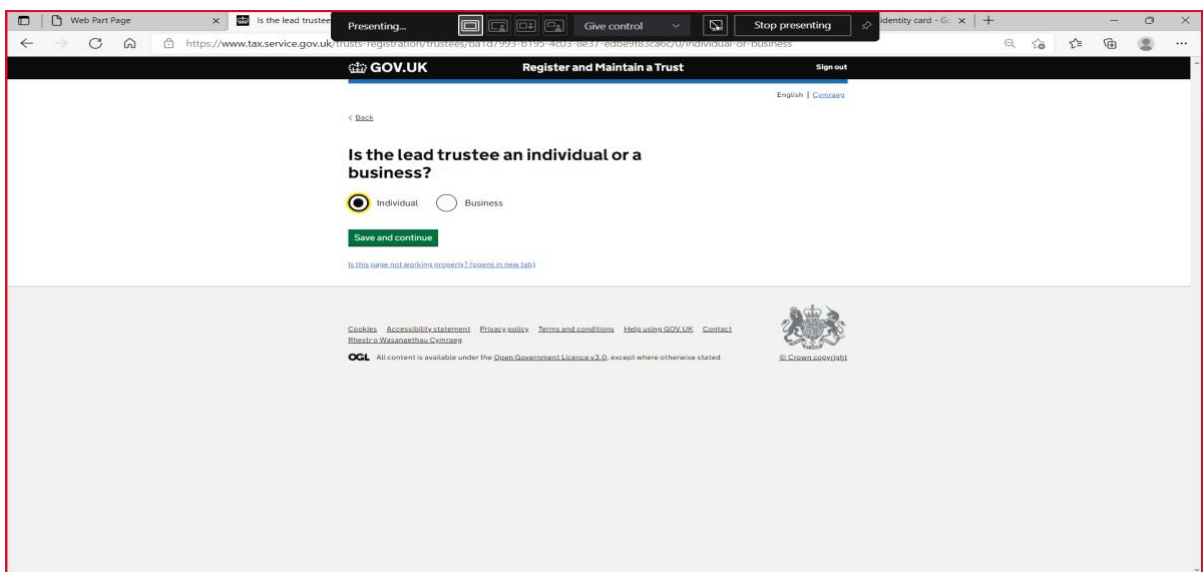


Click [Continue](#)

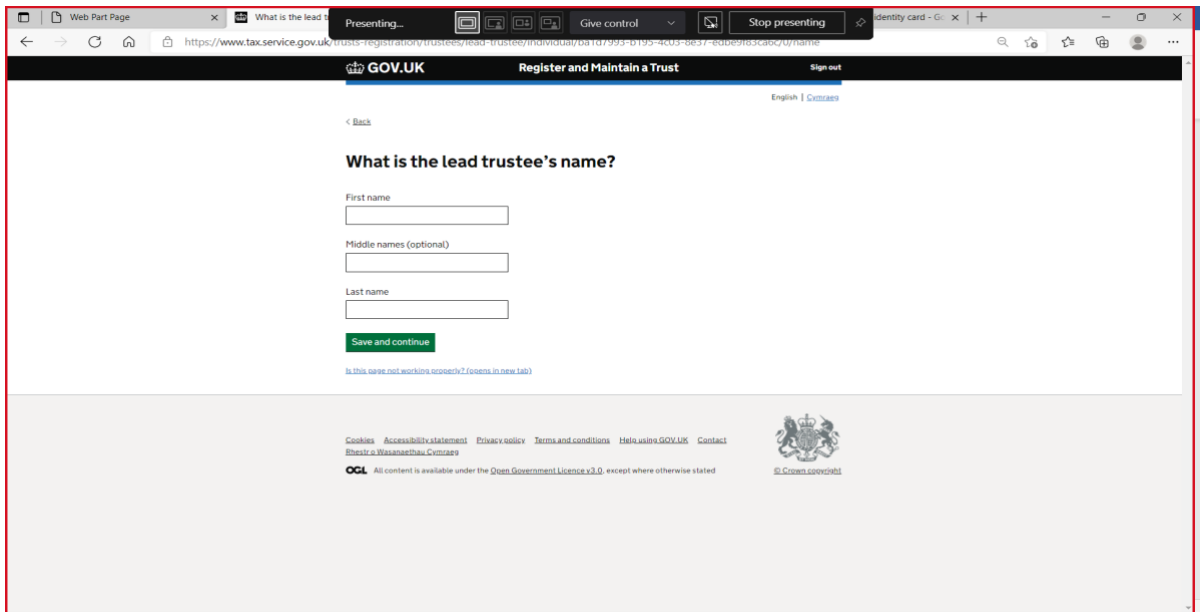


The lead trustee should be the person who deals with the trust's affairs on a day to day basis and who is responsible for correspondence etc.

