

Telephone

Reference

EMillar

## Your tax return

This notice requires you, by law, to make a return of your taxable income and capital gains, and any documents requested, for the year from 6 April 2013 to 5 April 2014.

### Deadlines

We must receive your tax return by these dates:

- if you are using a **paper** return - by **31 October 2014** (or 3 months after the date of this notice if that's later), or
- if you are filing a return **online** - by **31 January 2015** (or 3 months after the date of this notice if that's later).

If your **return** is late you will be charged a **£100 penalty**.

If your return is more than 3 months late, you will be charged daily penalties of £10 a day.

If you **pay** late you will be charged interest and a late payment penalty.

### How to file your return

Most people file online. To do this go to **hmrc.gov.uk/online**  
To file on paper, please fill in this form using the rules below.

Use black ink and capital letters

Cross out any mistakes and write the correct information below

Please round up tax paid, for example, £4,700.21 would be £4701

- Enter your figures to the nearest pound - ignore the pence. Round down income and round up expenses and tax paid - it is to your benefit.
- If a box does not apply, please leave it blank - do not strike through empty boxes or write anything else.

## Starting your tax return

Before you start to fill it in, look through your tax return to make sure there is a section for all your income and claims - you may need some separate supplementary pages (see page TR 2 and the Tax Return Guide). To get notes and helpsheets that will help you fill in this form, go to **hmrc.gov.uk/selfassessmentforms**

## Your personal details

## What makes up your tax return

To make a **complete** return of your taxable income and gains for the year to 5 April 2014 you may need to complete some **separate supplementary pages**. Answer the following questions by putting 'X' in the 'Yes' or 'No' box.

<p><b>1 Employment</b></p> <p>If you were an employee, director, office holder or agency worker in the year to 5 April 2014, do you need to complete <i>Employment</i> pages? Please read the guide before answering.</p> <p><b>Fill in a separate <i>Employment</i> page for each employment, directorship, etc.</b> On each <i>Employment</i> page you complete, enter any other payments, expenses or benefits related to that employment. Say how many <i>Employment</i> pages you are completing in the <i>Number</i> box below.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Number <input type="text"/></p>	<p><b>6 Trusts etc.</b></p> <p>Did you receive, or are you treated as having received, income from a trust, settlement or the residue of a deceased person's estate? This does not include cash lump sums/transfer of assets, otherwise known as capital distributions, received under a will.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p><b>2 Self-employment</b></p> <p>Did you work for yourself (on your 'own account' or in self-employment) in the year to 5 April 2014? (Answer 'Yes' if you were a 'Name' at Lloyd's.)</p> <p><b>Fill in a separate <i>Self-employment</i> page for each business.</b> On each <i>Self-employment</i> page you complete, enter any payments or expenses related to that business. Say how many businesses you had in the <i>Number</i> box below.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Number <input type="text"/></p>	<p><b>7 Capital gains summary</b></p> <p>If you sold or disposed of any assets (including, for example, stocks, shares, land and property, a business), or had any chargeable gains, read the guide to decide if you have to fill in the <i>Capital gains summary</i> page. If you do, you must also provide separate computations.</p> <p>Do you need to fill in the <i>Capital gains summary</i> page and provide computations?</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Computation(s) provided <input checked="" type="checkbox"/></p>
<p><b>3 Partnership</b></p> <p>Were you in partnership? Fill in a separate <i>Partnership</i> page for each partnership you were a partner in and say how many partnerships you had in the <i>Number</i> box below.</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Number <input type="text"/></p>	<p><b>8 Residence, remittance basis etc.</b></p> <p>Were you, for all or part of the year to 5 April 2014, one or more of the following – not resident or not domiciled in the UK and claiming the remittance basis or dual resident in the UK and another country?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p><b>4 UK property</b></p> <p>Did you receive any income from UK property (including rents and other UK income from land you own or lease out)? <i>Read the guide if you have furnished holiday lettings.</i></p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>	<p><b>9 Supplementary pages</b></p> <p>If you answered 'Yes' to any of questions 1 to 8, please check to see if <b>within this return</b>, there is a page dealing with that kind of income etc. If there is not, you will need separate supplementary pages. Do you need to get and fill in separate supplementary pages?</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>If 'Yes', you can go to <a href="http://hmrc.gov.uk/selfassessmentforms">hmrc.gov.uk/selfassessmentforms</a> to download them, or phone <b>0300 200 3610</b> and ask us for the relevant pages.</p> <p><i>Some less common kinds of income and tax reliefs (not covered by questions 1 to 8), and details of disclosed tax avoidance schemes, should be returned on the <b>Additional information</b> pages enclosed in the tax return pack. Do you need to fill in the <b>Additional information</b> pages?</i></p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p>
<p><b>5 Foreign</b></p> <p>If you:</p> <ul style="list-style-type: none"><li>• were entitled to any foreign income, or income gains</li><li>• have, or could have, received (directly or indirectly) income, or a capital payment or benefit from a person abroad as a result of any transfer of assets</li><li>• want to claim relief for foreign tax paid</li></ul> <p>read the guide to decide if you have to fill in the <i>Foreign</i> pages. Do you need to fill in the <i>Foreign</i> pages?</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>	

