



Patrick O'Shea

2018/19 UK Tax Return

Our ref: 855011
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Private and Confidential

Your Tax Return covering the year ended 5 April 2019 is attached for you to review.

We have prepared the Return on the basis of information provided by both you and your employer. Please note that KPMG cannot be held responsible for any taxes, interest or penalties arising from missing information, including incomplete travel information.

The white space notes attached to your Tax Return (found after page TC2 of the main Tax Return) sets out your residence position for the 2018/2019 tax year. Further information on how your residency affects the preparation of your Tax Return can be found in our Tax Return Guide attached. Please ensure that you review each of the entries on your Tax Return thoroughly to ensure that it is complete and correct in all respects, having read and understood the explanations which are relevant to you as contained in the Tax Return Guide. Please therefore ensure that you read the "Guidance to the completion of your 2018/19 UK Tax Return" and attachments very carefully before approving your Tax Return.

I have also attached the following Appendices which you should read carefully before you approve your Return.

- **Appendix 1 (where applicable)** sets out any Points to Note specific to your Tax Return that require your attention and, where relevant, your response.
- Our Guidance to the completion of your 2018/19 UK Tax Return

Summary of liability - Your tax position

Your tax position, based on the enclosed Return, is as follows:

Tax position for year ended 5 April 2019

Your tax return shows an underpayment due of £772.76. Please see the table below which sets out the tax position for you and your employer on your 2018/19 UK tax return.

	UnitedHealth Group Ltd	You	Total
Total payment due 31 January 2020	£772.76	£0.00	£772.76

The outstanding liability will be paid by your employer.

What you need to do now – Approving your UK Tax Return

KPMG will file your tax return electronically with HM Revenue & Customs (HMRC) via HMRC's Government Gateway. If, having reviewed your Return and the Tax Return Guide, you are satisfied your tax return is correct please confirm that KPMG can submit your tax return electronically by clicking the approval button on the KPMG LINK website. If you have any queries regarding your tax return please contact me to discuss these before declining approval of your tax return on the KPMG LINK website.

If you have any questions regarding your tax return, or you feel that the tax return may require amendment, please contact me using the details shown on the front page of this document.

Appendix 1

Points to Note relating to your Tax Return for the year to 5 April 2019

Rewarding Results

The Rewarding Results Payment received in the 2018/19 UK tax year has been apportioned based on the performance of your UK, and your non-UK workdays in the respective earnings period. The apportioned amount has been included within the UK payroll and taxed accordingly.

No UK Investment Income & Capital Gains

Your tax return has been prepared on the assumption that you did not receive any investment income or capital gains from UK sources. If this is incorrect please contact us immediately so that your tax return may be amended as appropriate.

Mr P O'Shea

HM Revenue & Customs

Tax Return for the year ended 5 April 2019

The enclosed Tax Return is a copy of the information that will be transmitted to HM Revenue & Customs once authorised by you. The copy includes all completed supplementary pages & attachments. As per HM Revenue & Customs guidelines, before transmitting the return (or amendment) information to HM Revenue & Customs using the Self Assessment Online Service, your tax adviser must provide you with a copy of your tax return (or amended tax return) information for you to declare that the information is correct and complete to the best of your knowledge and belief and approve submission to HM Revenue & Customs. If you give false information or conceal any part of your income or chargeable gains you may be liable to financial penalties. It is recommended that you retain a copy of the Tax Return (or amended tax return information) transmitted to HMRC.

HM Revenue & Customs IRmark number

HM Revenue & Customs IRmark number assigned to your tax return information is:
7N5SDLEWE4YLT55235J3RJX6PM2LE7VW. This number appears on each page of this copy, which is consecutively numbered.

The enclosed Tax Return comprises the information to be sent electronically.

When you advise KPMG LLP, Tax Compliance GMS that you have approved this copy they will be entitled to submit your Tax Return (or amended return) information using the Self Assessment Online Service. Where your Tax Return (or amended Tax Return) contains a claim for a repayment and you require the repayment to be sent to your bank, building society or other nominee, the relevant question within the Tax Return (or amended Tax Return) must be completed. Please note the receipt of these nomination details included with the other return information received using the Online Service will be taken to be your formal approval to such a nomination for repayment purposes.

.....
Name: Mr Patrick O'Shea

.....