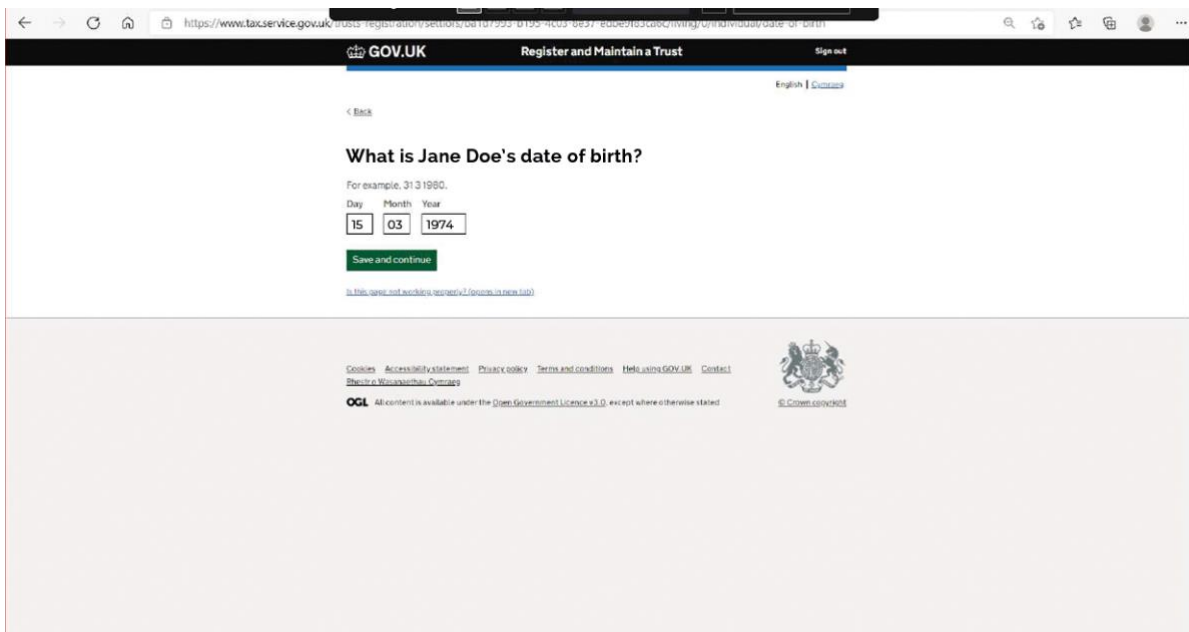
Click **Save and continue**



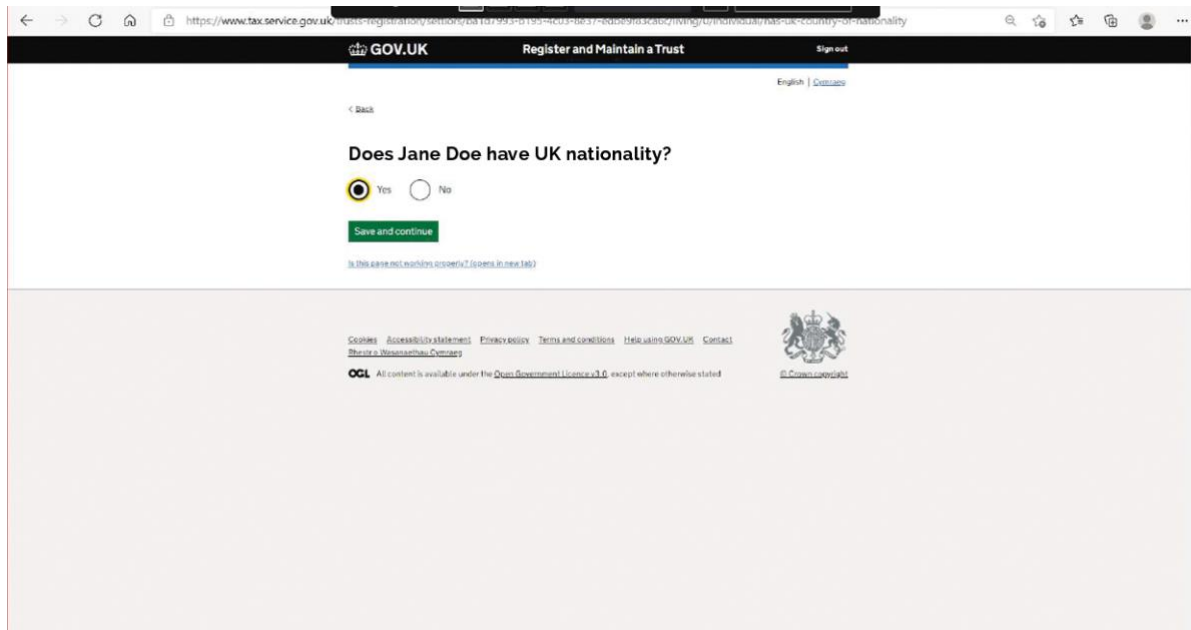
Click **Save and continue**



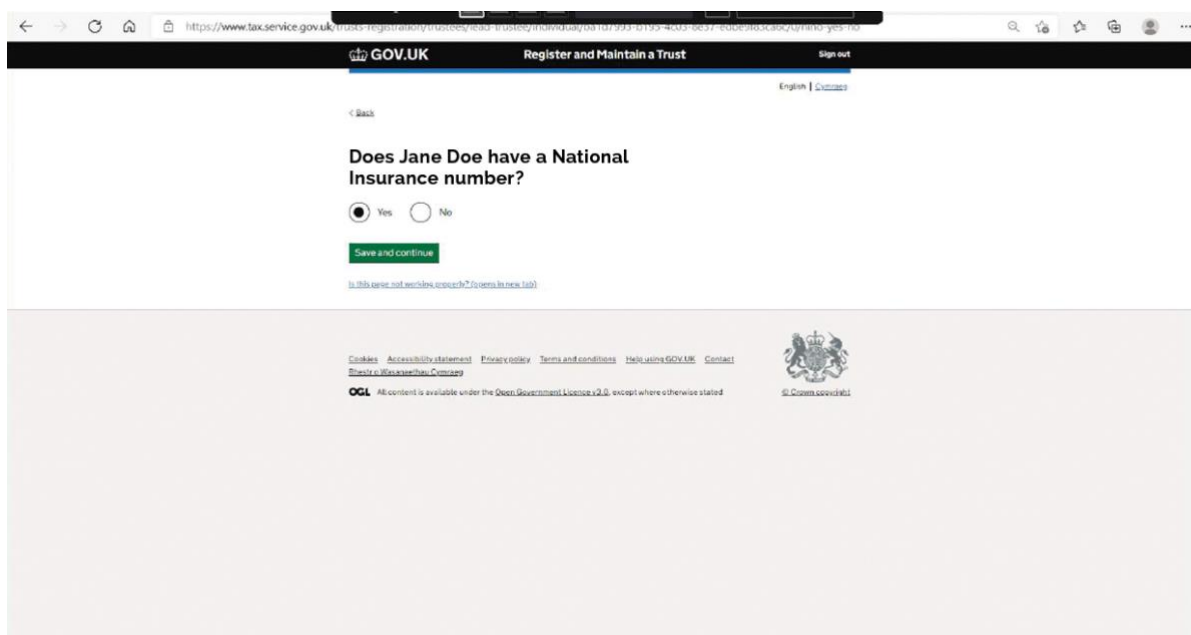
Click **Save and continue**



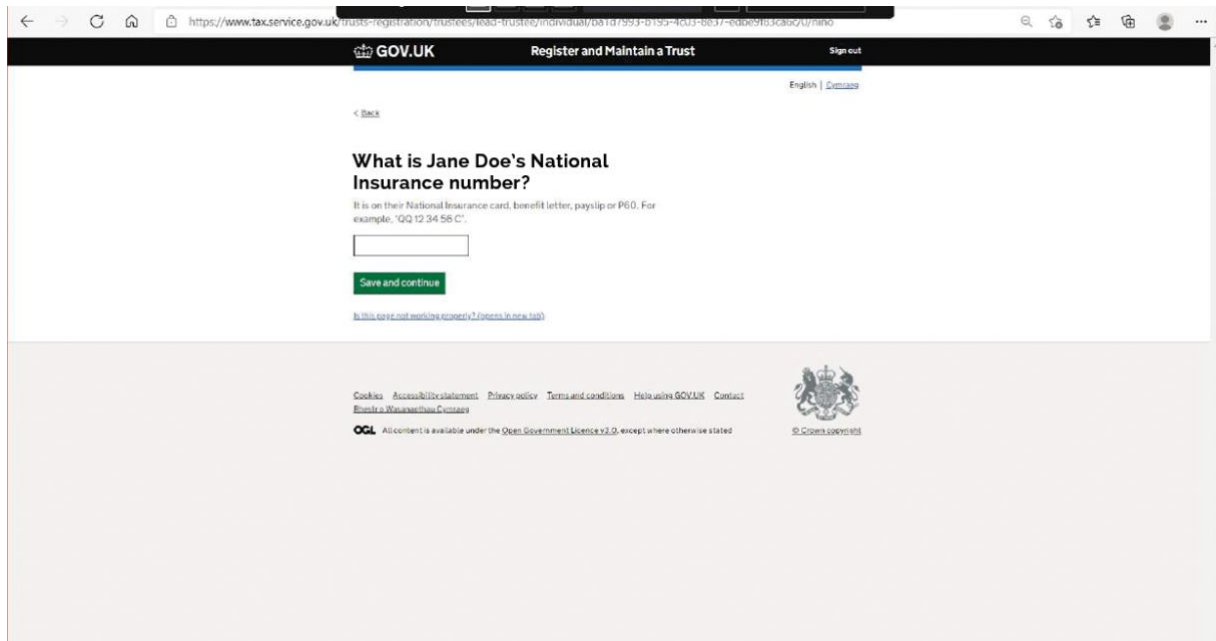
Click **Save and continue**



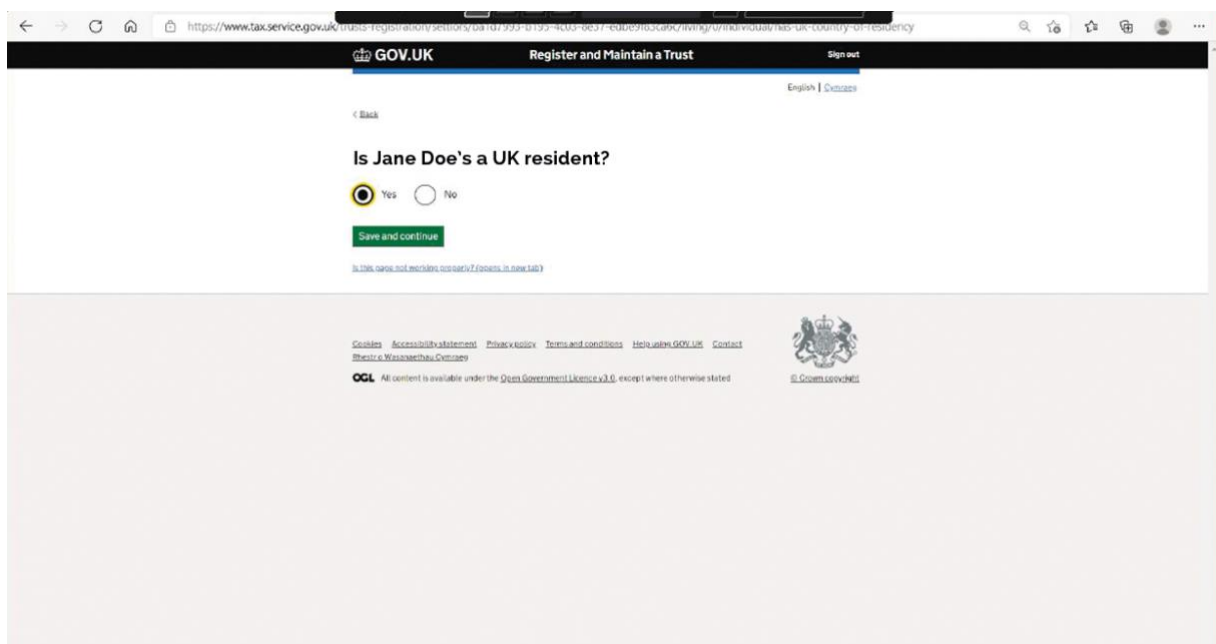
Click **Save and continue**



Click **Save and continue**



Click **Save and continue**



Click **Save and continue**

GOV.UK Register and Maintain a Trust Sign out

English | [Contact us](#)

[Back](#)

What is Jane Doe's address?

Address line 1

Address line 2

Address line 3 (optional)

Address line 4 (optional)

Postcode
For example, AB1 1AB.

[Save and continue](#)

[In this page you will find: \[Feedback\]\(#\) \[Help\]\(#\)](#)

[Cookies](#) [Accessibility statement](#) [Privacy policy](#) [Terms and conditions](#) [Help using GOV.UK](#) [Contact](#)
[About a Website](#) [About a Website](#)

OGL All content is available under the [Open Government Licence v3.0](#), except where otherwise stated

[© Crown Copyright](#)

Click [Save and continue](#)

GOV.UK Register and Maintain a Trust Sign out

English | [Contact us](#)

[Back](#)

Do you know Jane Doe's email address?

Yes No

[Save and continue](#)

[In this page you will find: \[Feedback\]\(#\) \[Help\]\(#\)](#)

[Cookies](#) [Accessibility statement](#) [Privacy policy](#) [Terms and conditions](#) [Help using GOV.UK](#) [Contact](#)
[About a Website](#) [About a Website](#)

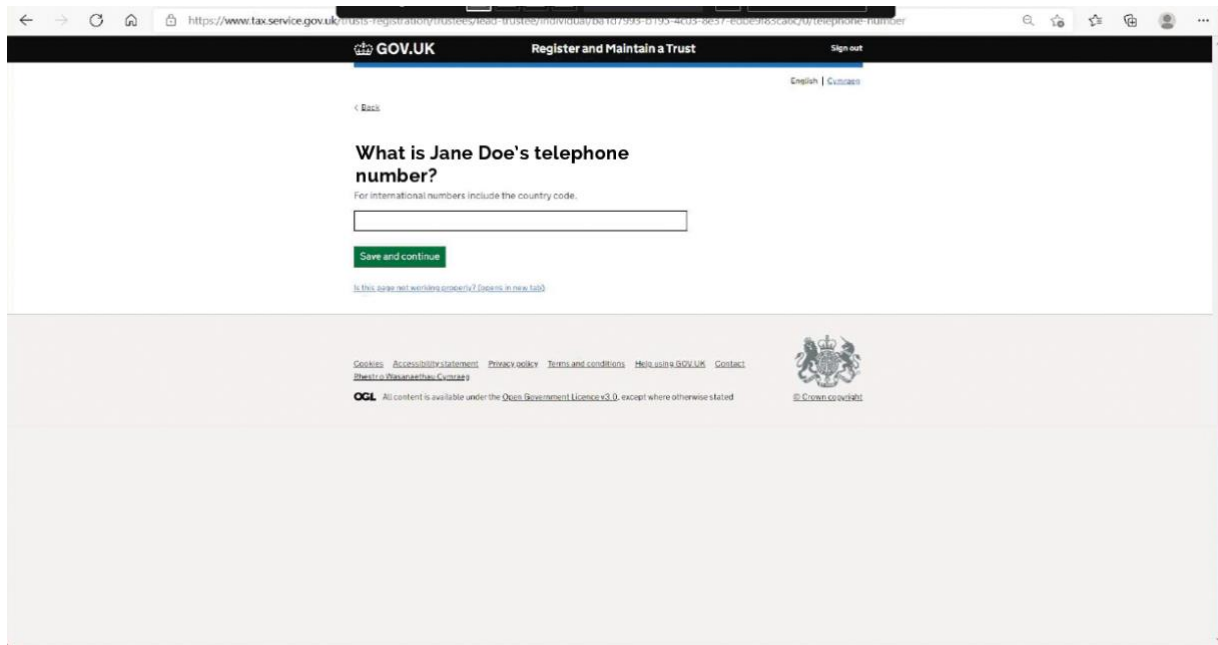
OGL All content is available under the [Open Government Licence v3.0](#), except where otherwise stated

[© Crown Copyright](#)

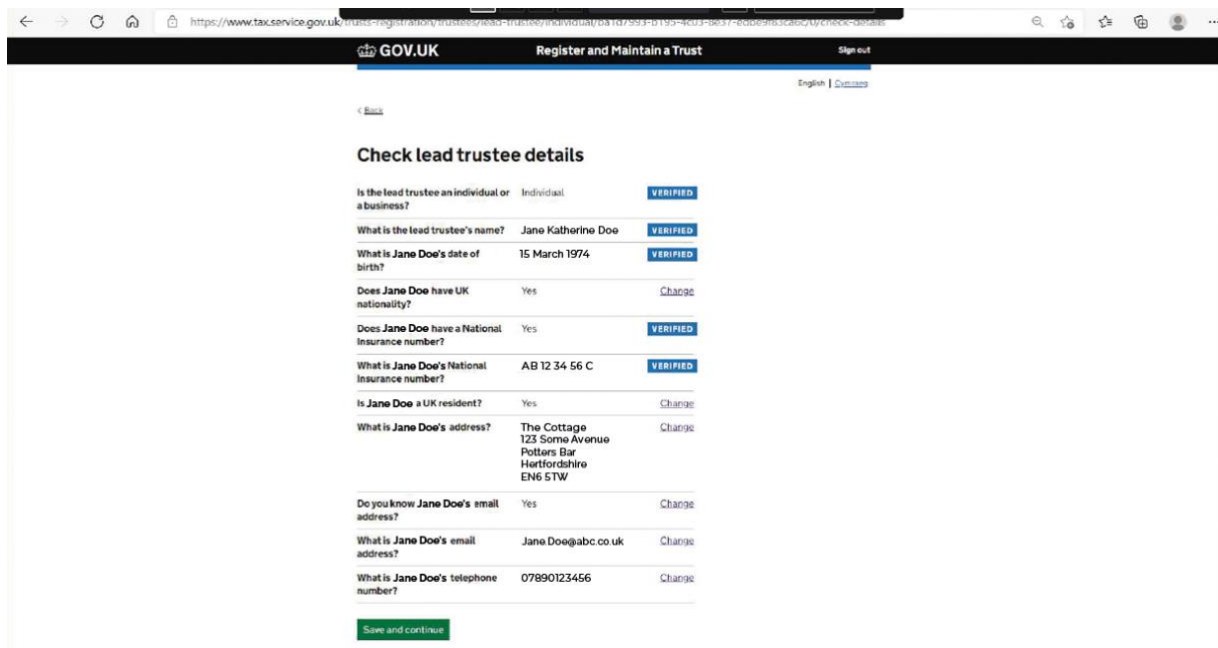
This section is optional – not all trustees will have an email address.

There is no legal requirement to provide this to HMRC

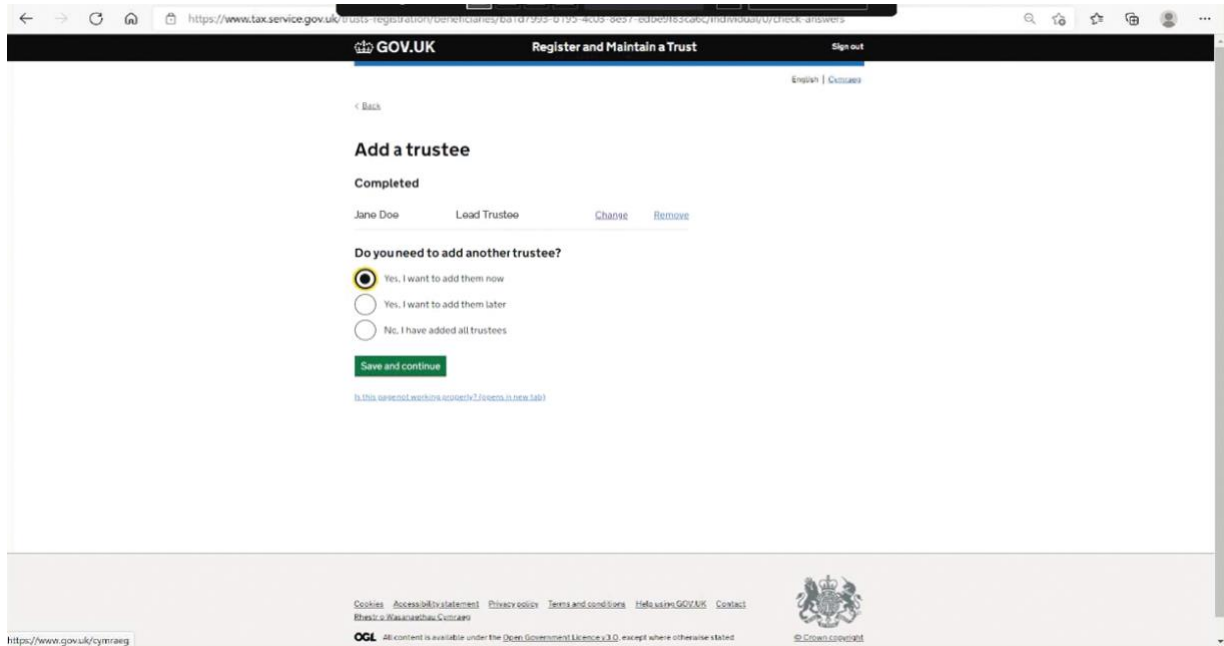
Click [Save and continue](#)



A mobile or land line number can be provided here for the trustee. This is currently a requirement of HMRC
Click **Save and continue**

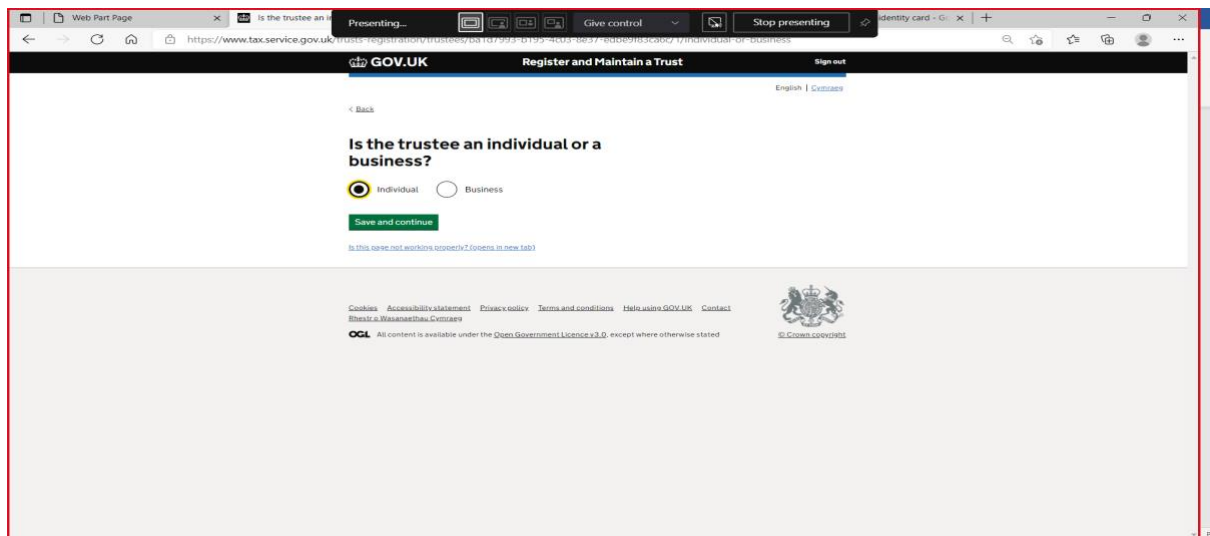


This screen is a summary of the details recorded for the lead trustee
Click **Save and continue**

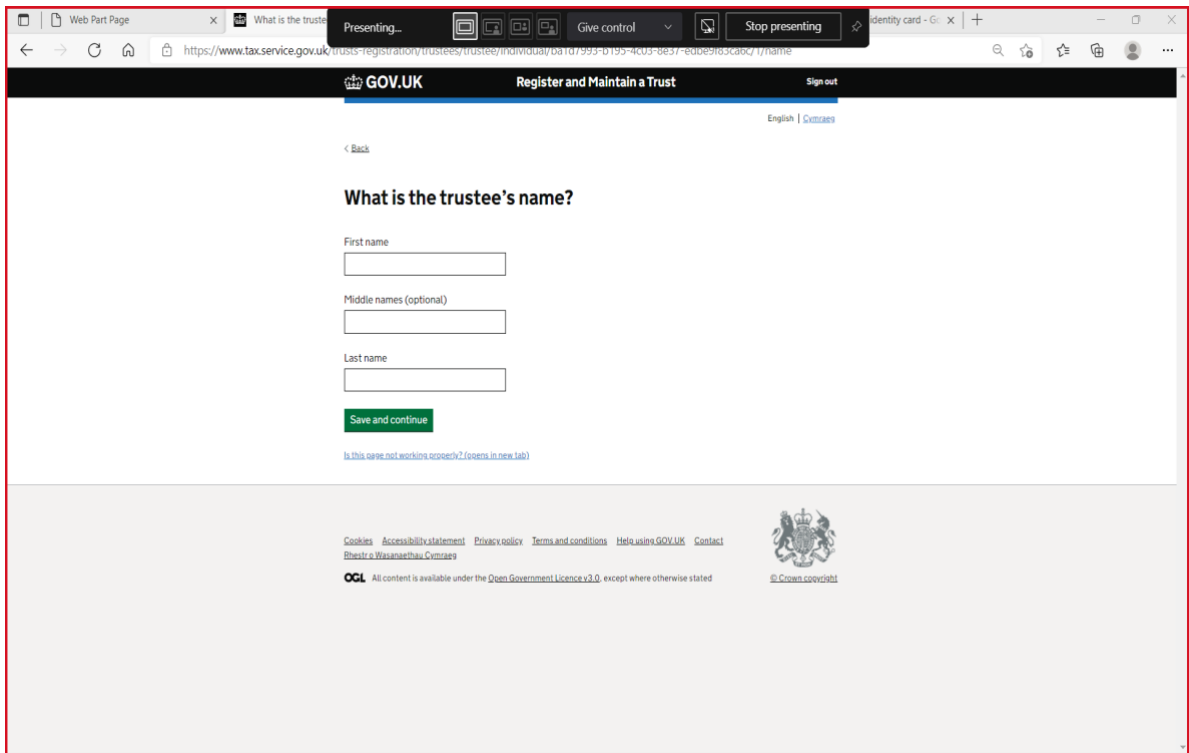


You use this screen to add additional trustees. If the information required is not to hand you can add them later.