## Income

### Interest and dividends from UK banks, building societies etc.

<b>1 Taxed UK interest etc.</b> - the net amount after tax has been taken off. Read the guide £ <input type="text" value="573"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>4 Other dividends</b> - do not include the tax credit. Read the guide £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
<b>2 Untaxed UK interest etc.</b> - amounts which have not had tax taken off. Read the guide £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>5 Foreign dividends (up to £300)</b> - the amount in sterling after foreign tax was taken off. Do not include this amount in the Foreign pages £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
<b>3 Dividends from UK companies</b> - do not include the tax credit. Read the guide £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>6 Tax taken off foreign dividends</b> - the sterling equivalent £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>

### UK pensions, annuities and other state benefits received

<b>7 State Pension</b> - the gross amount shown on your pension statement. Read the guide £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>11 Tax taken off box 10</b> £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
<b>8 State Pension lump sum</b> £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>12 Taxable Incapacity Benefit and contribution-based Employment and Support Allowance</b> - Read the guide £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
<b>9 Tax taken off box 8</b> £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>13 Tax taken off Incapacity Benefit in box 12</b> £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
<b>10 Pensions (other than State Pension), retirement annuities and taxable triviality payments</b> - give details of the payers, amounts paid and tax deducted in the 'Any other information' box, box 19, on page TR 7 - enter tax taken off in box 11 £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>14 Jobseeker's Allowance</b> £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
	<b>15 Total of any other taxable State Pensions and benefits</b> £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>

### Other UK income not included on supplementary pages

Do not use this section for income that should be returned on supplementary pages. Share schemes, gilts, stock dividends, life insurance gains and certain other kinds of income go on the *Additional information* pages in the tax return pack.

<b>16 Other taxable income</b> - before expenses and tax taken off £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>19 Benefit from pre-owned assets</b> - Read the guide £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
<b>17 Total amount of allowable expenses</b> - Read the guide £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>20 Description of income in boxes 16 and 19</b> - if there is not enough space here please give details in the 'Any other information' box, box 19, on page TR 7 <div><div></div><div></div><div></div></div>
<b>18 Any tax taken off box 16</b> £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	

## Tax reliefs

### Paying into registered pension schemes and overseas pension schemes

Do not include payments you make to your employer's pension scheme which are deducted from your pay before tax or payments made by your employer. If you paid in excess of £50,000, you should consider completing the 'Pension savings tax charges' section on page Ai 4 of the *Additional information* pages.

<b>1</b> Payments to registered pension schemes where basic rate tax relief will be claimed by your pension provider (called 'relief at source'). Enter the payments and basic rate tax  £ <input type="text" value="0"/> 0 • 0 0	<b>3</b> Payments to your employer's scheme which were not deducted from your pay before tax  £ <input type="text" value="0"/> 0 • 0 0
<b>2</b> Payments to a retirement annuity contract where basic rate tax relief will not be claimed by your provider  £ <input type="text" value="0"/> 0 • 0 0	<b>4</b> Payments to an overseas pension scheme, which is not UK-registered, which are eligible for tax relief and were not deducted from your pay before tax  £ <input type="text" value="0"/> 0 • 0 0

### Charitable giving

<b>5</b> Gift Aid payments made in the year to 5 April 2014  £ <input type="text" value="0"/> 0 • 0 0	<b>9</b> Value of qualifying shares or securities gifted to charity  £ <input type="text" value="0"/> 0 • 0 0
<b>6</b> Total of any 'one-off' payments in box 5  £ <input type="text" value="0"/> 0 • 0 0	<b>10</b> Value of qualifying land and buildings gifted to charity  £ <input type="text" value="0"/> 0 • 0 0
<b>7</b> Gift Aid payments made in the year to 5 April 2014 but treated as if made in the year to 5 April 2013  £ <input type="text" value="0"/> 0 • 0 0	<b>11</b> Value of qualifying investments gifted to non-UK charities in boxes 9 and 10  £ <input type="text" value="0"/> 0 • 0 0
<b>8</b> Gift Aid payments made after 5 April 2014 but to be treated as if made in the year to 5 April 2014  £ <input type="text" value="0"/> 0 • 0 0	<b>12</b> Gift Aid payments to non-UK charities in box 5  £ <input type="text" value="0"/> 0 • 0 0

### Blind Person's Allowance

<b>13</b> If you are registered blind on a local authority or other register, put 'X' in the box  <input type="checkbox"/>	<b>15</b> If you want your spouse's, or civil partner's, surplus allowance, put 'X' in the box  <input type="checkbox"/>
<b>14</b> Enter the name of the local authority or other register  <input type="text"/>	<b>16</b> If you want your spouse, or civil partner, to have your surplus allowance, put 'X' in the box  <input type="checkbox"/>

Other less common reliefs are on the *Additional information* pages enclosed in the tax return pack.

## Student Loan repayments

Please read the guide before filling in boxes 1 to 3.

<b>1</b> If you have received notification from the Student Loans Company that repayment of an Income Contingent Student Loan began before 6 April 2014, put 'X' in the box <input type="checkbox"/>	<b>3</b> If you think your loan may be fully repaid within the next two years, put 'X' in the box <input type="checkbox"/>
<b>2</b> If your employer has deducted Student Loan repayments enter the amount deducted £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	

## High Income Child Benefit Charge

Only fill in this section if:

- your income was over £50,000, and
- you or your partner (if you have one) were entitled to receive Child Benefit (this also applies if someone else claims Child Benefit for a child who lives with you and pays you or your partner for the child's upkeep), and
- **couples only** - your income was higher than your partner's.