Phone 0300 200 3310

Date 08 April 2019

HM Revenue & Customs
Self Assessment
HM Revenue and Customs
BX9 1AS

Mr P O'Shea
459 Millwood Pl
Winter Garden
FL, 34787
USA

UTR
Tax Reference
Employer Reference 581/JZ74282

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 2018 to 5 April 2019.

Deadlines

We must receive your tax return by these dates:

- if you're using a paper return - by 31 October 2019 (or 3 months after the date of this notice if that's later)
- if you're filing a return online - by 31 January 2020 (or 3 months after the date of this notice if that's later)

If your return is late you'll be charged a £100 penalty.

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

If you pay late you'll be charged interest and a late payment penalty.

Most people file online

It's quick and easy to file online. Get started by typing www.gov.uk/log-in-file-self-assessment-tax-return into your internet browser address bar to go directly to our official website.

Do not use a search website to find HMRC services online. If you haven't sent a tax return online before, why not join the 92% of people who already do it online? It's easy, secure and available 24 hours a day and you can also sign up for email alerts and online messages to help you manage your tax affairs.

To file on paper, please fill in this form using the following rules:

- enter your figures in whole pounds - 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 - don't 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 notes).

For help filling in this form, go to www.gov.uk/taxreturnforms and read the notes and helpsheets.

Your personal details

<p>1 Your date of birth - it helps get your tax right DD MM YYYY</p> <table><tr><td>1</td><td>9</td><td>0</td><td>7</td><td>1</td><td>9</td><td>8</td><td>0</td></tr></table>	1	9	0	7	1	9	8	0	<p>3 Your phone number</p> <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																
1	9	0	7	1	9	8	0																		
<p>2 Your name and address - if it is different from what is on the front of this form, please write the correct details underneath the wrong ones and put the date you changed address below DD MM YYYY</p> <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									<p>4 Your National Insurance number - leave blank if the correct number is shown above</p> <table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																

What makes up your tax return

To make a complete return of your taxable income and gains for the year to 5 April 2019 you may need to complete some separate supplementary pages. Answer the following questions by putting 'X' in the 'Yes' or 'No' box.

1 Employment

Were you an employee, director, office holder or agency worker in the year to 5 April 2019? Please read the notes before answering. Fill in a separate 'Employment' page for each employment, directorship and so on. On each 'Employment' page you complete, enter any other payments, expenses or benefits related to that employment. Say how many 'Employment' pages you are completing in the 'Number' box below.

Yes ☒ No ☐ Number

2 Self-employment

If you worked for yourself (on your 'own account' or in self-employment) in the year to 5 April 2019, read the notes to decide if you need to fill in the 'Self-employment' pages. You may not need to if this income is up to £1,000. Do you need to fill in the 'Self-employment' pages?

Fill in a separate 'Self-employment' page for each business. On each 'Self-employment' page you complete, enter any payments or expenses related to that business. Say how many businesses you had in the 'Number' box below. (Answer 'Yes' if you were a 'Name' at Lloyd's.)

Yes ☐ No ☒ Number

3 Partnership

Were you in a partnership? Fill in a separate 'Partnership' page for each partnership you were a partner in and say how many partnerships you had in the 'Number' box below.

Yes ☐ No ☒ Number

4 UK property

If you received income from UK property (including rents and other income from land you own or lease out), read the notes to decide if you need to fill in the 'UK property' pages. You may not need to if this income is up to £1,000.

Do you need to fill in the 'UK property' pages?

Yes ☐ No ☒

5 Foreign

If you:

- were entitled to any foreign income
 - 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
 - want to claim relief for foreign tax paid
- read the notes to decide if you need to fill in the 'Foreign' pages. You may not need to if your only foreign income was from land and property abroad up to £1,000. Do you need to fill in the 'Foreign' pages?

Yes ☐ No ☒

6 Trusts etc

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.

Yes ☐ No ☒

7 Capital gains summary

If you sold or disposed of any assets (for example, stocks, shares, land and property, a business), or had any chargeable gains, read the notes to decide if you have to fill in the 'Capital gains summary' page. If you do, you must also provide separate computations.

Do you need to fill in the 'Capital gains summary' page and provide computations?

