

# Personal tax and trust planning

## Purpose

This unit enables financial planning professionals to develop skills related to the technical knowledge of tax and trusts and its focused application to practical situations.

## Learning Outcomes

At the end of this unit, candidates will be able to evaluate the complex needs of clients and recommend appropriate solutions based upon **detailed understanding and analysis** of the:

Summary of learning outcomes	
1.	Taxation of individuals and parties to a trust;
2.	Taxes on income and capital during life and on death and how tax liabilities are calculated for both individuals and trusts;
3.	Tax treatment of investments;
4.	Impact of residence and long-term residence on an individual's liability to UK tax;
5.	Creation and use of trusts and the roles and responsibilities of all parties;
6.	Substituted decision making during lifetime, the use of Wills, the administration of an estate and dying intestate.

## Entry guidance

It is assumed that the candidate already has the knowledge gained from a study of units R03 Personal taxation, J02 Trusts and elements of R05 Financial protection or equivalent.

## Important notes

- This syllabus will be examined from 1 September 2026 to 31 August 2027.
- Candidates will be examined on the basis of English law and practice in the tax year 2026/2027 unless otherwise stated.
- The general rule is that exams are based on the English legislative position three months before the date of the exams.
- Candidates should refer to the CII website for the latest information on changes to law and practice and when they will be examined:
  1. Visit [www.cii.co.uk/learning/qualifications](http://www.cii.co.uk/learning/qualifications)
  2. Select the appropriate qualification
  3. Select your unit from the list provided
  4. Select qualification update on the right hand side of the page

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## Available Resources

The following list provides details of further resources which may assist you with your studies.

**Note: The examination will test the syllabus alone.**

The resources listed here: [www.cii.co.uk/learning](https://www.cii.co.uk/learning) will help you keep up-to-date with developments and provide a wider coverage of syllabus topics.

Additional reading material can also be found referenced in an appendix within the study text(s).

## Exam preparation

Exam preparation guidance and supporting exam documentation are available via the CII website: <https://www.cii.co.uk/learning/qualifications/assessment-information>.

## Learning support

Personal tax and trust planning. London: CII. Study text AF1.

Trusts. London: CII. Study text J02.

Personal taxation. London: CII. Study text R03.

Financial protection. London: CII. Study text R05.

Revision Courses and Audio Revision Training courses.

## Exam papers and test specifications

The last two exam papers and test specifications for review and practice can be found: [www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/exam-papers-and-test-specifications/](https://www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/exam-papers-and-test-specifications/)

## Supporting exam documents

Additional information which is provided in your exam can be found here:

## Examination guide

The examination guide is available on the unit page via the CII website.

If you have a current study text enrolment, the current examination guide is included and is accessible via **RevisionMate** (). Details of how to access RevisionMate are on the first page of your study text.

It is recommended that you study from the most recent versions of the examination guide.