Please read the guide.

If you have to pay this charge for the 2014-15 tax year and you do not want us to use your 2014-15 PAYE tax code to collect that tax during the year, put 'X' in box 3 on page TR 6.

<b>1</b> Enter the total amount of Child Benefit you and your partner were entitled to receive for the year to 5 April 2014 £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	<b>2</b> Enter the number of children you and your partner were entitled to receive Child Benefit for on 5 April 2014 <input type="text" value="0"/>
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## Service companies

<b>1</b> If you provided your services through a service company (a company which provides your personal services to third parties), enter the total of the dividends (including the tax credit) and salary (before tax was taken off) you withdrew from the company in the tax year - Read the guide £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
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## Finishing your tax return

**i** **Calculating your tax** - if we receive your tax return by post or online by 31 October 2014, we will do the calculation for you and tell you how much you have to pay (or what your repayment will be) before 31 January 2015.

We will add the amount due to your Self Assessment Statement, together with any other amounts due.

**Do not** enter payments on account, or other payments you have made towards the amounts due, on your tax return. We will deduct these on your Self Assessment Statement.

If you want to calculate your tax, ask us for the *Tax calculation summary* pages and *notes*. The *notes* will help you work out any tax due or repayable, and if payments on account are necessary.

## Tax refunded or set off

<b>1</b> If you have had any 2013-14 Income Tax refunded or set off by us or Jobcentre Plus, enter the amount £ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>
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## If you have not paid enough tax

Use the payslip at the foot of your next statement (or reminder) from us to pay any tax due.

<b>2</b> If you owe tax for 2013-14 and have a PAYE tax code, we will try to collect the tax due (if less than £3,000) through your tax code for 2015-16, unless you put 'X' in the box - <i>Read the guide</i> <input type="checkbox"/>	<b>3</b> If for 2014-15, you are likely to owe tax on the High Income Child Benefit Charge or on income other than employed earnings or pensions, and you do not want us to use your 2014-15 PAYE tax code to collect that tax during the year, put 'X' in the box - <i>Read the guide</i> <input type="checkbox"/>
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## If you have paid too much tax

If you fill in your bank or building society account details we can make any repayment due straight into your account. This is the safest and quickest method. But, if you do not have a suitable account, put 'X' in box 9 and we will send you or your nominee a cheque.

<b>4</b> Name of bank or building society <input type="text"/>	<b>11</b> If your nominee is your tax adviser, put 'X' in the box <input type="checkbox"/>
<b>5</b> Name of account holder (or nominee) <input type="text"/>	<b>12</b> Nominee's address <input type="text"/> <input type="text"/> <input type="text"/>
<b>6</b> Branch sort code <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	<b>13</b> and postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>7</b> Account number <input type="text"/>	<b>14</b> To authorise your nominee to receive any repayment, you must sign in the box. A photocopy of your signature will not do <input type="text"/>
<b>8</b> Building society reference number <input type="text"/>	
<b>9</b> If you do not have a bank or building society account, or if you want us to send a cheque to you or to your nominee, put 'X' in the box <input type="checkbox"/>	
<b>10</b> If you have entered a nominee's name in box 5, put 'X' in the box <input type="checkbox"/>	

## Your tax adviser, if you have one

This section is optional. Please read the guide about authorising your tax adviser.

<b>15 Your tax adviser's name</b> <input type="text" value="Alexander Rosse Limited"/>	<b>17 The first line of their address including the postcode</b> <input type="text" value="Suite 140&lt;br/&gt;Milton Keynes Business Cent&lt;br/&gt;Foxhunter Drive&lt;br/&gt;Linford Wood&lt;br/&gt;MK14 6GD"/>
<b>16 Their phone number</b> <input type="text" value="01908 395 900"/>	<b>18 The reference your adviser uses for you</b> <input type="text" value="EMillar"/>

## Any other information

**19 Please give any other information in this space**

**DRAFT**

## Signing your form and sending it back

Please fill in this section and sign and date the declaration at box 22.

<b>20</b>	<b>If this tax return contains provisional or estimated figures, put 'X' in the box</b> <input type="checkbox"/>	<b>23</b>	<b>If you have signed on behalf of someone else, enter the capacity. For example, executor, receiver</b> <input type="text"/>
<b>21</b>	<b>If you are enclosing separate supplementary pages, put 'X' in the box</b> <input checked="" type="checkbox"/>	<b>24</b>	<b>Enter the name of the person you have signed for</b> <input type="text"/>
<b>22</b>	<b>Declaration</b> <b>I declare</b> that the information I have given on this tax return and any supplementary pages is correct and complete to the best of my knowledge and belief. <b>I understand</b> that I may have to pay financial penalties and face prosecution if I give false information.  <b>Signature</b> <input type="text"/>  <b>Date</b> DD MM YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>25</b>	<b>If you filled in boxes 23 and 24 enter your name</b> <input type="text"/>
		<b>26</b>	<b>and your address</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>Postcode</small> <input type="text"/>





# Foreign

## Tax year 6 April 2013 to 5 April 2014

Your name

Elisabeth Millar

Your Unique Taxpayer Reference (UTR)

1117041214

### Filling in the *Foreign* pages

The *Foreign notes* explain how to give details of your foreign income and gains on these pages. To get notes and helpsheets that will help you fill in this form, go to **hmrc.gov.uk/selfassessmentforms**

- Page F 1 covers unremittable income and the claim to Foreign Tax Credit Relief.
- Pages F 2 and F 3 are for foreign savings income such as interest, dividends, pensions and social security benefits and income received by a person abroad.
- Pages F 4 and F 5 are for foreign property income.
- Page F 6 is for claiming Foreign Tax Credit Relief on income and capital gains included elsewhere on your tax return; and for entering other overseas income, gains from offshore funds and gains on foreign life insurance policies.