Yes ☐ No ☒ Computation(s) provided ☐

8 Residence, remittance basis etc

Were you, for all or part of the year to 5 April 2019, one or more of the following:

- not resident
- not domiciled in the UK and claiming the remittance basis
- dual resident in the UK and another country?

Yes ☒ No ☐

9 Additional information

Some less common kinds of income and tax reliefs, for example Married Couple's Allowance, Life insurance gains, chargeable event gains, Seafarer's Earnings Deduction and details of disclosed tax avoidance schemes, should be returned on the 'Additional information' pages. Do you need to fill in the 'Additional information' pages?

Yes ☐ No ☒

If you need more pages

If you answered 'Yes' to any of questions 1 to 9, please check to see if within this return, there's a page dealing with that kind of income or gain. If there's not, you'll need separate supplementary pages. Do you need to get and fill in separate supplementary pages?

Yes ☐ No ☒

If 'Yes', go to www.gov.uk/taxreturnforms to download them.

Income

Interest and dividends from UK banks and building societies

1	Taxed UK interest - the net amount after tax has been taken off - read the notes <div>£ <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"/>0<input type="text"/>0</div>
2	Untaxed UK interest - amounts which have not had tax taken off - read the notes <div>£ <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"/>0<input type="text"/>0</div>
3	Untaxed foreign interest (up to £2,000) - amounts which have not had tax taken off - read the notes <div>£ <input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/> • <input type="text"/>0<input type="text"/>0</div>
4	Dividends from UK companies - the amount received - read the notes <div>£ <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"/>0<input type="text"/>0</div>
5	Other dividends - the amount received - read the notes <div>£ <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"/>0<input type="text"/>0</div>
6	Foreign dividends (up to £300) - the amount in sterling after foreign tax was taken off. Don't include this amount in the 'Foreign' pages <div>£ <input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/> • <input type="text"/>0<input type="text"/>0</div>
7	Tax taken off foreign dividends - the sterling equivalent <div>£ <input type="text"/><input type="text"/><input type="text"/><input type="text"/><input type="text"/> • <input type="text"/>0<input type="text"/>0</div>

UK pensions, annuities and other state benefits received

8	State Pension - amount you were entitled to receive in the year, not the weekly or 4-weekly 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"/>	12	Tax taken off box 11 £ <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"/>
9	State Pension lump sum - the gross amount of any lump sum - 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"/>	13	Taxable Incapacity Benefit and contribution-based Employment and Support Allowance - 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"/>
10	Tax taken off box 9 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	14	Tax taken off Incapacity Benefit in box 13 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
11	Pensions (other than State Pension), retirement annuities and taxable lump sums treated as pensions - the gross amount. Tax taken off goes in box 12 £ <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"/>	15	Jobseeker's Allowance £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
		16	Total of any other taxable State Pensions and benefits £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

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.

17	Other taxable income - before expenses and tax taken off £ <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"/>
18	Total amount of allowable expenses - 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"/>
19	Any tax taken off box 17 £ <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"/>
20	Benefit from pre-owned assets - 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"/>
21	Description of income in boxes 17 and 20 - if there's not enough space here please give details in the 'Any other information' box, box 19, on page TR 7 <div style="border: 1px solid black; height: 40px;"></div> <div style="border: 1px solid black; height: 40px;"></div> <div style="border: 1px solid black; height: 40px;"></div>

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 your contributions and other pension inputs are more than the Annual Allowance, you should also fill in boxes 10, 11 and 12 on page Ai 4 of the 'Additional information' pages.


1	<p>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</p> <p>£ <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"/></p>
2	<p>Payments to a retirement annuity contract where basic rate tax relief will not be claimed by your provider</p> <p>£ <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"/></p>
3	<p>Payments to your employer's scheme which were not deducted from your pay before tax - this will be unusual - read the notes</p> <p>£ <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"/></p>
4	<p>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</p> <p>£ <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"/></p>

Charitable giving

5	Gift Aid payments made in the year to 5 April 2019	£ <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"/>
6	Total of any 'one-off' payments in box 5	£ <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"/>
7	Gift Aid payments made in the year to 5 April 2019 but treated as if made in the year to 5 April 2018	£ <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"/>
8	Gift Aid payments made after 5 April 2019 but to be treated as if made in the year to 5 April 2019	£ <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"/>
9	Value of qualifying shares or securities gifted to charity	£ <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"/>
10	Value of qualifying land and buildings gifted to charity	£ <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"/>
11	Value of qualifying investments gifted to non-UK charities in boxes 9 and 10	£ <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"/>
12	Gift Aid payments to non-UK charities in box 5	£ <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"/>

Blind Person's Allowance

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

 Other less common reliefs are on the 'Additional information' pages.

