

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.	Process by which both individuals and parties to a trust are taxed;
2.	Taxes on income and capital that may be charged during life and on death, the self-assessment system and how tax liabilities are calculated and applied to both individuals and trusts;
3.	Tax treatment of different kinds of investments;
4.	Impact of residence, domicile 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.	Implications of 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 2025 to 31 August 2026.
- Candidates will be examined on the basis of English law and practice in the tax year 2025/2026 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
 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 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).

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

Exam preparation

Exam preparation guidance and supporting exam documentation are available via the CII website: 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 available at an additional cost. (delivered via RevisionMate).

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/

Supporting exam documents

Additional information which is provided in your exam can be found here: www.cii.co.uk/learning/qualifications/assessment-information/before-the-exam/supporting-exam-documents/

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** (ciigroup.org/login). Details of how to access RevisionMate are on the first page of your study text.