### Unremittable income

- 1 If you were unable to transfer any of your overseas income to the UK, put 'X' in the box - read the notes and give details in the 'Any other information' box on your tax return or on a separate sheet

☐

### Foreign Tax Credit Relief

If foreign tax was taken off your foreign income you may be able to claim Foreign Tax Credit Relief. Please read the *Foreign notes* to see if you can claim the relief and how you should make the claim.

If you are calculating your tax bill you may also want to calculate your Foreign Tax Credit Relief. If you do, use the Working Sheet provided in Helpsheet 263 *Calculating Foreign Tax Credit Relief on income* and fill in box 2.

- 2 If you are calculating your tax, enter the total Foreign Tax Credit Relief on your income

£

195.00

## Income from overseas sources

If you have income from overseas savings, foreign dividends, overseas pensions or benefits, or income, dividends received by an overseas income or country. Please refer to the **Foreign brief notes** to find the country or territory codes that you require. If there are not enough

A Country or territory code	B Amount of income arising or received before any tax taken off	C Foreign tax taken off or paid
<b>Interest and other income from overseas savings</b>		
USA	£ 58,397	£ 195
USA	£ 1	£ 0
	£	£
	£	£
	£	£
<b>Dividends from foreign companies</b>		
USA	£ 4,202	£ 631
	£	£
	£	£
	£	£
	£	£
	£	£
<b>Overseas pensions, social security benefits and royalties, etc. - read the notes</b>		
	£	£
	£	£
<b>Dividend income received by a person abroad - read Helpsheet 262 if you are omitting income from this section because you are claiming an exemption, see box 46</b>		
	£	£
<b>All other income received by a person abroad and any remitted 'ring fenced' foreign income - read Helpsheet 262 if you are omitting income from this section because you are claiming an exemption, see box 46</b>		
	£	£

trust, company or other person abroad, fill in the columns on these two pages. Use a separate row for each source of  
h rows, attach a schedule giving the same information as below. **All entries should be in sterling.**

D Special Withholding Tax and any UK tax taken off	E To claim Foreign Tax Credit Relief, put 'X' in the box	F Taxable amount - if you are claiming Foreign Tax Credit Relief, copy column B here. If not, enter column B minus column C
£ 0	X	£ 58,397
£ 0		£ 1
£		£
£		£
£		£
<b>3 Total of column above</b>		<b>4 Total of column above</b>
£ 0		£ 58,398
£ 0		£ 3,571
£		£
£		£
£		£
£		£
£		£
<b>5 Total of column above</b>		<b>6 Total of column above</b>
£ 0		£ 3,571
£		<b>7 Amount included in box 6 that does not qualify for UK tax credit - read the notes</b>
£		£ 0
£		£
£		£
<b>8 Total of column above</b>		<b>9 Total of column above</b>
£ 0		£ 0
<b>10</b>		<b>11</b>
£		£
<b>12</b>		<b>13</b>
£		£

## Income from land and property abroad

If you have income from furnished holiday accommodation in a European Economic Area (EEA) country please enter the details on

If you have overseas let properties in more than one country, or if any foreign tax has been taken off, take a copy of these pages and fill

If you only have one overseas let property, or you have more than one but they are all in the same country, you can just complete these

## Income and expenses

<b>14</b> Total rents and other receipts (excluding taxable premiums for the grant of a lease) £ <input type="text" value="0.00"/>	<b>17</b> Property expenses (rent, repairs, legal fees, cost of services provided) - enter the total amount £ <input type="text" value="0.00"/>
<b>15</b> Number of overseas let properties <input type="text" value="0"/>	<b>18</b> Net profit or loss (box 14 + box 16 minus box 17) - if this is a negative figure (a loss) put a minus sign in the box £ <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/>
<b>16</b> Premiums paid for the grant of a lease £ <input type="text" value="0.00"/>	

## Summary

If you have filled in any of boxes 14 to 24, enter the details below. Please note that boxes 19 to 24 are on page F 5.

A Country or territory code	B Adjusted profit or loss (from box 24)	C Foreign tax taken off or paid
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>25</b> Total of column above	£ <input type="text" value="0"/>	
<b>26</b> Total loss brought forward from earlier years	£ <input type="text" value="0"/>	
<b>27</b> Total taxable profits (if box 25 minus box 26 is a positive amount)	£ <input type="text" value="0"/>	<b>28</b> Total foreign tax £ <input type="text" value="0"/>
<b>Losses</b>		
<b>31</b> Loss set off against total income - read the notes	£ <input type="text" value="0"/>	
<b>32</b> Total loss to carry forward to the following year - read the notes	£ <input type="text" value="0"/>	

the **UK property** pages, not on the **Foreign** pages – please read the **notes**.

in the **Income and expenses** section and the **Calculating profits and losses for tax purposes** section for each let property.  
pages. Fill in one summary section for all the properties.