Student Loan repayments

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

<p>1 If you've received notification from the Student Loans Company that repayment of an Income Contingent Student Loan began before 6 April 2019, put 'X' in the box and we'll use your plan type to calculate the amount due</p> <p><input type="checkbox"/></p>	<p>2 If your employer has deducted Student Loan repayments enter the amount deducted</p> <p>£ <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"/></p> <p>3 If you think your loan may be fully repaid within the next 2 years, put 'X' in the box</p> <p><input type="checkbox"/></p>
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High Income Child Benefit Charge

Fill in this section if all of the following apply:

- your income was over £50,000
- you or your partner (if you have one) got 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)
- couples only - your income was higher than your partner's

Please read the notes. Use the calculator at www.gov.uk/child-benefit-tax-calculator to help you work out the Child Benefit payments you received.

If you have to pay this charge for the 2019-20 tax year and you do not want us to use your 2019-20 PAYE tax code to collect that tax during the year, put 'X' in box 3 on page TR 6.

<p>1 Enter the total amount of Child Benefit you and your partner got for the year to 5 April 2019</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> • <input type="text"/> <input type="text"/></p> <p>2 Enter the number of children you and your partner got Child Benefit for on 5 April 2019</p> <p><input type="text"/> <input type="text"/></p>	<p>3 Enter the date that you and your partner stopped getting all Child Benefit payments if this was before 6 April 2019</p> <p>DD MM YYYY</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
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Marriage Allowance

Please read the notes. If your income for the year ended 5 April 2019 was less than £11,850 you can transfer £1,190 of your Personal Allowance to your spouse or civil partner to reduce the amount of tax they pay if all of the following apply:

- you were married to, or in a civil partnership with, the same person for all or part of the tax year
- you were both born on or after 6 April 1935
- your spouse or civil partner's income was not taxed at the higher rate

Fill in this section if you want to make the transfer:

<p>1 Your spouse or civil partner's first name</p> <p><input type="text"/></p> <p>2 Your spouse or civil partner's last name</p> <p><input type="text"/></p> <p>3 Your spouse or civil partner's National Insurance number</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>4 Your spouse or civil partner's date of birth DD MM YYYY</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>5 Date of marriage or civil partnership DD MM YYYY</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
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Finishing your tax return

i Calculating your tax - if we receive this paper tax return by 31 October 2019 or if you file online, we'll do the calculation for you and tell you how much you have to pay (or what your repayment will be) before 31 January 2020. We'll 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'll 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

1 If you've had any 2018-19 Income Tax refunded or set off by us or Jobcentre Plus, enter the amount - read the notes

£ •

If you have not paid enough tax

We recommend you pay any tax due electronically. Read the notes.

2 If you owe less than £3,000 for the 2018-19 tax year (excluding Class 2 NICs) and you send us your paper tax return by 31 October, or 30 December 2019 if you file online, we'll try to collect the tax through your wages or pension by adjusting your 2020-21 tax code. If you do not want us to do this, put 'X' in the box - read the notes

☒ X

3 If you owe tax on savings, casual earnings and/or the High Income Child Benefit Charge for the 2019-20 tax year, we'll try to collect it through your wages or pension by adjusting your 2019-20 tax code. If you do not want us to do this, put 'X' in the box - read the notes

☒ X

If you have paid too much tax

To claim a repayment, fill in boxes 4 to 14 below. If you paid your tax by credit or debit card, we'll always try to repay back to your card first before making any repayment as requested by you below. Please allow up to 4 weeks for any repayment to reach you before contacting us.