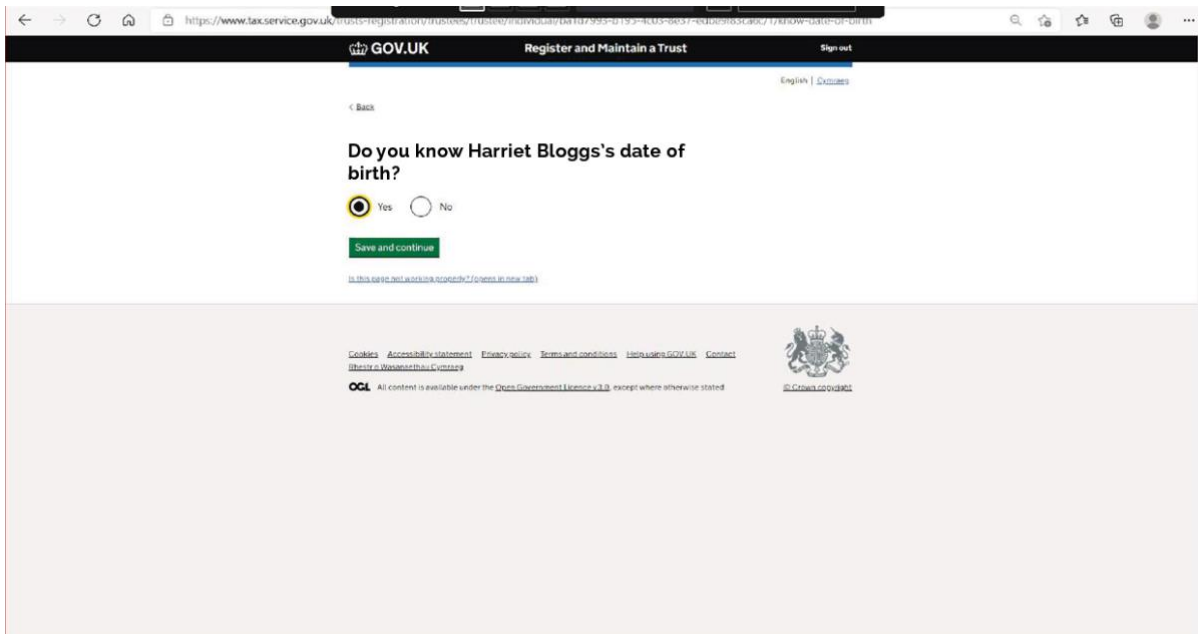
Click **Save and continue**



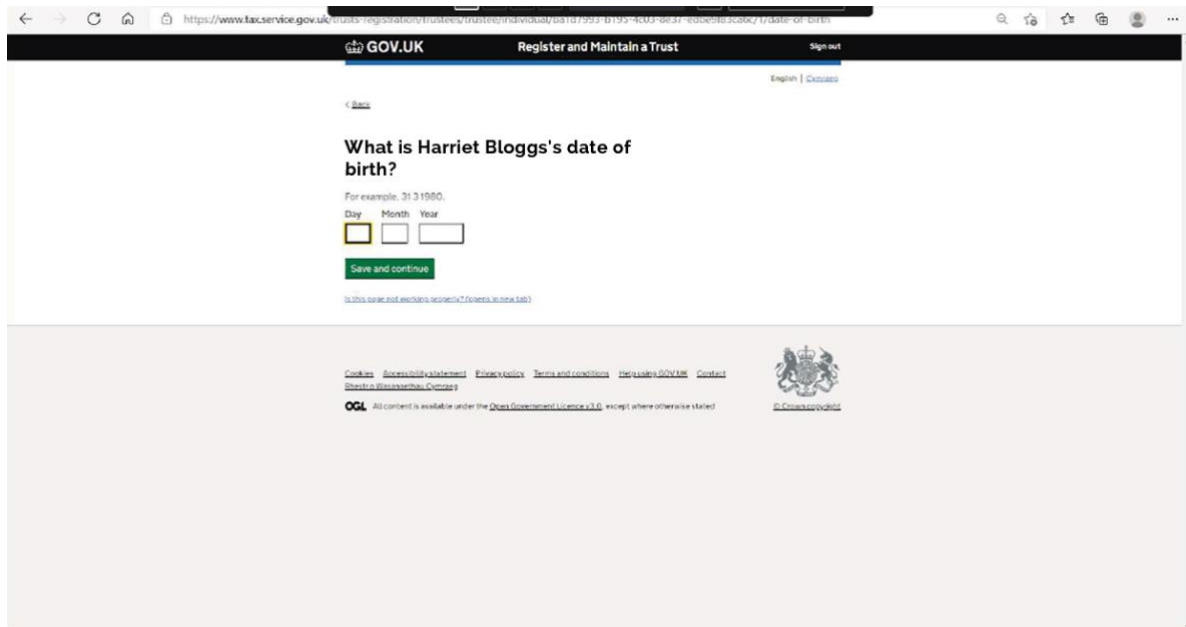
Click **Save and continue**



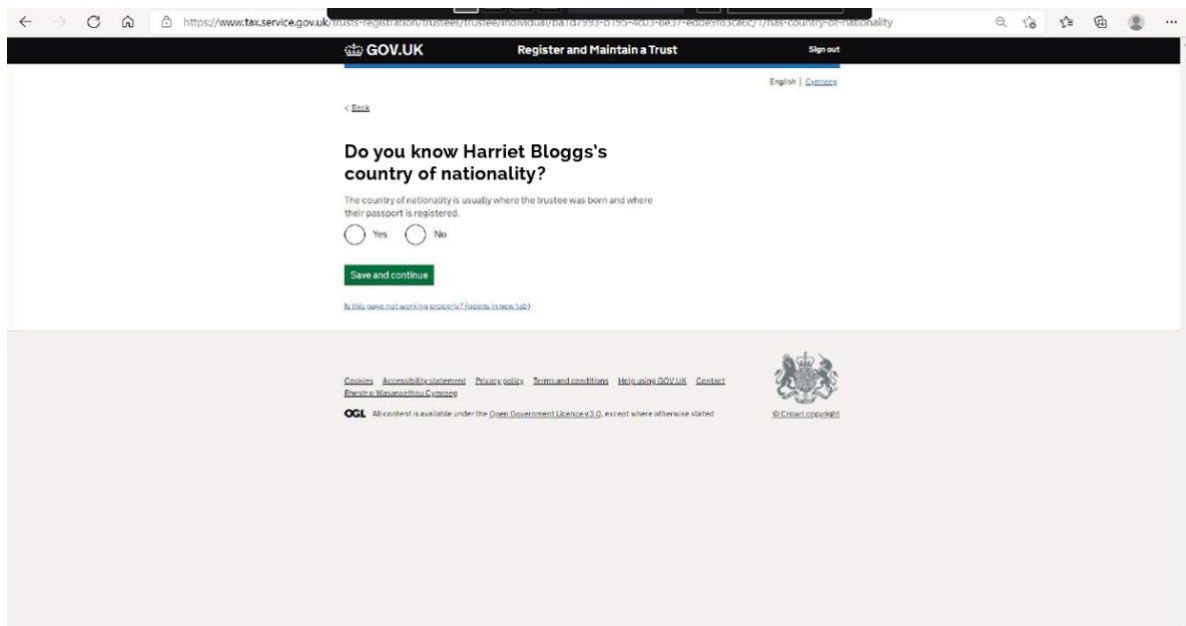
Click **Save and continue**



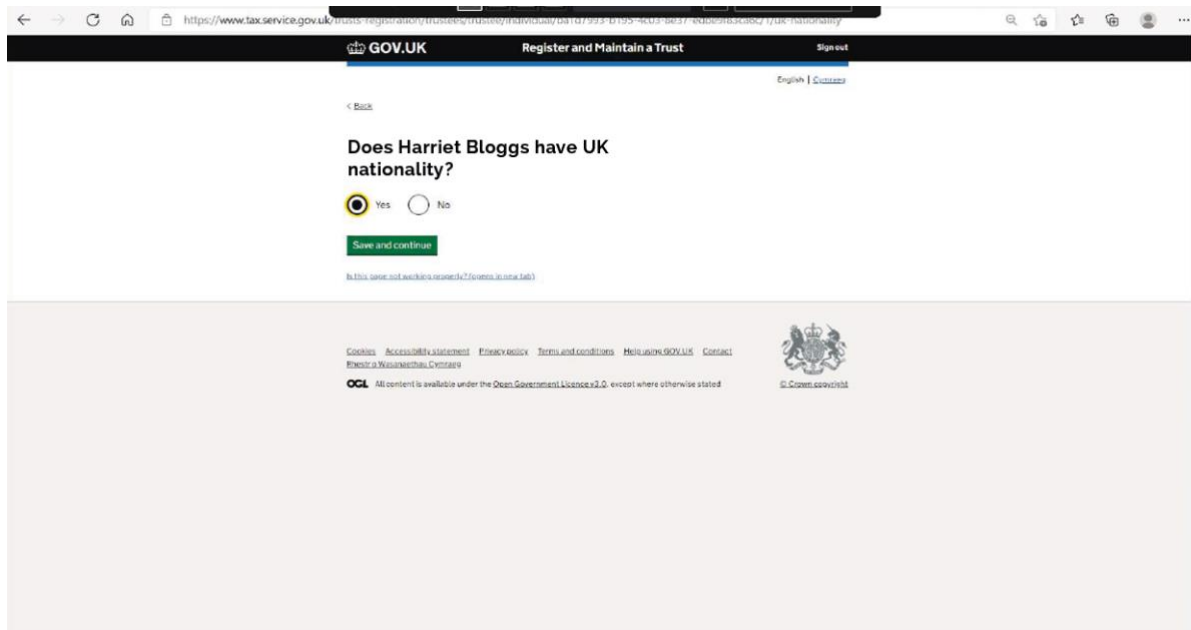
Click **Save and continue**



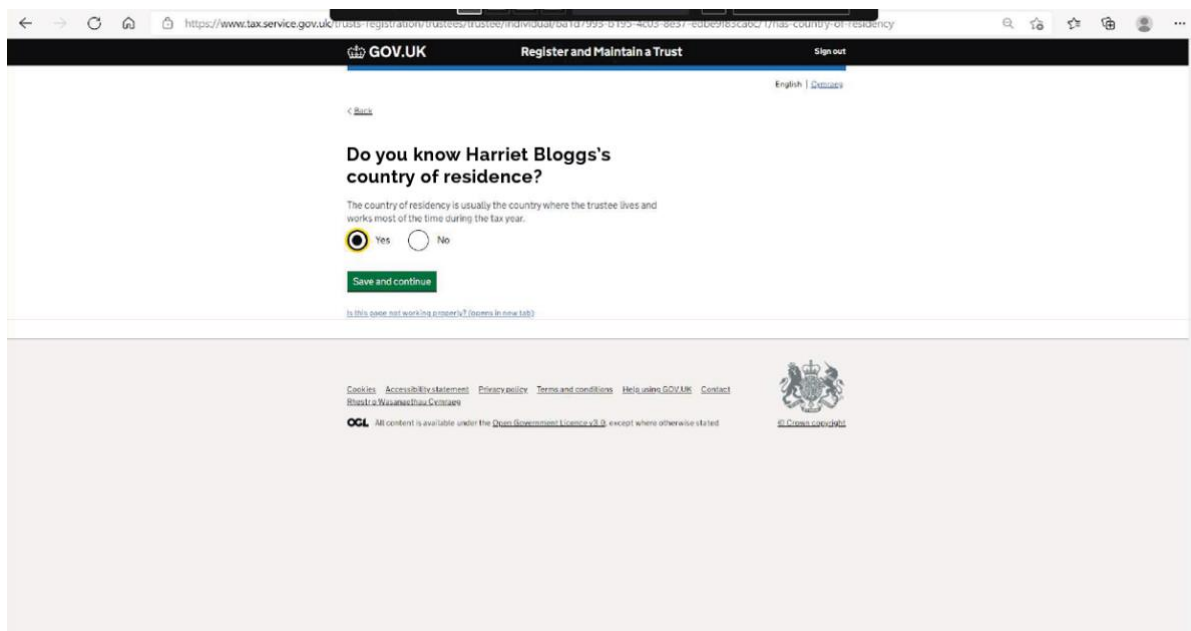
Click **Save and continue**



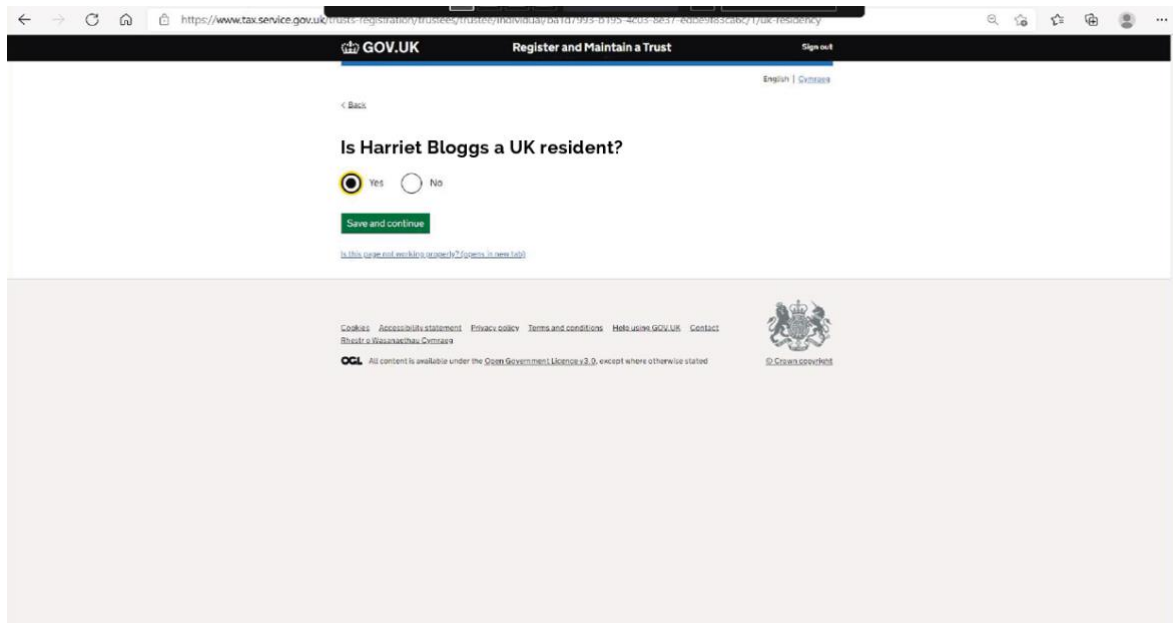
Click **Save and continue**



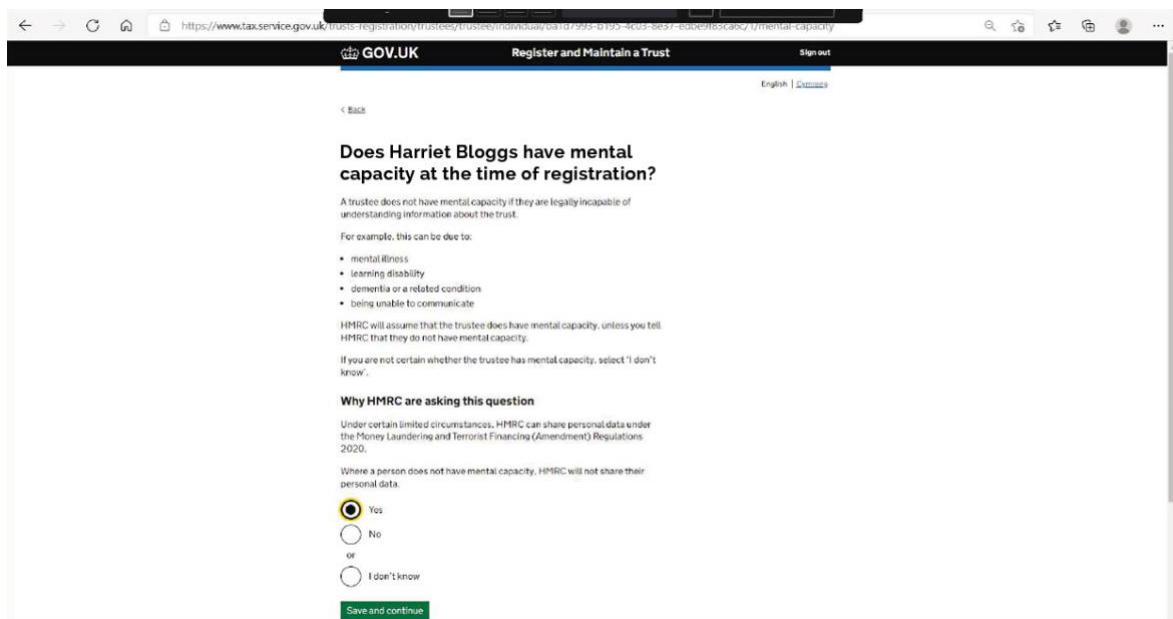
Click **Save and continue**



Click **Save and continue**

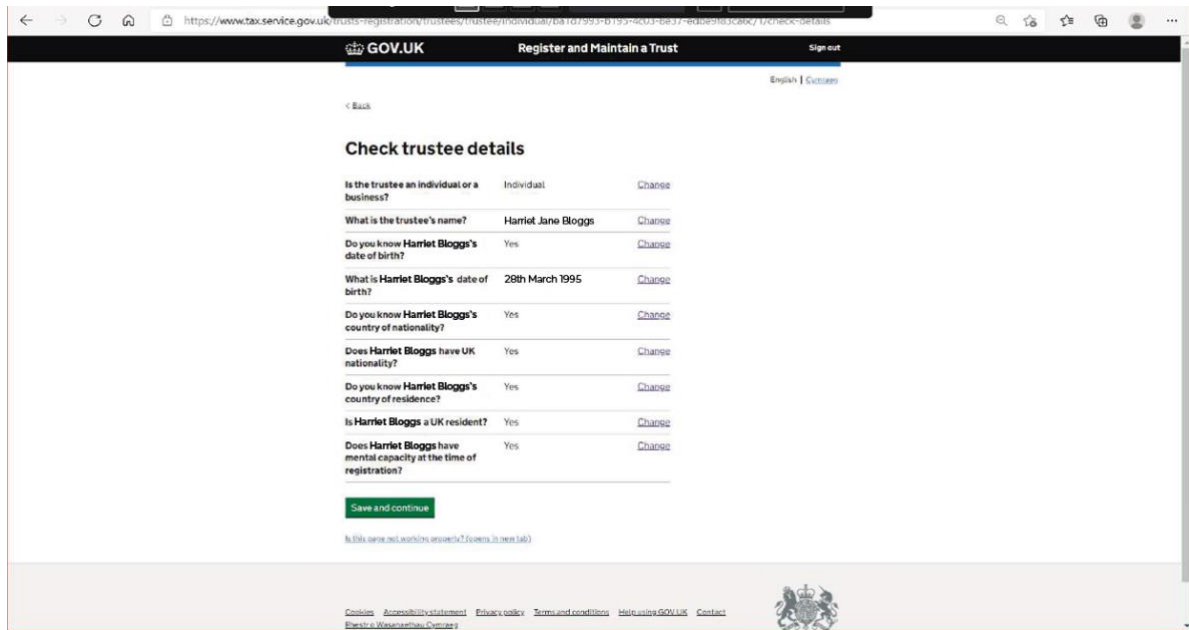