## Calculating profits and losses for tax purposes

**19 Private use adjustment – read the notes**

£

**20 Balancing charges – read the notes**

£

**21 Capital allowances for equipment and vehicles  
(but not for furnished residential lettings)**

£

**22 Landlord's energy saving allowance**

£

**23 10% wear and tear allowance (for furnished residential lettings only)**

£

**24 Adjusted profit or loss for the year (box 18 + box 19 +  
box 20 minus (boxes 21 to 23))**

£  •

**D UK tax taken off**

£

£

£

£

£

**E To claim Foreign Tax Credit Relief  
put 'X' in the box**

**F Taxable amount – read the notes**

£

£

£

£

£

**29 Total of column above**

£

**30 Total taxable amount – read the notes**

£

## Foreign tax paid on employment, self-employment and other income

If you are claiming Foreign Tax Credit Relief on income included elsewhere in your tax return, fill in the columns below and say in the 'Any other information' box (on page TR 7) where on your tax return this income is included. The country or territory codes are shown in the *Foreign notes*.

A Country or territory code	C Foreign tax paid	E To claim Foreign Tax Credit Relief put 'X' in the box	F Taxable amount - read the notes
<input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## Capital gains - Foreign Tax Credit Relief and Special Withholding Tax

If you have filled in the *Capital gains summary* pages and you have paid foreign tax on those gains, and you want to claim Foreign Tax Credit Relief for the foreign tax, fill in boxes 33 to 40 below.

33 Amount of chargeable gain under UK rules £ <input type="text"/>	37 Foreign tax paid £ <input type="text"/>
34 Number of days over which UK gain accrued <input type="text"/>	38 To claim Foreign Tax Credit Relief put 'X' in the box <input type="text"/>
35 Amount of chargeable gain under foreign tax rules £ <input type="text"/>	39 Total Foreign Tax Credit Relief on gains £ <input type="text"/>
36 Number of days over which foreign gain accrued <input type="text"/>	40 Special Withholding Tax £ <input type="text"/>

## Other overseas income and gains

41 Gains on disposals of holdings in offshore funds (excluding the amounts entered in box 13) and discretionary income from non-resident trusts - enter the amount of the gain or payment £ <input type="text"/>	44 Number of years <input type="text"/>
42 If you have received a benefit from a person abroad, enter the value or payment received - if you are omitting income from this section because you are claiming an exemption, see box 46 £ <input type="text"/>	45 Tax treated as paid - read the notes £ <input type="text"/>
43 Gains on foreign life insurance policies, etc. (excluding the amounts entered in box 13) - enter the amount of the gain £ <input type="text"/>	46 If you have omitted income from boxes 11, 13 and 42 because you are claiming an exemption in relation to a transfer of assets, enter the total amount omitted (and give full details in the 'Any other information' box on your tax return) £ <input type="text"/>



# Capital gains summary

## Tax year 6 April 2013 to 5 April 2014

<b>1 Your name</b>	<b>2 Your Unique Taxpayer Reference (UTR)</b>
Elisabeth Millar	1117041214

### Summary of your enclosed computations

Please read the *Capital gains summary notes* before filling in this section. You must enclose your computations, including details of each gain or loss, as well as filling in the boxes.

**i** To get notes and helpsheets that will help you fill in this form, go to [hmrc.gov.uk/selfassessmentforms](http://hmrc.gov.uk/selfassessmentforms)

<b>3 Total gains (Boxes 21 + 27 + 33 + 34)</b> £ 8,321 • 0 0	<b>11 Losses used against an earlier year's gain (special circumstances apply - read the notes)</b> £ 0 • 0 0
<b>4 Gains qualifying for Entrepreneurs' Relief (but excluding gains deferred from before 23 June 2010) - read the notes</b> £ 0 • 0 0	<b>12 Losses used against income - amount claimed against 2013-14 income - read the notes</b> £ 0 • 0 0
<b>5 Gains invested under Seed Enterprise Investment Scheme and qualifying for exemption - read the notes</b> £ 0 • 0 0	<b>13 Amount in box 12 relating to shares to which Enterprise Investment Scheme/Seed Enterprise Investment Scheme relief is attributable</b> £ 0 • 0 0
<b>6 Total losses of the year - enter '0' if there are none</b> £ 0 • 0 0	<b>14 Losses used against income - amount claimed against 2012-13 income - read the notes</b> £ 0 • 0 0
<b>7 Losses brought forward and used in the year</b> £ 0 • 0 0	<b>15 Amount in box 14 relating to shares to which Enterprise Investment Scheme/Seed Enterprise Investment Scheme relief is attributable</b> £ 0 • 0 0
<b>8 Adjustment to Capital Gains Tax - read the notes</b> £ 0 • 0 0	<b>16 Income losses of 2013-14 set against gains</b> £ 0 • 0 0
<b>9 Additional liability for non-resident or dual resident trusts</b> £ 0 • 0 0	<b>17 Deferred gains from before 23 June 2010 qualifying for Entrepreneurs' Relief</b> £ 0 • 0 0
<b>10 Losses available to be carried forward to later years</b> £ 27,084 • 0 0	