4 Name of bank or building society

5 Name of account holder (or nominee)

6 Branch sort code

- -

7 Account number

8 Building society reference number

9 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

☐

10 If you've entered a nominee's name in box 5, put 'X' in the box

☐

11 If your nominee is your tax adviser, put 'X' in the box

☐

12 Nominee's address

13 and postcode

14 To authorise your nominee to receive any repayment, you must sign in the box. A photocopy of your signature will not do

Your tax adviser, if you have one

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

<div>15</div> <div>Your tax adviser's name</div> <div>KPMG LLP, Tax Compliance GMS</div> <div></div>	<div>17</div> <div>The first line of their address including the postcode</div> <div>319 St Vincent Street</div> <div></div> <div></div> <div>Postcode G2 5AS</div>
<div>16</div> <div>Their phone number</div> <div>01412422749</div>	<div>18</div> <div>The reference your adviser uses for you</div> <div>855011</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>

Any other information

19

Please give any other information in this space

See Overflow Report

Signing your form and sending it back

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

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



Your name

Mr P O'Shea

Your Unique Taxpayer Reference (UTR)

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For help filling in this form, go to www.gov.uk/taxreturnforms and read the notes and helpsheets.

Complete an 'Employment' page for each employment or directorship

<p>1 Pay from this employment - the total from your P45 or P60 - before tax was taken off</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td>2</td><td>8</td><td>2</td><td>5</td><td>0</td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>					2	8	2	5	0	0	0	<p>6 If you were a company director, put 'X' in the box</p> <p><table border="1"><tr><td></td></tr></table></p> <p>6.1 If you ceased being a director before 6 April 2019, put the date the directorship ceased in the box DD MM YYYY</p> <p><table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table></p>									
				2	8	2	5	0													
0	0																				
<p>2 UK tax taken off pay in box 1</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td>5</td><td>1</td><td>9</td><td>3</td></tr></table> • <table border="1"><tr><td>8</td><td>0</td></tr></table></p>					5	1	9	3	8	0	<p>7 And, if the company was a close company, put 'X' in the box</p> <p><table border="1"><tr><td></td></tr></table></p>										
				5	1	9	3														
8	0																				
<p>3 Tips and other payments not on your P60</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0	<p>8 If you're a part-time teacher in England or Wales and are on the Repayment of Teachers' Loans Scheme for this employment, put 'X' in the box</p> <p><table border="1"><tr><td></td></tr></table></p>										
0	0																				
<p>4 PAYE tax reference of your employer (on your P45/P60)</p> <p><table border="1"><tr><td>5</td><td>8</td><td>1</td></tr></table> / <table border="1"><tr><td>J</td><td>Z</td><td>7</td><td>4</td><td>2</td><td>8</td><td>2</td><td></td><td></td><td></td></tr></table></p>	5	8	1	J	Z	7	4	2	8	2				<p>8.1 If box 1 includes any disguised remuneration income, put 'X' in the box - read the notes</p> <p><table border="1"><tr><td></td></tr></table></p>							
5	8	1																			
J	Z	7	4	2	8	2															
<p>5 Your employer's name</p> <p>UnitedHealth Group Int.</p>																					

Benefits from your employment - use your form P11D (or equivalent information)

<p>9 Company cars and vans</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0	<p>13 Goods and other assets provided by your employer</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0
0	0																				
0	0																				
<p>10 Fuel for company cars and vans</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0	<p>14 Accommodation provided by your employer</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0
0	0																				
0	0																				
<p>11 Private medical and dental insurance</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td>8</td><td>8</td><td>2</td></tr></table> • <table border="1"><tr><td>6</td><td>3</td></tr></table></p>						8	8	2	6	3	<p>15 Other benefits (including interest-free and low interest loans)</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td>7</td><td>0</td><td>0</td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>						7	0	0	0	0
					8	8	2														
6	3																				
					7	0	0														
0	0																				
<p>12 Vouchers, credit cards and excess mileage allowance</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0	<p>16 Expenses payments received and balancing charges</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0
0	0																				
0	0																				

Employment expenses

<p>17 Business travel and subsistence expenses</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0	<p>19 Professional fees and subscriptions</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0
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<p>18 Fixed deductions for expenses</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0	<p>20 Other expenses and capital allowances</p> <p>£ <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> • <table border="1"><tr><td>0</td><td>0</td></tr></table></p>									0	0
0	0																				
0	0																				



Your name

Mr P O'Shea

Your Unique Taxpayer Reference (UTR)

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For help filling in this form, go to www.gov.uk/taxreturnforms and read the notes and helpsheets.