Click **Save and continue**



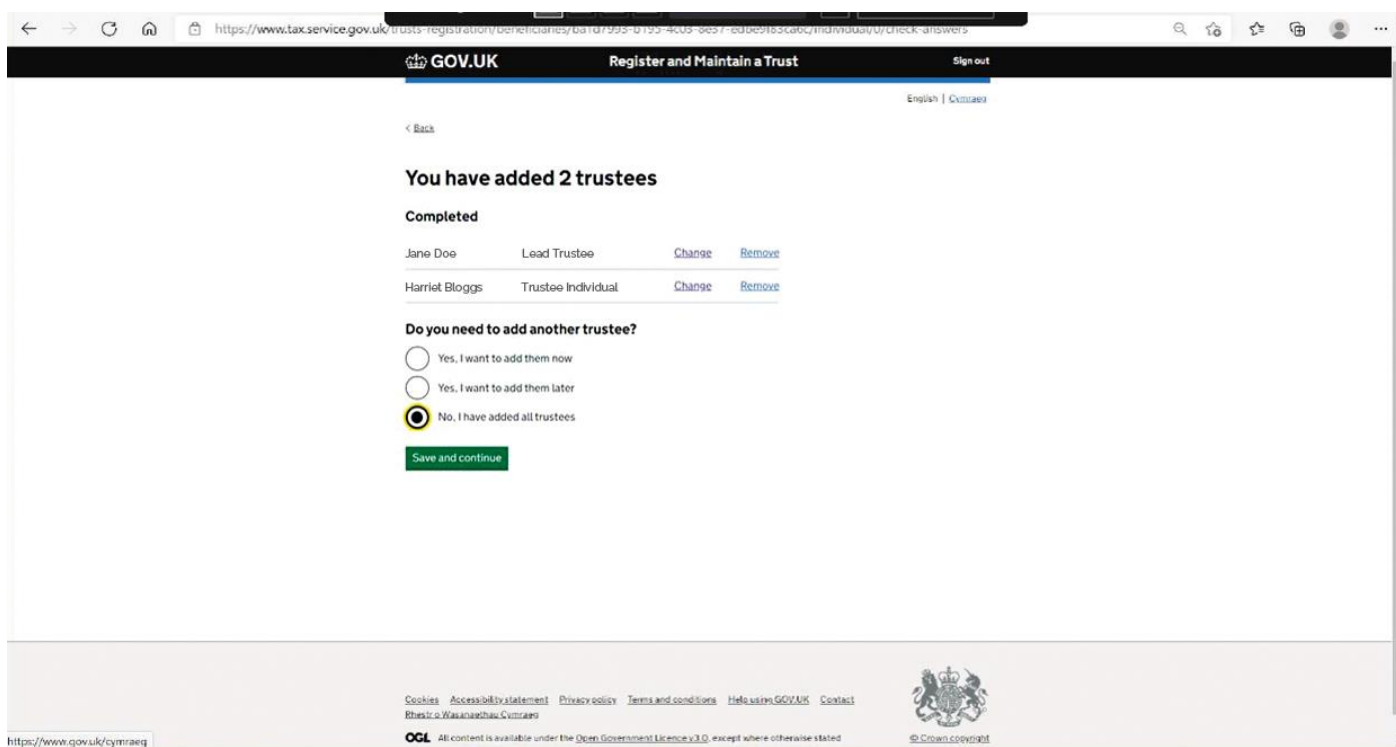
This screen asks questions in respect of the additional trustee's mental capacity – if the trustee lacks capacity at the time of registration, his/her data will not be shared by HMRC.

Click **Save and continue**



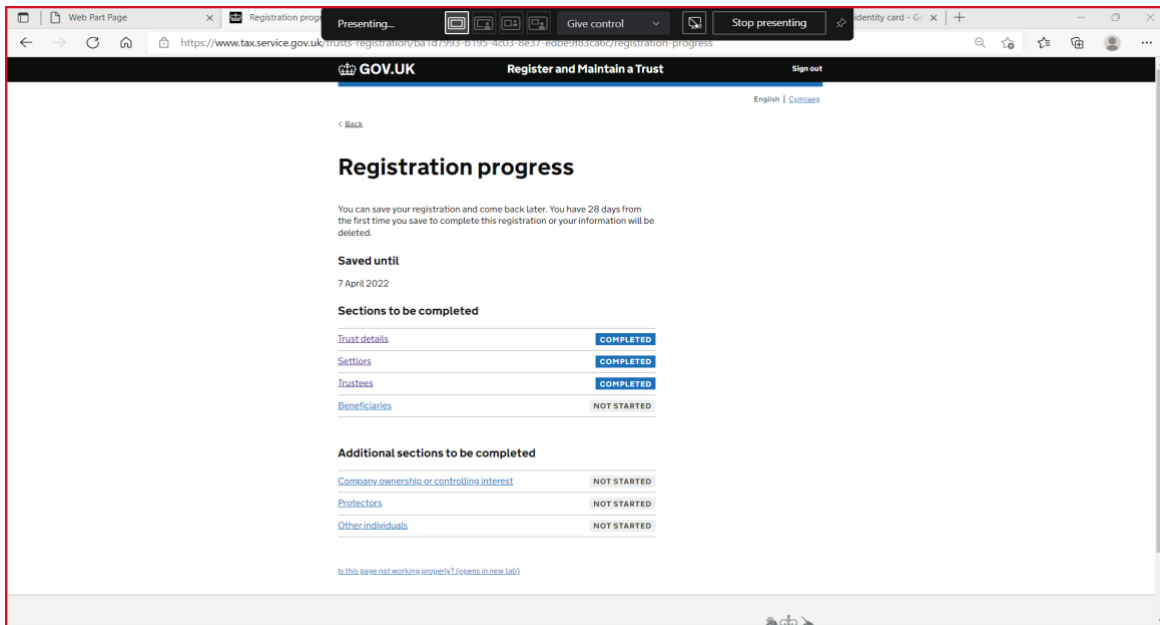
This screen is a summary of the details recorded for the additional trustee

Click **Save and continue**

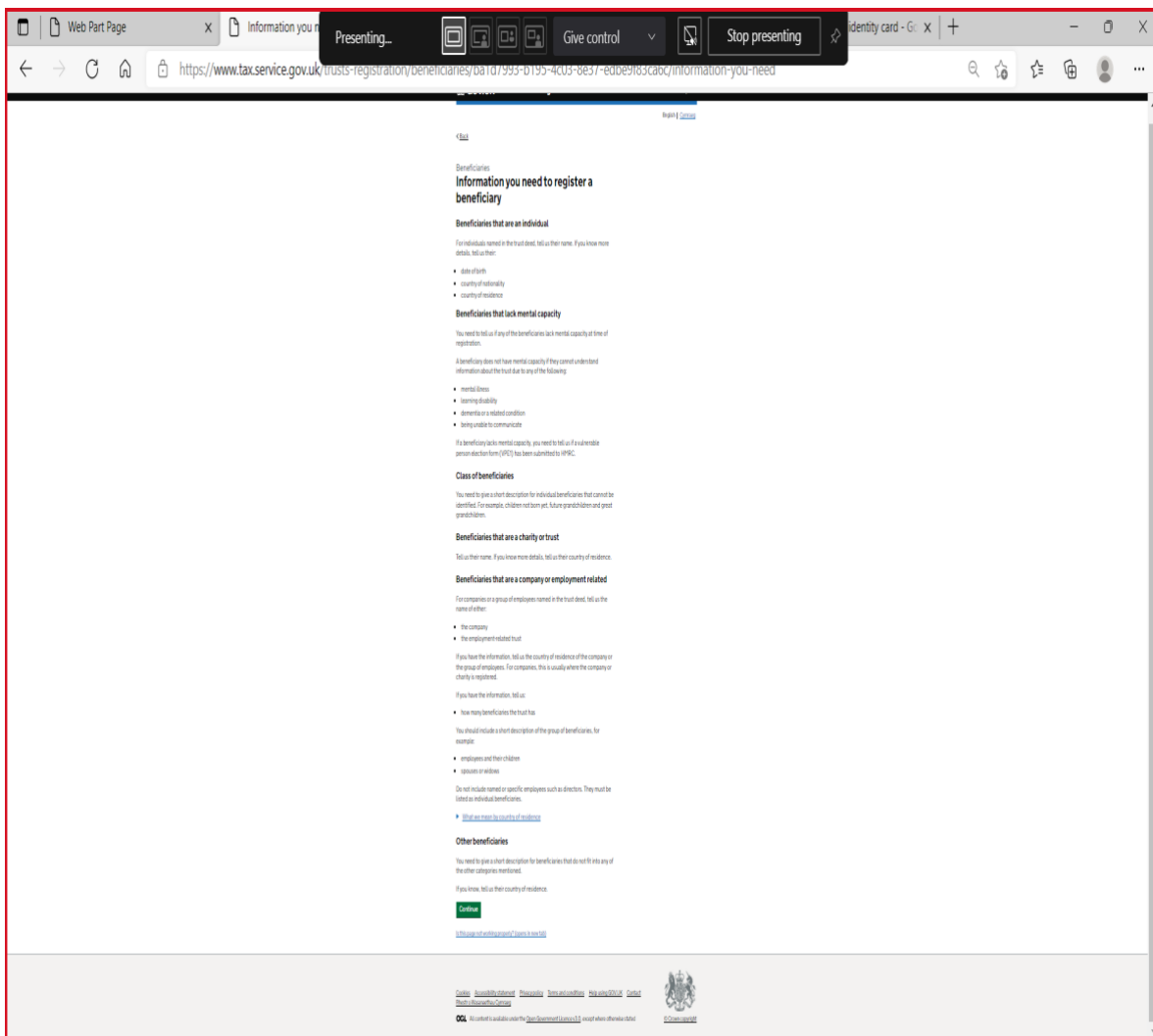


If there are more trustees to be added, add them here.

