

Trust Review Service

Overview

We help professional and “lay” trustees to manage Trust investments using a long term strategy within a robust and trusting relationship.

Our process has a number of clearly defined steps starting with the initial fact find right through to using AV Trinity as a “sounding-board” for ongoing reporting. We are happy to provide a comprehensive “all steps” service or simply to address the issues as and when you require our services.

Step 1 – The initial exchange of information

This initial step carries no charge and is a chance for both of us to discuss fees, requirements, timescales and relationship ground rules in terms of the depth of involvement you are seeking. The meeting can be held at our offices in Tunbridge Wells, at an alternative convenient location or via a telephone/Skype conference,

Step 2. – Review of existing Trust investments

If you are a trustee you will appreciate the regulatory requirements of The Trustee Act 2000 which places upon you the responsibility of reviewing trusts on a regular basis.

On your behalf we will review the existing Trust investments to ensure that performance, fees and any other relevant factors are still meeting the initial objectives of the Trust.

We will also ensure that the investments are as tax effective as possible. This step can be implemented as a one-off engagement or as part of an ongoing relationship where AV Trinity are appointed to take over the running of the investment portfolio.

In addition we can offer a bespoke service if you have a number of Trusts that can be reviewed at the same time, perhaps at your premises where you probably hold all of the required paperwork. We will be happy to discuss this service in greater detail.

Step 3. - The strategic decisions

Away from the pure Trust investment review, it is very important to explore the effectiveness of the actual Trust itself. To assess this we will review the initial objectives of the Trust, the type of Trust currently in place, the profile of current and possible future beneficiaries under the Trust, the tax position of the beneficiaries and the Trust itself and in addition we will explore any limitations contained within the Trust which may affect the investment powers of the trustees.

Once this has been investigated we will be able to create a detailed report covering our recommendations for the ongoing investment strategy, the management and distribution of Trust income and any other issues that have been identified as requiring further discussion.

Step 4 – Gathering the strands together

Having reviewed the existing arrangements we will start to pull the strands together. We will document any alterations that we feel are necessary to the existing Trust in terms of investment portfolio changes and decisions regarding asset allocation.

Clearly there are a huge number of investment managers throughout the UK and our job will be to review the market ensuring that only the most appropriate fund managers, products and fee structures are given consideration.

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Step 5 – Regular review service

Once we have started to work with you it is important that reviews are carried out on a regular basis to ensure that the structure is still appropriate and of course to comply with the guidelines in Trustee Act 2000. Generally we feel that a Trust should be reviewed every 3 years or so unless there is a significant change in circumstances which may require an immediate discussion.

We will be a resource for you for some or all of the following – Investment Reports, the organisation of any withdrawals or income requirements from the Trust, liaison with the other professional advisers (accountant, solicitor etc) who may have an interest in the running of the Trust



In conclusion

AV Trinity have much experience in the investment and general management of Trusts and understand fully the responsibility that trustees carry on behalf the beneficiaries.

We are here to help and an initial conversation will soon establish how we will be able to help both initially, on an ongoing basis or simply an ad-hoc piece of investment advice.

Please contact us

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“Intelligent, independent financial advice”

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