Residence status

Please read the 'Residence, remittance basis etc notes' before you fill in boxes 1 to 14.

<p>1 If you were not resident in the UK for 2018-19, put 'X' in the box</p> <p><input checked="" type="checkbox"/></p>	<p>7 If you meet the third automatic overseas test, put 'X' in the box</p> <p><input type="checkbox"/></p>
<p>2 If you're eligible for overseas workday relief for 2018-19, put 'X' in the box</p> <p><input type="checkbox"/></p>	<p>8 If you had a gap between employments in 2018-19, put 'X' in the box</p> <p><input type="checkbox"/></p>
<p>3 If your circumstances meet the criteria for split year treatment for 2018-19, put 'X' in the box</p> <p><input type="checkbox"/></p>	<p>9 If you had a home overseas in 2018-19, put 'X' in the box</p> <p><input checked="" type="checkbox"/></p>
<p>3.1 If more than 1 case of split year treatment applies, put 'X' in the box</p> <p><input type="checkbox"/></p>	<p>10 Number of days spent in the UK during 2018-19</p> <p><input type="text"/> <input type="text"/> 9 <input type="text"/> 5</p>
<p>4 If you were resident in the UK for 2017-18, put 'X' in the box</p> <p><input type="checkbox"/></p>	<p>11 Number of days in box 10 attributed to exceptional circumstances</p> <p><input type="text"/> <input type="text"/> <input type="text"/></p>
<p>5 If you've made an entry in box 2 and any of your foreign earnings are for an earlier year, put 'X' in the box</p> <p><input type="checkbox"/></p>	<p>12 How many ties to the UK did you have in 2018-19?</p> <p><input type="text"/> <input type="text"/> <input type="text"/> 1</p>
<p>6 If you have an entry in box 3 enter the date from which the UK part of the year begins or ends DD MM YYYY</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>13 Number of days you worked for more than 3 hours in the UK in 2018-19</p> <p><input type="text"/> <input type="text"/> 6 <input type="text"/> 5</p>
	<p>14 Number of days you worked for more than 3 hours overseas in 2018-19</p> <p><input type="text"/> <input type="text"/> <input type="text"/></p>

Personal allowances for non-residents and dual residents

<p>15 If you're entitled to claim personal allowances as a non-resident because of the terms of a Double Taxation Agreement, put 'X' in the box</p> <div style="border: 1px solid black; width: 40px; height: 40px; margin-left: 40px;"></div>	<p>17 Enter the codes for the country or countries of which you are a national and/or resident</p> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px;"></div> </div>
<p>16 If you're entitled to claim personal allowances as a non-resident on some other basis, or as a dual resident remittance basis user under the terms of certain Double Taxation Agreements (read the notes), put 'X' in the box</p> <div style="border: 1px solid black; width: 40px; height: 40px; margin-left: 40px;"></div>	

Residence in other countries

18	Enter the codes for the country or countries, other than the UK, in which you were resident for tax purposes for 2018-19
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
19	If you were also resident in either or both of the countries above for 2017-18, enter the appropriate codes
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
20	Amount of Double Taxation Agreement income for which partial relief is being claimed
	£ <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"/>

21	Relief under Double Taxation Agreements between the UK and other countries - amount claimed because of an agreement awarding residence to another country - read 'Helpsheet 302'
	£ <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"/>
22	Relief claimed because of other provisions of the relevant Double Taxation Agreements - read 'Helpsheet 304'
	£ <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"/>

If you're claiming relief in box 21 or box 22, fill in the appropriate claim form in 'Helpsheet 302' or 'Helpsheet 304' and send this as well

Domicile

Read the 'Residence, remittance basis etc notes' before you fill in boxes 23 to 40