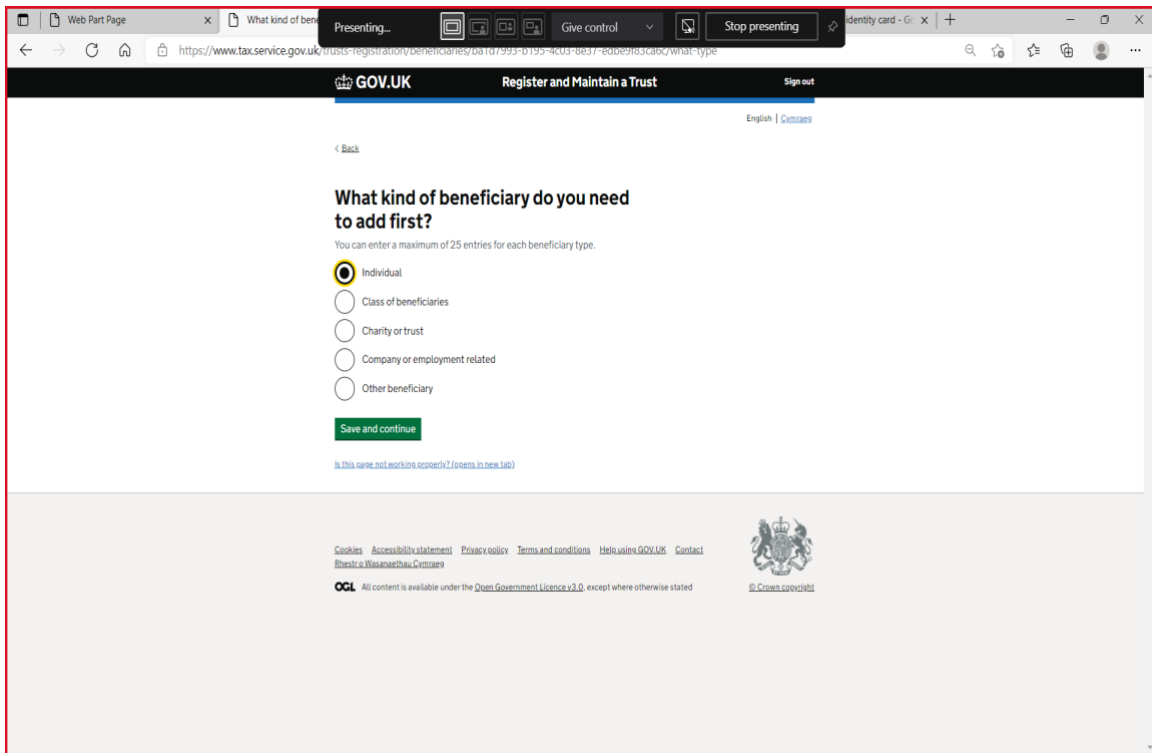
Click **Save and continue**



Click on [Beneficiaries](#)

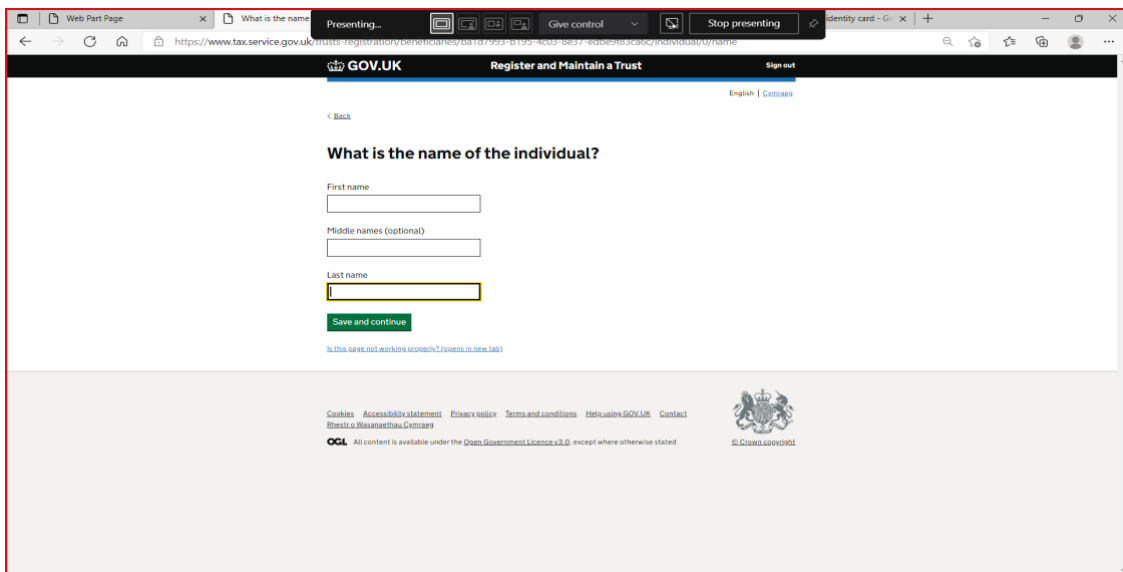


Click [Continue](#)

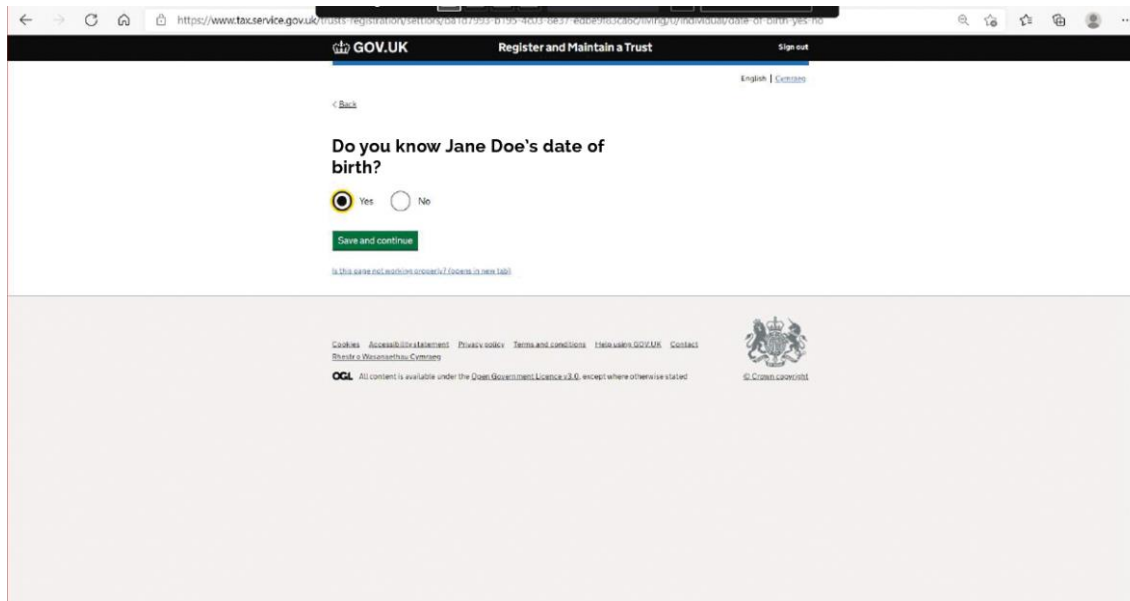


Suggest you add named beneficiaries first, followed by the class of beneficiaries.