## Listed shares and securities

<b>18</b> Number of disposals - <i>read the notes</i> <input type="text" value="12"/>	<b>21</b> Gains in the year, before losses £ <input type="text" value="8,321"/> • <input type="text" value="0"/> <input type="text" value="0"/>
<b>19</b> Disposal proceeds £ <input type="text" value="45,751"/> • <input type="text" value="0"/> <input type="text" value="0"/>	<b>22</b> If you are making any claim or election, put 'X' in the box <input type="checkbox"/>
<b>20</b> Allowable costs (including purchase price) £ <input type="text" value="37,431"/> • <input type="text" value="0"/> <input type="text" value="0"/>	<b>23</b> If your computations include any estimates or valuations, put 'X' in the box <input type="checkbox"/>

## Unlisted shares and securities

<b>24</b> Number of disposals - <i>read the notes</i> <input type="text" value="0"/>	<b>27</b> Gains in the year, before losses £ <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/>
<b>25</b> Disposal proceeds £ <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/>	<b>28</b> If you are making any claim or election, put 'X' in the box <input type="checkbox"/>
<b>26</b> Allowable costs (including purchase price) £ <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/>	<b>29</b> If your computations include any estimates or valuations, put 'X' in the box <input type="checkbox"/>

## Property and other assets and gains

<b>30</b> Number of disposals <input type="text" value="0"/>	<b>34</b> Attributed gains where personal losses cannot be set off £ <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/>
<b>31</b> Disposal proceeds £ <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/>	<b>35</b> If you are making any claim or election, put 'X' in the box <input type="checkbox"/>
<b>32</b> Allowable costs (including purchase price) £ <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/>	<b>36</b> If your computations include any estimates or valuations, put 'X' in the box <input type="checkbox"/>
<b>33</b> Gains in the year, before losses £ <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/>	

## Any other information

<b>37</b> Please give any other information in this space <div style="border: 1px solid black; height: 100px; width: 100%;"></div>
---





# Tax calculation summary

## Tax year 6 April 2013 to 5 April 2014

Your name

Elisabeth Millar

Your Unique Taxpayer Reference (UTR)

1117041214

 To get notes and helpsheets that will help you fill in this form, go to [hmrc.gov.uk/selfassessmentforms](http://hmrc.gov.uk/selfassessmentforms)

### Self Assessment

You can use the Working Sheet in the *Tax calculation summary notes* to work out the total tax, Student Loan repayment and Class 4 NICs due or overpaid for 2013-14. If the result is a positive amount, enter it in box 1; if it is negative, enter it in box 2.

<b>1</b> Total tax (this may include Student Loan repayment) and Class 4 NICs due before any payments on account £ 13,742.92	<b>4</b> Class 4 NICs due £ 0.00
<b>2</b> Total tax (this may include Student Loan repayment) and Class 4 NICs overpaid £ 0.00	<b>5</b> Capital Gains Tax due £ 0.00
<b>3</b> Student Loan repayment due £ 0 • 00	<b>6</b> Pension charges due £ 0.00

### Underpaid tax and other debts

If you pay tax under PAYE, look at your P2 *PAYE Coding Notice* and the notes in Section 11 of the *Tax calculation summary notes*, then fill in boxes 7, 8 and 9 as appropriate.

<b>7</b> Underpaid tax for earlier years included in your tax code for 2013-14 - enter the amount shown as 'amount of underpaid tax for earlier years' from your P2 <i>PAYE Coding Notice</i> £ 0.00	<b>9</b> Outstanding debt included in your tax code for 2013-14 - enter the amount from your P2 <i>PAYE Coding Notice</i> £ 0.00
<b>8</b> Underpaid tax for 2013-14 included in your tax code for 2014-15 - enter the amount shown as 'estimated underpayment for 2013-14' from your P2 <i>PAYE Coding Notice</i> £ 0.00	

### Payments on account

Please read the notes in Section 12 of the *Tax calculation summary notes* to see if you need to make any payments on account for 2014-15.

<b>10</b> If you are claiming to reduce your 2014-15 payments on account, put 'X' in the box - enter the reduced amount of your first payment in box 11 and say why you are making the claim in box 17 on page TC 2 of this form <div>X</div>	<b>11</b> Your first payment on account for 2014-15 - enter the amount (including pence) £ 2,500.00
--	--

## Blind person's surplus allowance and married couple's surplus allowance

Enter the amount of any surplus allowance transferred from your spouse or civil partner.

<b>12</b> Blind person's surplus allowance you can have	<b>13</b> If you or your spouse or civil partner were born before 6 April 1935, the amount of married couple's surplus allowance you can have
£ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>	£ <input type="text" value="0"/> . <input type="text" value="0"/> <input type="text" value="0"/>

## Adjustments to tax due

You may need to make an adjustment to increase or decrease your tax for 2013-14 because you are claiming averaging for farmers and creators of literary or artistic work, making certain adjustments to earlier years or carrying back to 2013-14 certain losses from 2014-15. If you need help in filling in these boxes, ask us or your tax adviser.