<p>23 If you're domiciled outside the UK and it is relevant to your Income Tax or Capital Gains Tax liability for 2018-19, put 'X' in the box. Please explain in Box 40 how your domicile is relevant to your Income Tax or Capital Gains Tax liability</p> <p><input type="checkbox"/></p> <p>If you've put 'X' in box 23, you must put an entry in box 25, 26 or 27</p>	<p>24 If 2018-19 is the first year you have told us that your domicile is outside the UK, put 'X' in the box</p> <p><input type="checkbox"/></p>
<p>23.1 If you were deemed UK domicile under Condition A, put 'X' in the box</p> <p><input type="checkbox"/></p>	<p>25 If you've put 'X' in box 23 and have a domicile of origin within the UK, enter the date on which your domicile changed DD MM YYYY</p> <p><input type="text"/><input type="text"/> <input type="text"/><input type="text"/> <input type="text"/><input type="text"/><input type="text"/><input type="text"/></p>
<p>23.2 If you were deemed UK domicile under Condition B, put 'X' in the box</p> <p><input type="checkbox"/></p>	<p>26 If you were born in the UK but have never been domiciled here, put 'X' in the box</p> <p><input type="checkbox"/></p>
<p>23.3 Enter the number of years you've been resident in the UK in the previous 20 years</p> <p><input type="text"/><input type="text"/><input type="text"/></p>	<p>27 If you have put 'X' in box 23 and you were born outside the UK, enter the date that you first came to live in the UK DD MM YYYY</p> <p><input type="text"/><input type="text"/> <input type="text"/><input type="text"/> <input type="text"/><input type="text"/><input type="text"/><input type="text"/></p>

Remittance basis

<p>28 If you're making a claim for the remittance basis for 2018-19, put 'X' in the box</p> <input type="checkbox"/>	<p>35 Amount of capital gains you are nominating - use the 'Any other information' box 40</p> <p>£ <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"/></p>
<p>29 If your unremitted income and capital gains for 2018-19 is less than £2,000, put 'X' in the box</p> <input type="checkbox"/>	<p>36 Adjustment to payments on account for capital gains</p> <p>£ <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"/></p>
<p>30 If you were deemed UK domicile for 2018-19, and have remitted to the UK any of your foreign income or gains that arose in a year when you previously claimed the remittance basis, put 'X' in the box - give details in box 40</p> <input type="checkbox"/>	<p>37 If you've remitted nominated income or gains during 2018-19, put 'X' in the box unless what you have remitted is within the £10 aggregate limit</p> <input type="checkbox"/>
<p>31 If you were UK resident for 2018-19 and for 12 or more of the preceding 14 tax years, put 'X' in the box - you must also fill in boxes 28, 34 and/or 35</p> <input type="checkbox"/> <p>If you enter 'X' in this box, do not enter 'X' in box 32. Go straight to box 33</p>	<p>38 If you're claiming relief from UK tax for foreign income or gains invested in a qualifying business, enter the total amount invested and the Company Registration Number(s) below</p> <p>£ <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"/></p> <p>Company 1</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <p>Company 2</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <p>Company 3</p> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <p>If you've invested in more than three companies, use the 'Any other information' box 40, to enter the information</p>
<p>32 If you were UK resident for 2018-19 and for 7 or more of the preceding 9 tax years, put 'X' in the box - you must also fill in boxes 28, 34 and/or 35</p> <input type="checkbox"/>	<p>39 If you've previously claimed relief for a qualifying investment and the investment no longer qualifies for relief, put 'X' in the box</p> <input type="checkbox"/>
<p>33 If you were under 18 on 5 April 2019, put 'X' in the box</p> <input type="checkbox"/>	
<p>34 Amount of income you are nominating - use the 'Any other information' box 40</p> <p>£ <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"/></p>	

Any other information

Boxes 3, 3.1, 8, 16, 23, 25, 30, 33, 34, 35, 37, 38 and 39 all require information where more information in box 40 may be needed. Please refer to the 'Residence, remittance basis etc notes' on these boxes for more information about this.

<p>40 Please give any other information in this space</p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>

Any other information continued

40

Please give any other information in this space



Your name

Mr P O'Shea

Your Unique Taxpayer Reference (UTR)

□ □ □ □ □ □ □ □ □ □

For help filling in this form, go to www.gov.uk/taxreturnforms and read the notes and helpsheets.

Self Assessment

You can use the working sheet in the 'Tax calculation summary notes' to work out the total tax, Student Loan repayment, Class 2 NICs and Class 4 NICs due or overpaid for 2018-19. If the result is a positive amount, enter it in box 1, if it's negative, enter it in box 2.