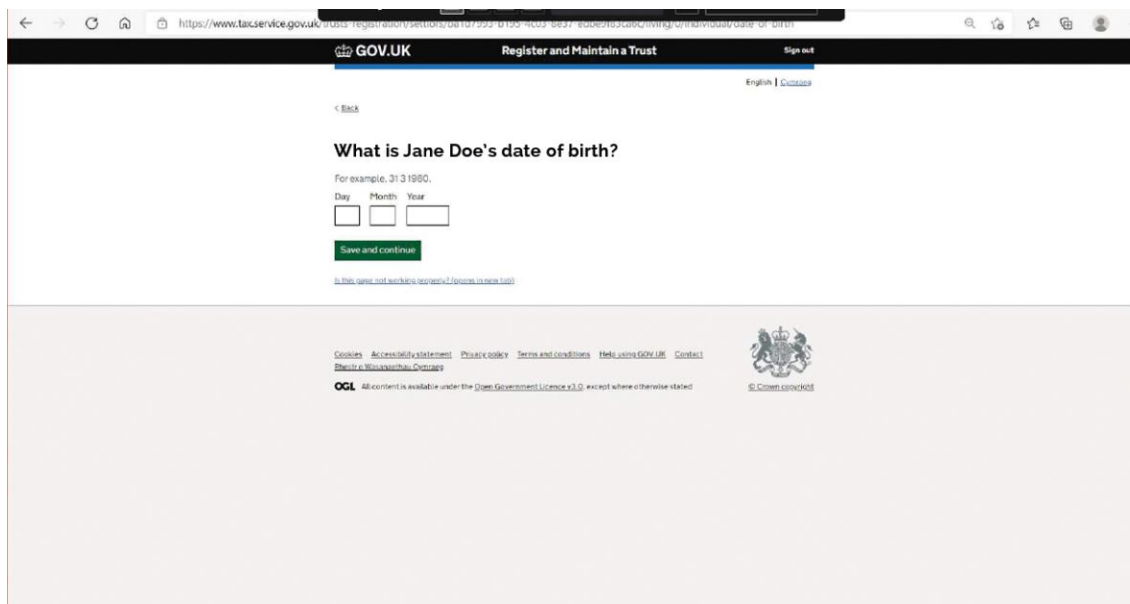
Click **Save and continue**



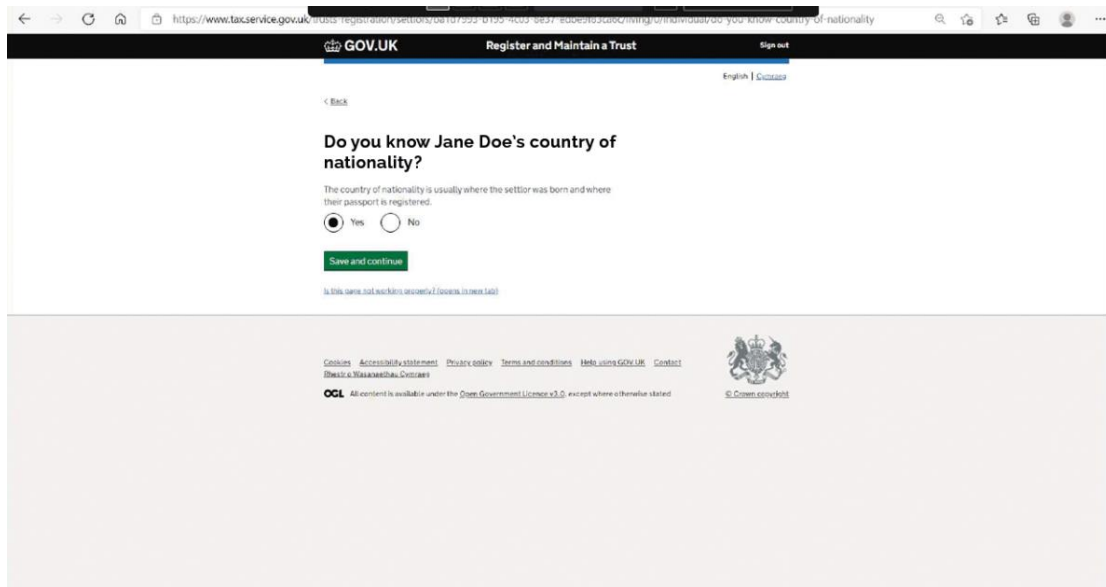
Click **Save and continue**



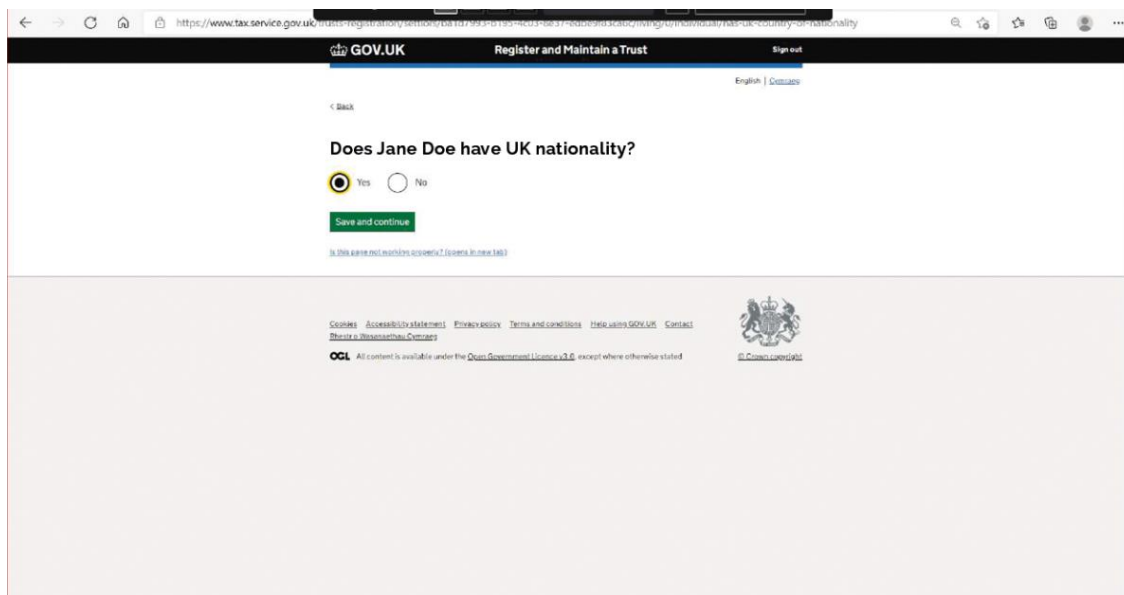
Click **Save and continue**



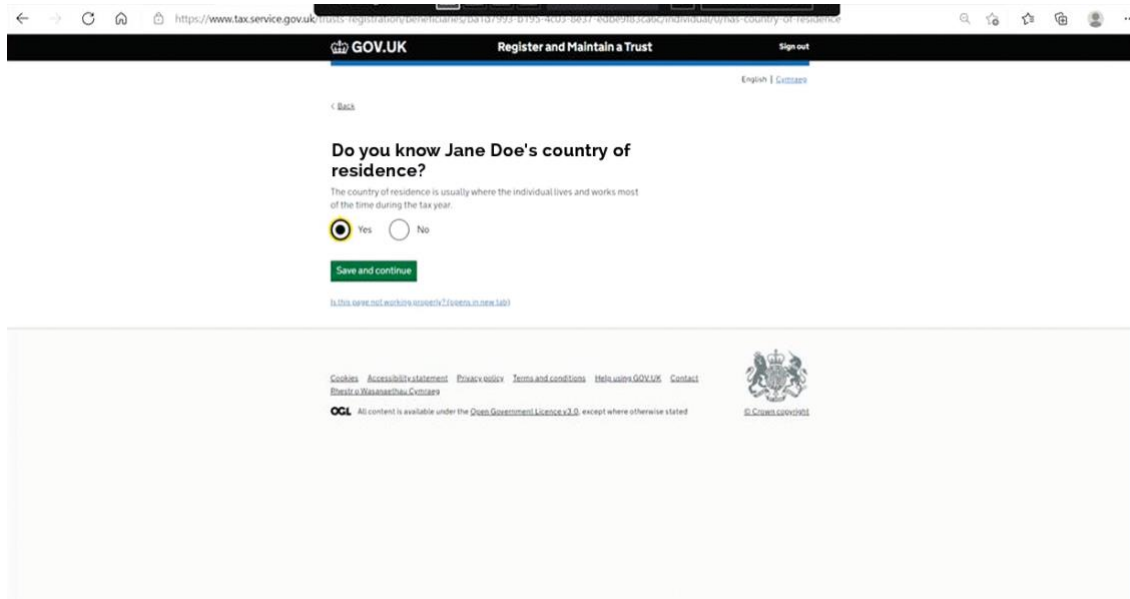
Click **Save and continue**



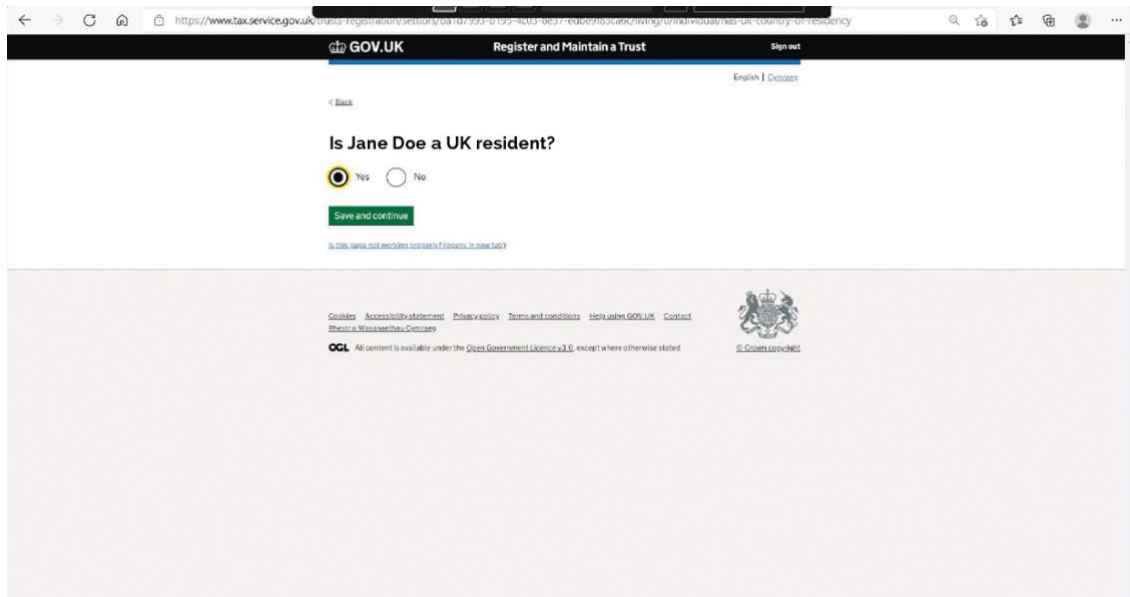
Click **Save and continue**



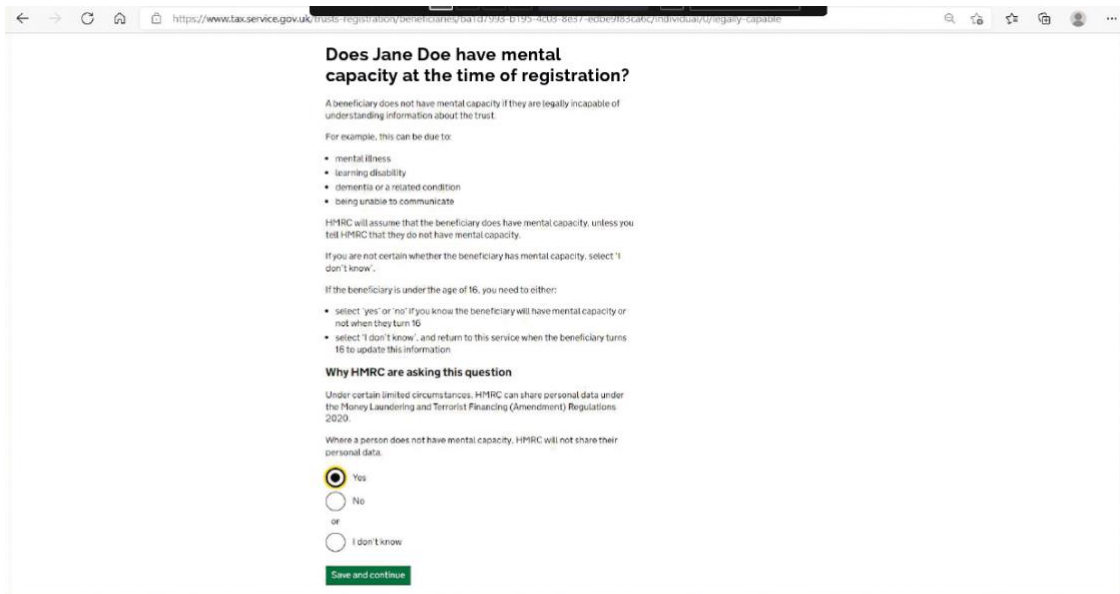
Click **Save and continue**



Click [Save and continue](#)

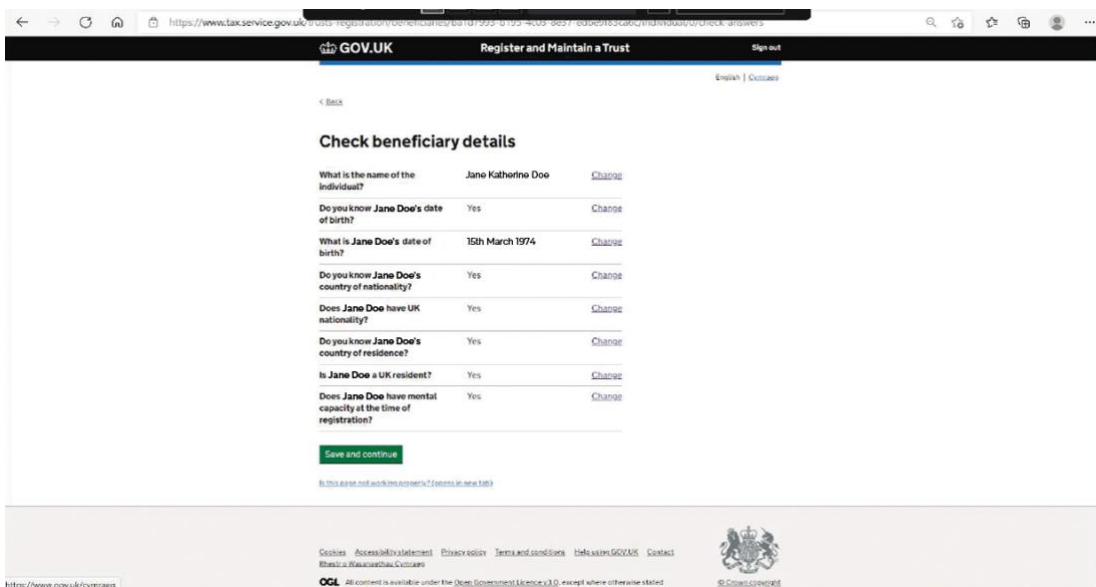


Click [Save and continue](#)

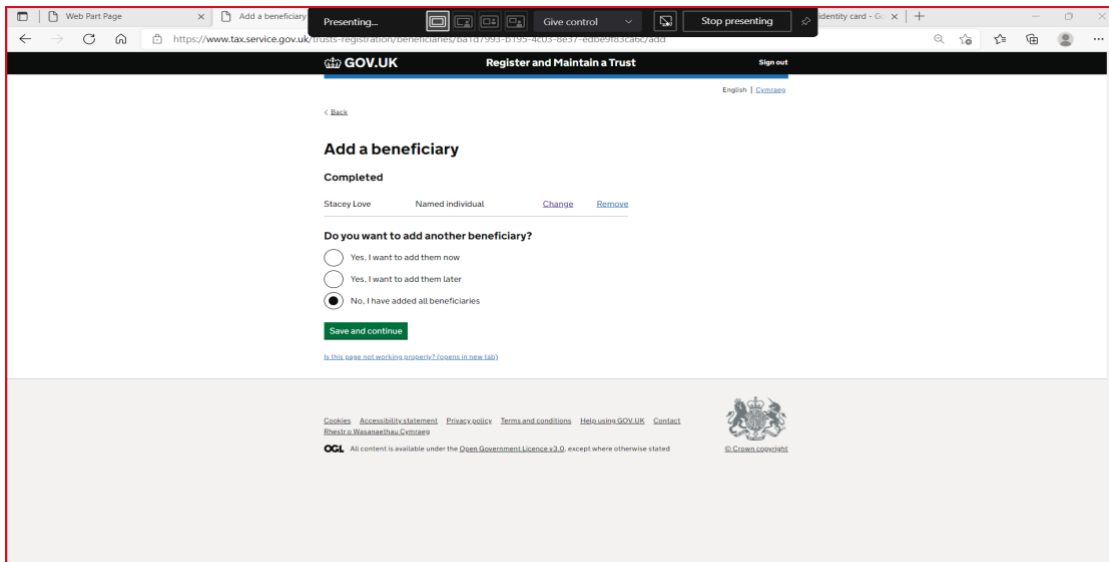


This screen asks questions in respect of the beneficiary's mental capacity – if the beneficiary lacks capacity at the time of registration, his/her data will not be shared by HMRC.

Click [Save and continue](#)

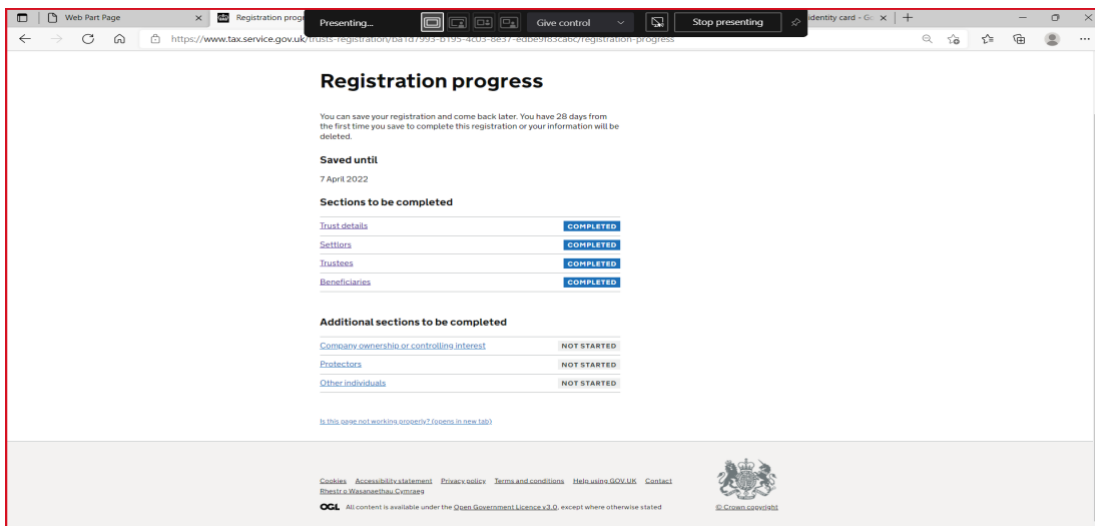


Click [Save and continue](#)



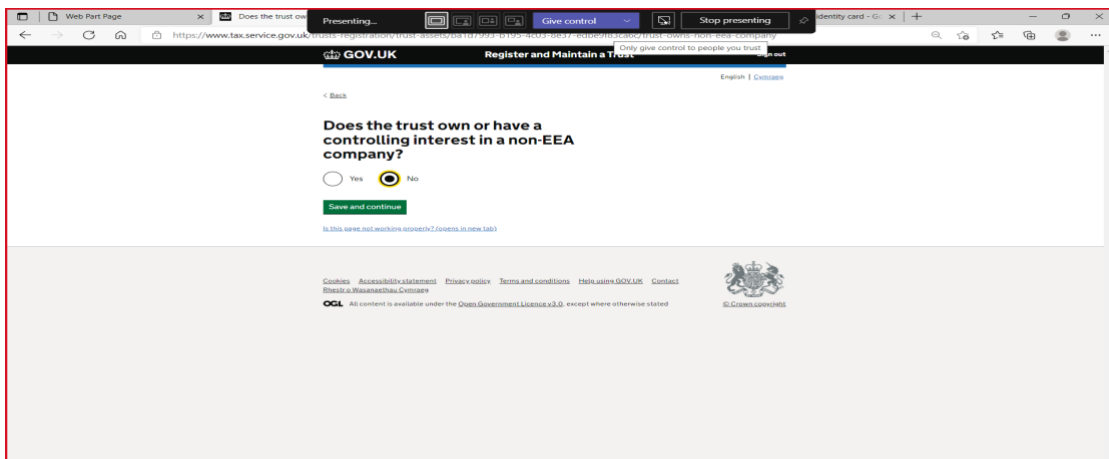
Additional named beneficiaries or a class of beneficiaries can be added at this screen

Click **Save and continue**



Additional Sections to be completed

Click on **Company ownership or controlling interest**



Click **Save and continue**

Click on [Protectors](#)

The screenshot shows a web browser window displaying the GOV.UK 'Register and Maintain a Trust' form. The question is 'Does the trust have a protector?' with a subtext: 'This is an individual or business named in the deed that can affect the way the trust is managed.' There are two radio button options: 'Yes' and 'No'. The 'No' option is selected. A green 'Save and continue' button is visible below the options. At the bottom of the page, there are links for 'Cookies', 'Accessibility statement', 'Privacy policy', 'Terms and conditions', 'Help us improve GOV.UK', and 'Contact Us'. The GOV.UK logo and the Royal Coat of Arms are also present.