<b>14</b> Increase in tax due because of adjustments to an earlier year	<b>15</b> Decrease in tax due because of adjustments to an earlier year
£ <input type="text" value="0.00"/>	£ <input type="text" value="0.00"/>
	<b>16</b> Any 2014-15 repayment you are claiming now
	£ <input type="text" value="0.00"/>

## Any other information

<b>17</b> Please give any other information in this space
<div>Income for 2014/2015 is expected to be lower than that of the tax year under consideration.</div>

January 7, 2015

*West Branch Capital LLC  
99 Derby Street, Suite 200  
Hingham, MA 02043  
V: 781-556-1035; F: 413-253-5838  
www.westbranchcapital.com*

**Realized Gains and Losses**  
From 04/05/2013 to 04/06/2014

Elisabeth Kosh Millar

**Realized Gains and Losses**

<u>Description</u>	<u>Date Acquired</u>	<u>Date Sold</u>	<u>Quantity</u>	<u>Cost</u>	<u>Net Proceeds</u>	<u>Short Term Gains</u>	<u>Total Long Gains</u>	<u>Total Gains</u>
Actavis PLC	11/20/2013	04/03/2014	12.000	1,961.70	2,484.55	522.85		522.85
Aetna Inc	12/20/2013	02/04/2014	34.000	2,274.71	2,260.97	-13.74		-13.74
Blucora Inc	12/04/2013	02/12/2014	87.000	2,504.98	2,079.85	-425.13		-425.13
Broadridge Financial	11/14/2013	04/03/2014	69.000	2,522.62	2,605.14	82.52		82.52
Delta Air Lines Inc	11/22/2013	04/03/2014	71.000	2,021.02	2,527.96	506.94		506.94
Forest Laboratories, In	11/20/2013	03/19/2014	39.000	2,015.11	3,777.91	1,762.80		1,762.80
GameStop Corp Class	03/25/2013	06/13/2013	100.000	2,537.91	3,742.62	1,204.71		1,204.71
GameStop Corp Class	03/25/2013	06/13/2013	100.000	2,537.91	3,742.62	1,204.71		1,204.71
GameStop Corp Class	03/25/2013	06/13/2013	3.000	76.14	112.29	36.15		36.15
GameStop Corp Class	03/25/2013	06/13/2013	100.000	2,537.91	3,742.62	1,204.71		1,204.71
GameStop Corp Class	03/25/2013	06/13/2013	67.000	1,700.40	2,507.56	807.16		807.16
GameStop Corp Class	03/25/2013	06/13/2013	30.000	761.37	1,122.64	361.27		361.27
GameStop Corp Class	03/25/2013	06/13/2013	100.000	2,537.91	3,742.13	1,204.22		1,204.22
GameStop Corp Class	03/25/2013	06/13/2013	100.000	2,537.91	3,742.13	1,204.22		1,204.22
GameStop Corp Class	03/25/2013	06/13/2013	100.000	2,537.91	3,742.13	1,204.22		1,204.22

January 7, 2015

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**Realized Gains and Losses**  
From 04/05/2013 to 04/06/2014

Elisabeth Kosh Millar

Realized Gains and Losses								
Description	Date Acquired	Date Sold	Quantity	Cost	Net Proceeds	Short Term Gains	Total Long Gains	Total Gains
GameStop Corp Class	03/25/2013	06/13/2013	300.000	7,613.72	11,226.36	3,612.64		3,612.64
GameStop Corp Class	03/25/2013	06/13/2013	100.000	2,537.90	3,742.13	1,204.23		1,204.23
			1,100.000	27,916.99	41,165.23	13,248.24		13,248.24
Inter Parfums, Inc.	11/18/2013	02/04/2014	66.000	2,522.82	2,056.88	-465.94		-465.94
Kennametal Inc.	11/22/2013	01/30/2014	43.000	2,037.65	1,863.50	-174.15		-174.15
Myriad Genetics, Inc.	11/20/2013	12/20/2013	73.000	2,087.26	1,756.16	-331.10		-331.10
Nu Skin Enterprises, I	11/05/2013	04/03/2014	21.000	2,531.66	1,805.84	-725.82		-725.82
Nu Skin Enterprises, I	01/16/2014	04/03/2014	12.000	1,088.83	1,031.92	-56.91		-56.91
			33.000	3,620.49	2,837.76	-782.73		-782.73
NuVasive, Inc.	11/20/2013	04/03/2014	61.000	2,004.26	2,354.16	349.90		349.90
Questcor Pharmaceuti	11/20/2013	12/20/2013	33.000	2,044.39	1,708.67	-335.72		-335.72
SanDisk Corp	11/14/2013	04/03/2014	36.000	2,536.87	2,973.77	436.90		436.90
SM Energy Co	11/12/2013	02/19/2014	23.000	2,031.32	1,696.47	-334.85		-334.85
Whiting Petroleum Co	11/12/2013	02/04/2014	30.000	1,982.62	1,737.50	-245.12		-245.12
Short Term Gains				62,084.81	75,886.48	13,801.67		
Total Long Gains								
Total (Sales)				62,084.81	75,886.48	13,801.67		13,801.67
Total Gains						13,801.67		13,801.67

January 7, 2015

Page 3

**Realized Gains and Losses**  
From 04/05/2013 to 04/06/2014

Elisabeth Kosh Millar

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*The information included herein is provided for informational purposes and is not guaranteed for accuracy. Please refer to your custodial statement or use internet access for balances and activity. Opinions and comments are subject to change without notice. Past performance is not indicative of future results. Index returns, credit ratings, fund ratings and other data are quoted from third party vendors and their accuracy or reliability cannot be assured. The possibility of loss is always present. There is no guarantee that current income, if any, will continue at the prevailing rate. This is not a solicitation to buy or sell a security and no tax advice is given or implied.*

## Individual Tax Return for Tax year 6 April 2013 to 5 April 2014 for Elisabeth Millar

## Tax Calculation (SA302)

## Income received (before tax taken off)

Foreign income	58,398.00	
Dividends from foreign companies	3,967.00	
Interest received from UK banks and building societies	716.00	
Total income received		63,081.00

