



The Aretian Wealth Management trust planning service was created because our professional trustee clients wanted access to the type of detailed financial planning that we offer our private clients.

The Aretian trust planning service will help you:

- ➡ Provide income for the beneficiaries, safe in the knowledge it is sustainable over the medium and long term
- ➡ Give the settlors, fellow trustees and beneficiaries peace of mind that the trust can achieve its various goals
- ➡ Continue to make ongoing decisions about the trust as needed, confident there are sufficient trust assets to do so.



“ Trustees need to understand what they can distribute and not have a detrimental effect on the trustee assets and impair their ability to gift it in the future. ”

## Trust planning service for professional trustees



### QUESTIONS WE CAN HELP YOU ANSWER

Your role requires long-term planning to ensure the trust assets last and that you can take care of future generations. This may even include generations yet to be born.

As a professional trustee you will be used to the following questions from fellow trustees, settlors and beneficiaries:

- ➡ How sustainable are the existing gifts of income and capital that are being made to beneficiaries?
- ➡ Can the settlor be benevolent during his or her lifetime and be confident that additional gifts of income and capital can be made without eroding the trust assets too much?
- ➡ Can the trust assets provide for future generations? If so, to what extent?
- ➡ What effect will future windfalls or distributions have on trust assets?
- ➡ What investment return is required for the trust to fulfil its goals?
- ➡ How does the tax position of the beneficiaries affect further distributions?
- ➡ What effect will 10-year periodic charges have on the trust assets and future distributions?

We can help you answer all these questions. Trust planning helps you to project and plan to ensure that the trust can provide for the beneficiaries in line with the settlor's intentions.

## PROJECT AND PROTECT IN 4 STEPS

Your trust plan in four stages:



### STEP 1: DISCOVERY MEETING

We will discuss the trust, the beneficiaries, and the wishes of the trust settlor.

During the meeting we will cover the likely future events, the trust beneficiaries, and the objectives and priorities of the settlor. We will also discuss the tax position of the trust and likely charges in the future.

After we have spoken and understand what the trust must deliver and for how long, we will create a proposal.

### STEP 2: CASHFLOW PLANNING

We create a detailed report of trust assets and the likely value of the assets throughout the lifetime of the trust. This may involve one generation, multiple generations, and even hypothetical generations yet to be born.

Depending on the objectives of the trust, we can illustrate multiple different scenarios.

This visual illustration is ideal to help you understand what will happen to the underlying assets of the trust when you gift future income or capital.

We will agree a projected investment return with the trustees, based on your current investment strategy and performance to date. So you can be confident that your trust plan is realistic and attainable.

It will also look at how adverse investment returns could affect the underlying assets of the trust.

### STEP 3: PRESENTATION

We present our findings and planning proposition to the trustees and, where appropriate, the trust beneficiaries.

This demonstrates the level of gifting that the trust can make from its assets, and we can discuss alternative scenarios. We will also answer any questions that arise.

### STEP 4: REPORT

We produce a report that maps the work we have done and demonstrates the trustees have done due diligence to protect the longevity of trust assets.

## CASHFLOW PLANNING CAN ALSO HELP YOU PLAN FOR:

- ➡ School fees
- ➡ Charitable gifting
- ➡ Emergency funds in case of a medical problem
- ➡ Additional inbound funds
- ➡ Effects of inflation and fees.

## CHARTERED FINANCIAL PLANNERS WITH WIDE EXPERIENCE OF HELPING TRUSTEES

We are Aretian Wealth Management, an independent firm of Chartered Financial Planners. When you choose a planner with Chartered status, you benefit from the peace of mind that you are dealing with a trusted professional, operating to high ethical standards.

As well as providing advice to trustees, we provide wealth planning and financial advice to private clients.

Our approach is rooted in a deep and practical understanding of your responsibilities as trustee and the objectives of the trust you manage. We will develop a plan that helps the trustees understand what can be distributed and when, giving peace of mind and clarity.

Aretian's trust planning service helps you project into the future, giving you peace of mind that gifting from the trust is sustainable over the long term.

With a comprehensive and detailed plan for expected gifting, and a back-up plan in the event of an emergency, you can rest assured that you can meet the objectives of the trust and the settlor.



“ New Quadrant have instructed Aretian Wealth to profile a number of the larger family trusts where we act as a professional trustee.

These families had difficulty in projecting the family wealth over multiple generations. Aretian's planning service has given comfort to the families and the trustees that the family wealth will cater for multiple generations. ”

Stephen Grace  
Trust Director at New Quadrant Partners



If you would like to discuss how we can help you then please get in touch

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