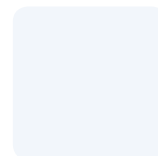
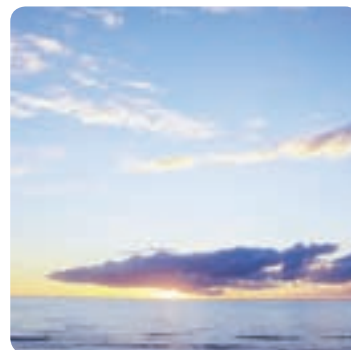


Debbie Glimond TEP, Senior Trust Officer, Barclays Wealth – Estates & Trusts



Why did you decide to become a STEP member and which route did you chose?

I chose the Diploma route. It is very useful to be a member of a professional body related to my work, and the publications that are issued to members are very informative.

What qualifications/courses have you completed to get to where you are in your career?

I have completed the STEP Diploma and am now a fully qualified trust and estate practitioner. I also attend regular CPD sessions run by my employer, as well as attending occasional STEP events relevant to my role.

What advice would you give to someone thinking of beginning a career in trusts and estates?

You have to be committed and willing to complete the qualifications required to become a fully fledged trust and estate practitioner, which will help to give you the technical knowledge required for the job. Experience in the role also helps to build your knowledge of issues surrounding trust administration. It can be a

very interesting and varied role, and you can come up against all kinds of circumstances, and talk to a wide variety of people on a day-to-day basis.

What surprised you most about the industry?

The pace with which I have to keep up with legislation changes affecting trusts. You have to keep abreast of recent changes and ensure that you are administering the trusts according to current rules, and this can often be challenging.

What would you say are the main challenges for the industry and for your particular firm in the future?

Following the 2007 Budget, the industry has become a much more challenging place to work. The introduction of transferable nil rate bands between spouses has made many people reconsider whether the creation of a discretionary trust is a still worthwhile tax planning vehicle. Therefore, I think it is important for alternative products to be created for our clients, which still provide useful tax planning methods.

What is a typical day for you in your job?

A typical day involves reviewing investments held in trusts and making any necessary changes and liaising with clients. Regular contact with the Inland Revenue in relation to taxation issues surrounding trusts, and contact with colleagues within my firm that undertake various support roles to the trust administrators. My varied casebook contributes to the varied nature of the job, which helps to keep it interesting.

What are the best parts of the job?

I would say that contact with clients is the best part of the job – while some people can be challenging and difficult to communicate with, others are a delight to speak to, and are really appreciative of the work we do on their behalf.

Describe your job in three words.

Busy, varied and interesting.