*minus* Personal allowance 9,440.00

Total income on which tax is due 53,641.00

## How I have worked out your Income Tax

Interest received from a bank or building society etc.	2,790.00	@ 10% =	279.00
	29,220.00	@ 20% =	5,844.00
	17,664.00	@ 40% =	7,065.60
Dividends from companies etc.	0.00	@ 10% =	0.00
	3,967.00	@ 32.5% =	1,289.27

Total income on which tax has been charged 53,641.00

Income Tax charged 14,477.87

*minus* 10% tax credits on foreign dividends (not repayable) 396.70

*minus* Foreign Tax Credit relief 195.00

Income Tax due after allowances and reliefs 13,886.17

*minus* Tax deducted

Interest received from UK banks and building societies 143.25

Total tax deducted 143.25

Total Income Tax due 13,742.92

Individual Tax Return for Tax year 6 April 2013 to 5 April 2014 for Elisabeth Millar

Computed Payment Schedule

Computed Payment Schedule		
Total Income Tax due		13,742.92
Payments made in 2014		0.00
Balancing payment due by 31 January 2015		13,742.92
Payments on account for next year		
31 January 2015		2,500.00
31 July 2015		2,500.00
Total payments required including this year's balance		
31 January 2015		16,242.92
31 July 2015		2,500.00

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## Summary of Additional Schedules Used

The Individual Tax Return (SA100)

Foreign (SA106)

Capital Gains Summary (SA108)

DRAFT



Data Input Report - The Individual Tax Return (SA100)

Box 1. Taxed UK interest etc.

No.	Date	Description	Reference	Net	Tax	Gross
1	05/04/2014	Lloyds TSB - Private Banking	86543268	1.00	0.25	1.25
2	05/04/2014	Lloyds Private Banking	12986168	531.85	132.96	664.81
3	05/04/2014	Lloyds TSB - Private Banking	17279068	8.86	2.22	11.08
4	05/04/2014	Lloyds TSB - Private Banking	18127560	31.66	7.91	39.57
				<u>573.37</u>	<u>143.34</u>	<u>716.71</u>

DRAFT

Backing Schedule - The Individual Tax Return (SA100)  
2013-14

Ms Elisabeth Millar  
6 Adelaide Crescent  
Hove  
East Sussex  
BN3 2JE

Date of Birth: 03/01/1947  
NI Number: PA418549B

Income

Interest and dividends from UK banks, building societies etc.

1. Taxed UK interest etc.	573.37
Lloyds TSB - Private Banking	1.00
Lloyds Private Banking	531.85
Lloyds TSB - Private Banking	8.86
Lloyds TSB - Private Banking	31.66

Finishing your Tax Return

Not paid enough tax

- |  |     |
|--|-----|
| 2. You owe tax for 2013-14, have a PAYE tax code, and DO NOT want us to collect the... | Yes |
| 3. You are likely to owe tax for 2014-15 on the high income Child Benefit charge or... | Yes |

Paid too much tax

- |  |     |
|--|-----|
| 9. You do not have a bank or building soc. account or you want a cheque to be sent to... | Yes |
|--|-----|

Tax adviser details

- |                             |                          |
|-----------------------------|--------------------------|
| 15. Name                    | Alexander Rosse Limited  |
| 16. Telephone number        | 01908 395 900            |
| 17. Address                 | Suite 140. Milton Key... |
| 18. Their reference for you | EMillar                  |

Backing Schedule - Foreign (SA106)  
2013-14

Foreign Tax Credit Relief

2. If you are calculating your tax, enter the total Foreign Tax Credit Relief on your income 194.40

Interest and other income from overseas savings

3. Total Special Withholding Tax and any UK tax taken off 0.00

4. Taxable Amount 58,398.00

Dividends from foreign companies

5. Total Special Withholding Tax and any UK tax taken off 0.00

6. Taxable Amount 3,571.00

7. Not qualifying for UK tax credit 0.00

Income from land and property abroad

26. Loss brought forward from earlier years 0.00

DRAFT

Backing Schedule - Foreign (SA106) - Savings Income  
2013-14

Charles Schwab

Date	05/04/2014	
Country	USA	
Gross income received		58,397.55
Foreign tax taken off or paid		194.40
Claim foreign tax relief	Yes	
Taxable amount		58,397.00

Peoples Bank

Date	05/04/2014	
Country	USA	
Gross income received		1.00
Taxable amount		1.00

DRAFT

Backing Schedule - Foreign (SA106) - Company Dividends  
2013-14

Charles Schwab & co

Date	05/04/2014	
Country	USA	
Gross income received		4,202.24
Foreign tax taken off or paid		630.34
Taxable amount		3,571.00

DRAFT

Backing Schedule - Capital Gains Summary (SA108)  
2013-14

Summary of your enclosed computations

6. Total losses of the year	0.00
6b. Losses of the year used against gains	0.00
7a. Losses brought forward	27,084.00

Listed shares and securities

18. Number of disposals	12
19. Disposal proceeds	45,751.96
20. Allowable costs (including purchase price), and indexation	37,430.93

DRAFT

Backing Schedule - Tax Calculation Summary (SA110)  
2013-14

Payments on account		
10. Claiming to reduce 2014-15 payments on account	Yes	
11. Reduced first payment on account for 2014-15		2,500.00

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