None of the CL trusts have Protectors so the answer on this screen will be **No**

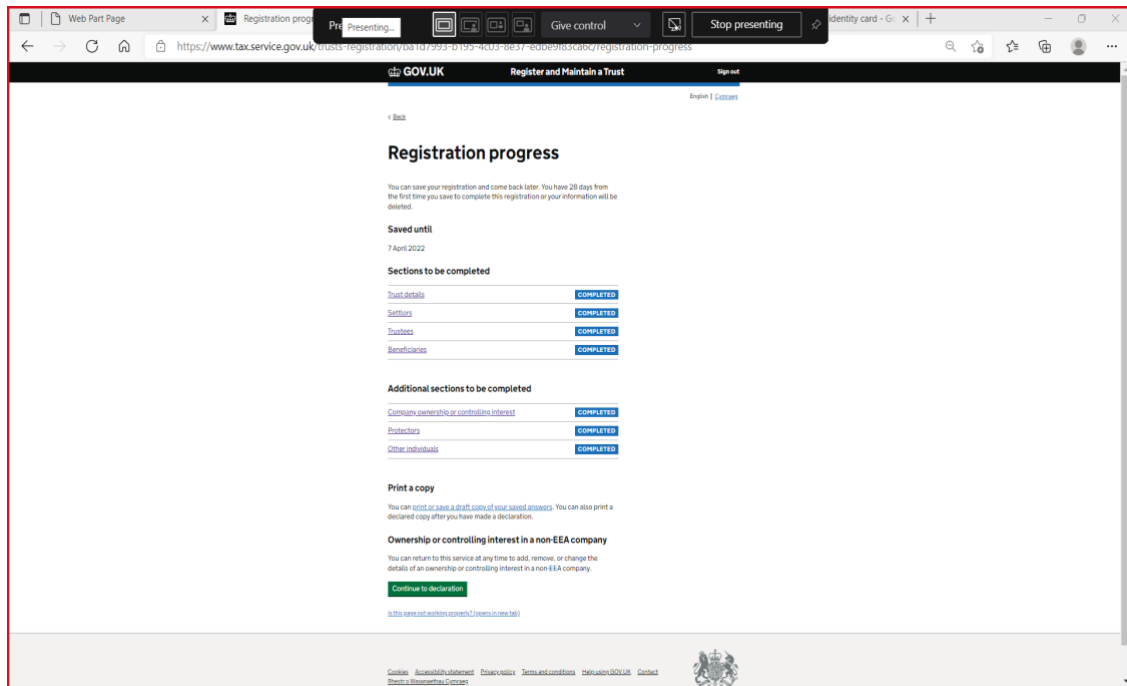
Click [Save and continue](#)

Click on [Other Individuals](#)

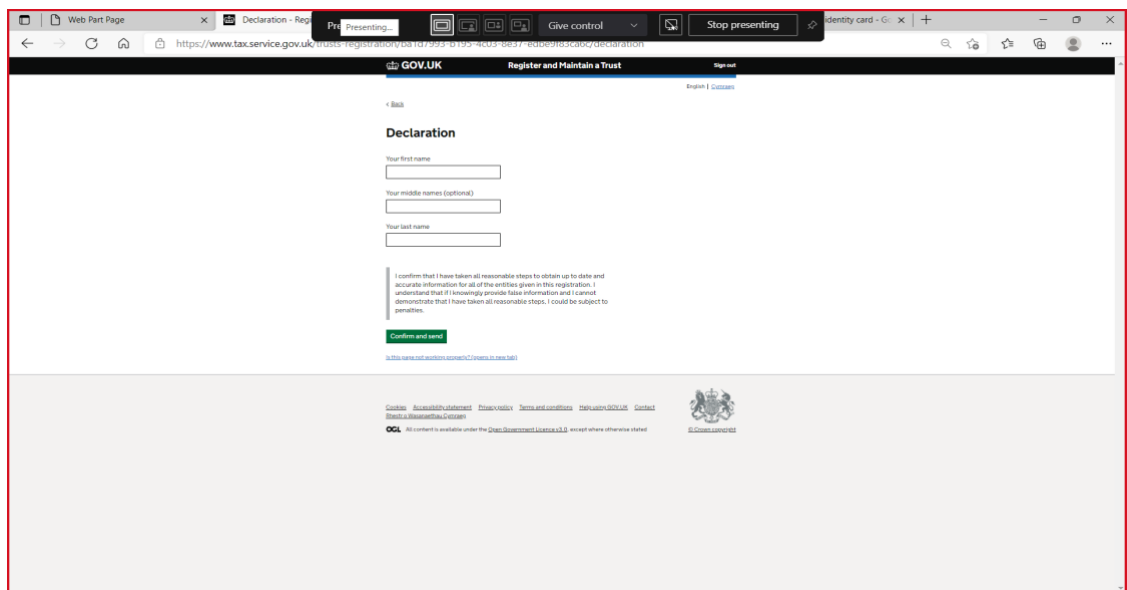
The screenshot shows a web browser window displaying the GOV.UK 'Register and Maintain a Trust' form. The question is 'Are there any other individuals associated with the trust?' with a subtext: 'This can be anyone who can affect the way the trust is managed, but does not fit any of the specific trust roles, such as the parent of a young beneficiary.' There are two radio button options: 'Yes' and 'No'. The 'No' option is selected. A green 'Save and continue' button is visible below the options. At the bottom of the page, there are links for 'Cookies', 'Accessibility statement', 'Privacy policy', 'Terms and conditions', 'Help us improve GOV.UK', and 'Contact Us'. The GOV.UK logo and the Royal Coat of Arms are also present.

For all CL trusts, only the trustees can affect the way the trust is managed, so the answer on this screen will be **No**

Click [Save and continue](#)

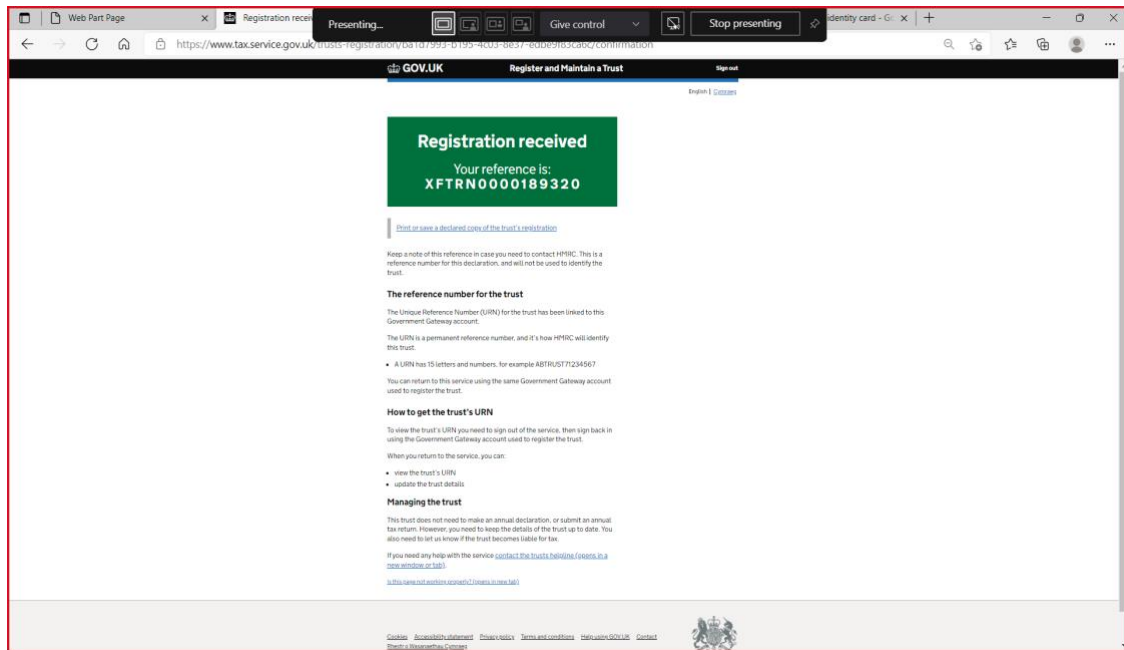


Click **Continue to declaration**



If the adviser is completing the registration on the authority of the trustees then he/she will need to the person who completes the declaration.

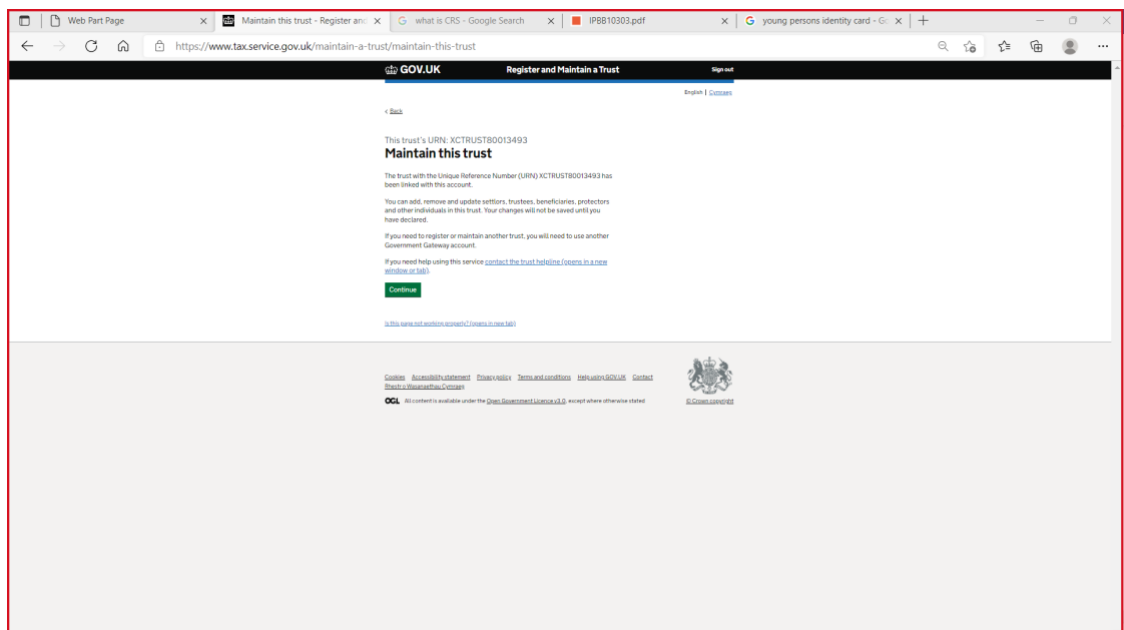
Click **Confirm and send**



This is not the URN for the Trust – it is only confirmation reference for submission of the registration.

NOTE – it confirms in the section **Managing the Trust** that the trust does not need to make an annual declaration or submit an annual tax return, but the details do need to be kept up to date and let HMRC know if the trust becomes taxable.

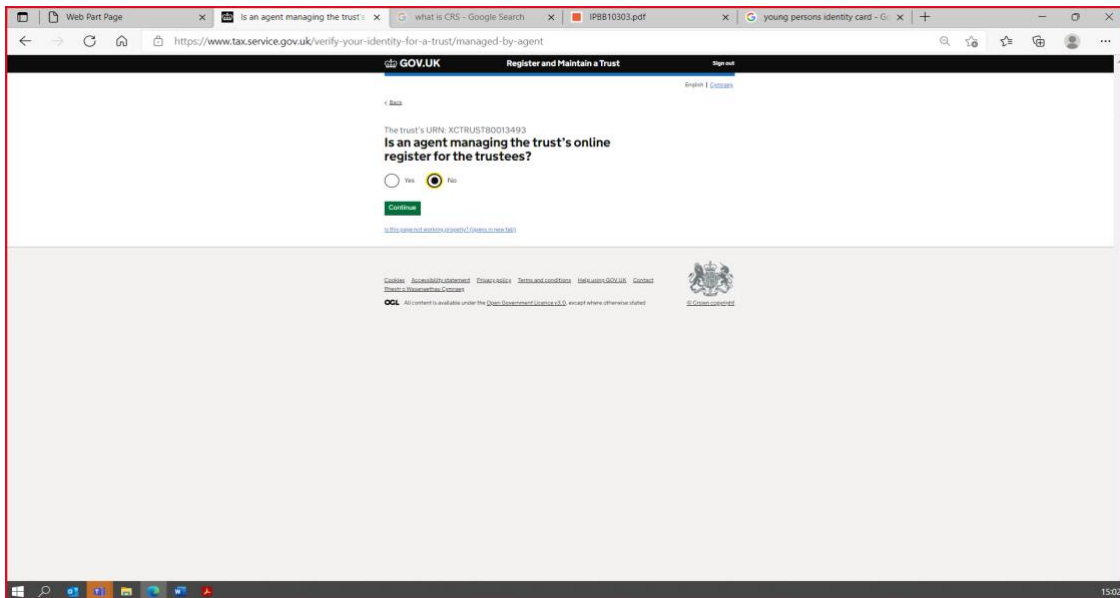
Click on the **sign out** link in the top right-hand corner of the page



This page gives you the URN for the trust. HMRC will also send this to the trustee.

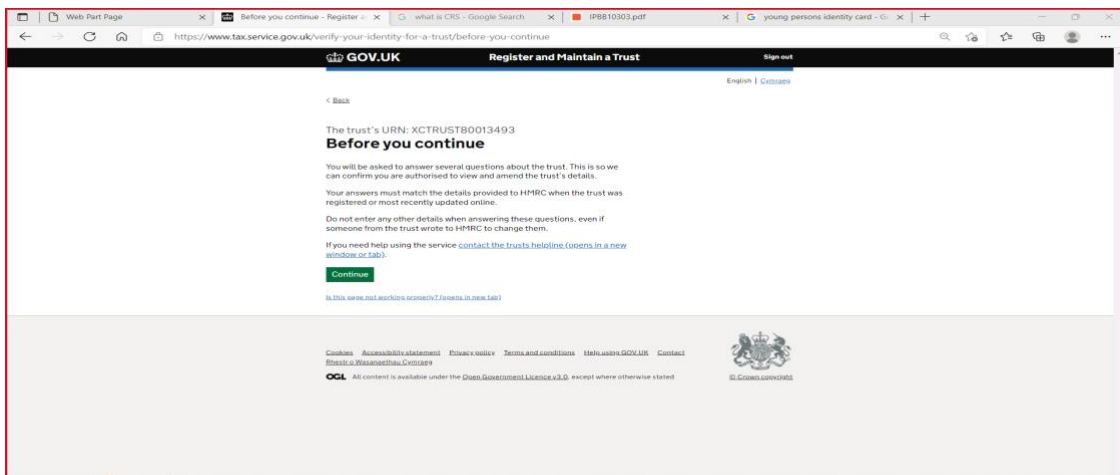
We suggest you print this screen and keep it on the permanent record.

Click **Continue**

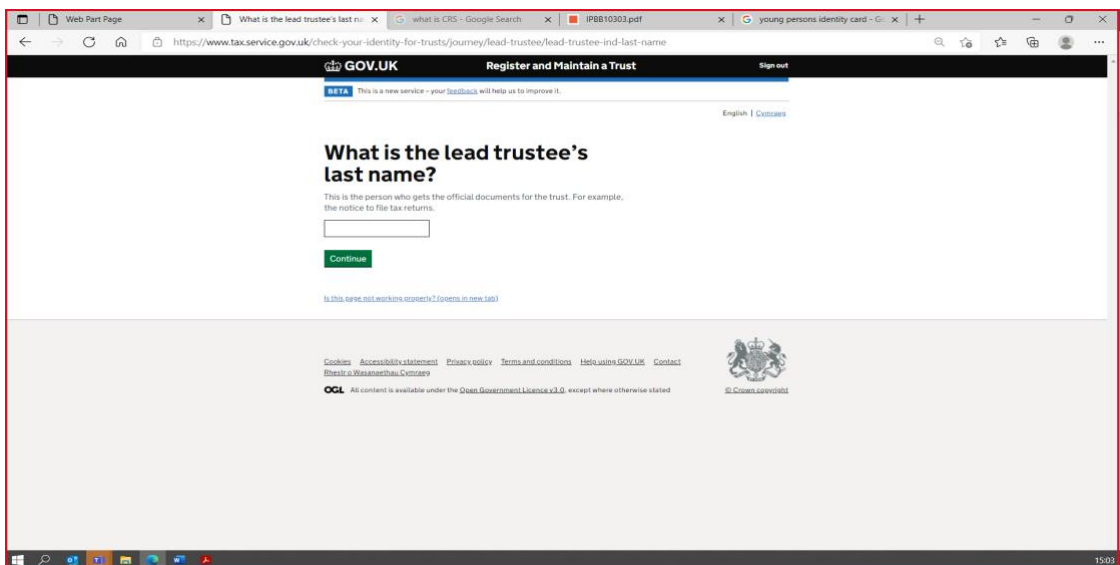


In the case of most CL trusts, we assume that no tax agent will be appointed.

Click **Continue**



Click **Continue**



It's important that the **last name** entered here is the same as the last name of the lead trustee provided in the registration

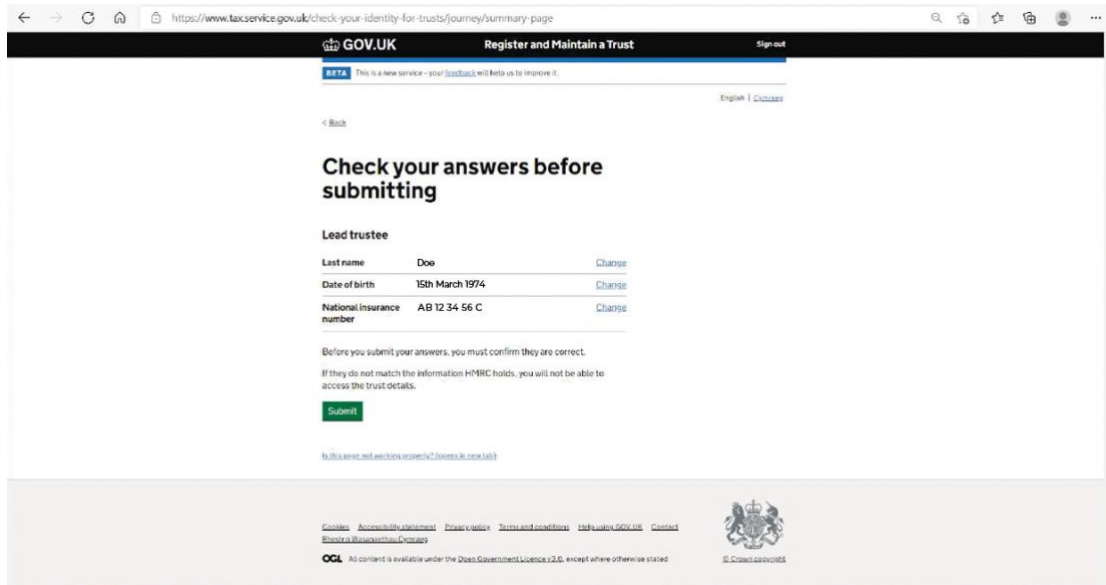
Click **Continue**

The screenshot shows a web browser window with the URL <https://www.tax.service.gov.uk/check-your-identity-for-trusts/journey/lead-trustee/lead-trustee-ind-dob>. The page header includes the GOV.UK logo, the title "Register and Maintain a Trust", and a "Sign out" link. A "BETA" banner indicates that feedback will help improve the service. The main heading is "What is the lead trustee's date of birth?". Below this, a note states: "It must match the date provided to HMRC when the trust was registered. For example, 31 3 1980." There are three input fields labeled "Day", "Month", and "Year". A green "Continue" button is positioned below the fields. A link at the bottom of the form area reads "Is this page not working correctly? (opens in new tab)". The footer contains links for "Cookies", "Accessibility statement", "Privacy policy", "Terms and conditions", "Help using GOV.UK", and "Contact". It also features the Royal Coat of Arms and the text "© Crown Copyright" and "All content is available under the Open Government Licence v3.0, except where otherwise stated". The Windows taskbar at the bottom shows the time as 15:04.

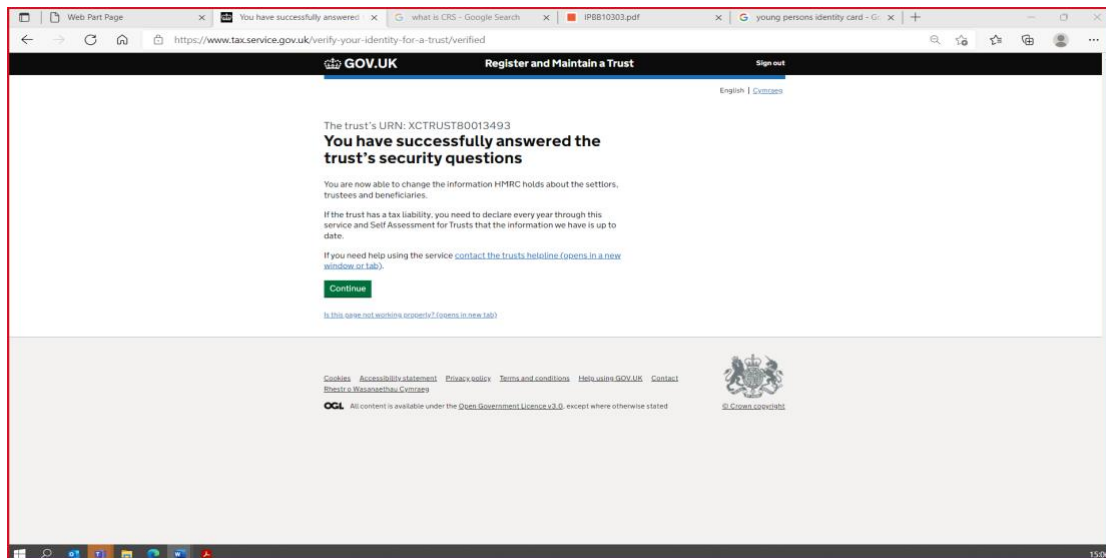
Click **Continue**

The screenshot shows a web browser window with the URL <https://www.tax.service.gov.uk/check-your-identity-for-trusts/journey/lead-trustee/lead-trustee-ind-nino>. The page header includes the GOV.UK logo, the title "Register and Maintain a Trust", and a "Sign out" link. A "BETA" banner indicates that feedback will help improve the service. The main heading is "What is the lead trustee's National Insurance number?". Below this, a note states: "It will be on a National Insurance card, benefit letter, payslip or P60. For example, 'QQ 12 34 56 C'." There is a single input field for the number. A green "Continue" button is positioned below the field. A link at the bottom of the form area reads "Is this page not working correctly? (opens in new tab)". The footer contains links for "Cookies", "Accessibility statement", "Privacy policy", "Terms and conditions", "Help using GOV.UK", and "Contact". It also features the Royal Coat of Arms and the text "© Crown Copyright" and "All content is available under the Open Government Licence v3.0, except where otherwise stated". The Windows taskbar at the bottom shows the time as 15:05.

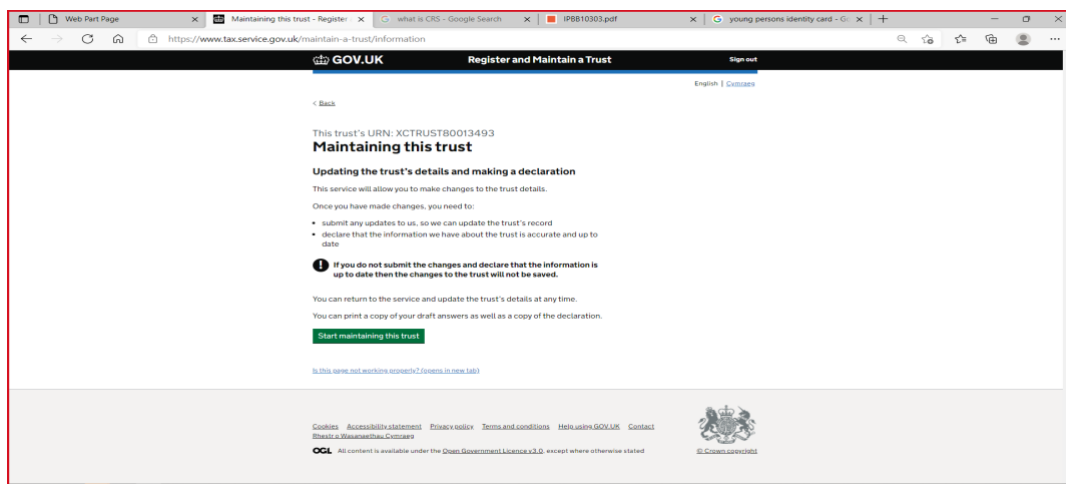
Click **Continue**



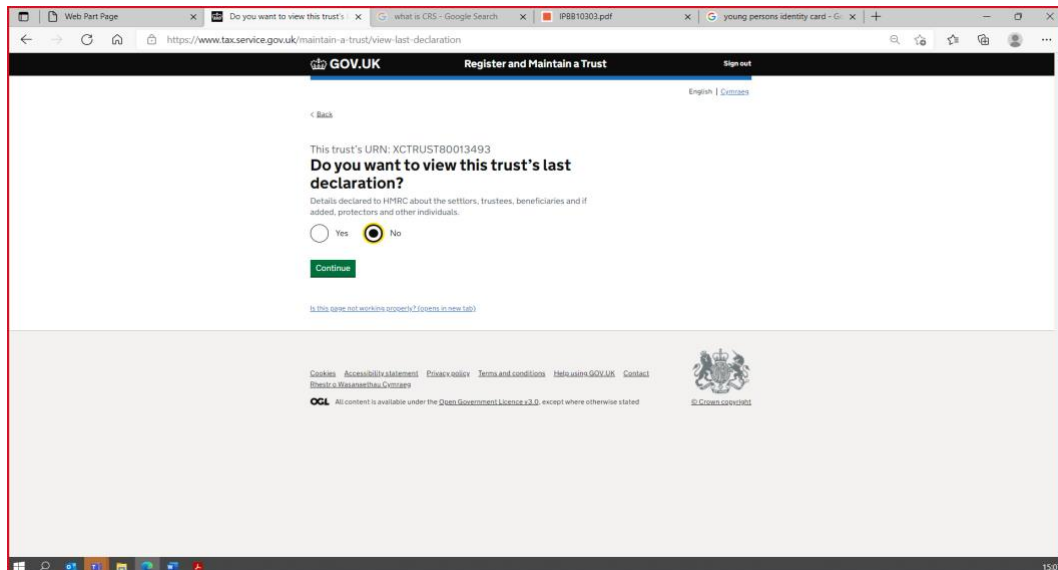
Click **Submit**



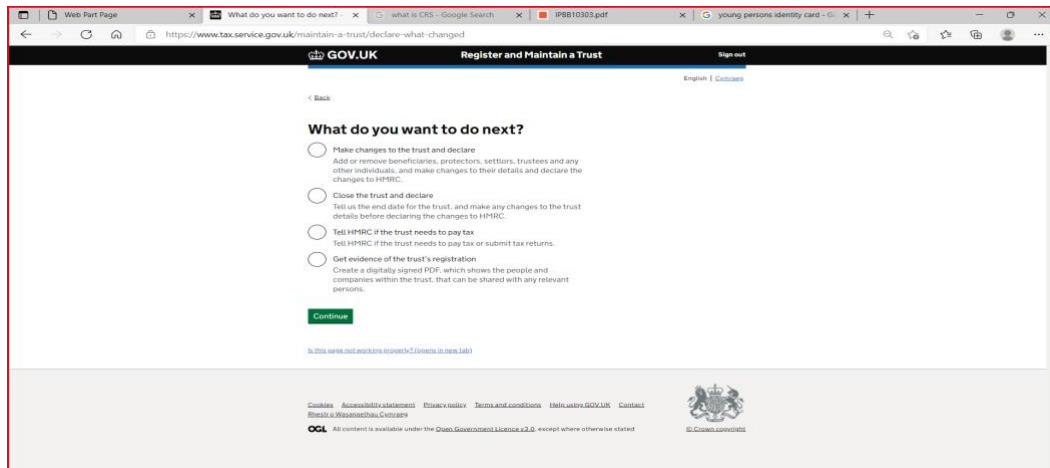
Click **Continue**



Click **Start maintaining this trust**



Click **Continue**



The Trust registration is now complete.

You can obtain a digital copy of the trust registration by selecting the last option.

You can also use this screen to make additions/amendments to the trust record, close the trust record or advise HMRC that the trust has a tax liability.

If no further action required, Click on the **sign out** link in the top right-hand corner of the page to close the record and exit TRS.



To contact the ican Technical Services team please speak to your account manager or email us at ican@canadalife.co.uk.



Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales no. 973271. Registered office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA. Canada Life Platform Limited, trading as Canada Life, is a subsidiary of The Canada Life Group (UK) Limited, and is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales no. 8395855. Registered office: Canada Life Place, Potters Bar, Hertfordshire EN6 5BA