<p>1 Total tax (this may include Student Loan repayment), Class 2 NICs and Class 4 NICs due before any payments on account</p> <p>£ □ □ □ □ □ □ 7 7 2 • 7 6</p>	<p>4 Class 4 NICs due</p> <p>£ □ □ □ □ □ □ □ □ 0 • 0 0</p>
<p>2 Total tax (this may include Student Loan repayment), Class 2 NICs and Class 4 NICs overpaid</p> <p>£ □ □ □ □ □ □ □ □ • □ □</p>	<p>4.1 Class 2 NICs due</p> <p>£ □ □ □ □ □ □ □ □ • □ □</p>
<p>3 Student Loan repayment due</p> <p>£ □ □ □ □ □ □ □ □ • □ □</p>	<p>5 Capital Gains Tax due</p> <p>£ □ □ □ □ □ □ □ □ • □ □</p>
	<p>6 Pension charges due</p> <p>£ □ □ □ □ □ □ □ □ • □ □</p>

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.

<p>7 Underpaid tax for earlier years included in your tax code for 2018-19 - enter the amount shown as 'amount of underpaid tax for earlier years' from your P2, 'PAYE Coding Notice'</p> <p>£ □ □ □ □ □ □ □ □ 0 • 0 0</p>	<p>9 Outstanding debt included in your tax code for 2018-19 - enter the amount from your P2, 'PAYE Coding Notice'</p> <p>£ □ □ □ □ □ □ □ □ • □ □</p>
<p>8 Underpaid tax for 2018-19 included in your tax code for 2019-20 - enter the amount shown as 'estimated underpayment for 2018-19' from your P2, 'PAYE Coding Notice'</p> <p>£ □ □ □ □ □ □ □ □ 0 • 0 0</p>	

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 2019-20.

<p>10 If you are claiming to reduce your 2019-20 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</p> <p><input type="checkbox"/></p>	<p>11 Your first payment on account for 2019-20 - enter the amount (including pence)</p> <p>£ □ □ □ □ □ □ □ □ • □ □</p>
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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.

<p>12 Blind person's surplus allowance you can have</p> <p>£ <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"/></p>	<p>13 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</p> <p>£ <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"/></p>
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Adjustments to tax due

You may need to make an adjustment to increase or decrease your tax for 2018-19 because you're claiming averaging for farmers and creators of literary or artistic work, making certain adjustments to earlier years or carrying back to 2018-19 certain losses from 2019-20. If you need help in filling in these boxes, ask us or your tax adviser.

14	Increase in tax due because of adjustments to an earlier year	£ <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"/>
15	Decrease in tax due because of adjustments to an earlier year	£ <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"/>
16	Any 2019-20 repayment you are claiming now	£ <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"/>

Any other information

Tax Return

Additional Information

Other Information

These notes form an integral part of my tax return.

Name of contact at agent (KPMG) is Vicky Outhwaite

Contact's telephone number is +44 121 232 3898

Agent's reference is 855011

NON-RESIDENT UNDER SUFFICIENT TIES TEST

I consider myself to be non-resident because I do not meet the sufficient ties test as detailed in the notes to box 12.

MODIFIED PAYE

In accordance with the agreement reached with HMRC, the tax on my remuneration has been accounted for under a Modified PAYE scheme, as I am tax equalised. Box 1 includes net cash income, the cash equivalent of non-cash benefits subject to PAYE and the tax liability on these paid by my employer.

This tax return has been completed in accordance with HS212

Equalisation Attachment Report For 2018/19

Client Name: Mr Patrick O'Shea
Client Code: 855011

Schedule of Remuneration

Employer name UnitedHealth Group Int.
Exchange rate for period 1.31989

	Amount paid	Currency	Exchange rate	Sterling equivalent
Base Salary	32,899.35	USD	1.31989	24,925.83
Rewarding Results	2,776.80	USD	1.30620	2,125.86
Excess Group Life	62.28	USD	1.31989	47.19
Pre-Tax 401(k)	-1,154.60	USD	1.31989	-874.77
Federal	-5,200.84	USD	1.31989	-3,940.36
Federal - Bonus	-549.78	USD	1.30620	-420.90
Disq Disposition	555.36	USD	1.31989	420.76
Total income				22,283.61
Benefits				
Private medical and dental insurance			882.63	
Other items: with Class 1A			700.00	
				1,582.63
				23,866.24
Total employment income				23,866.24

Allocation of Compensation

Employer name UnitedHealth Group Int.

	£	£	£
Employment income from schedule of remuneration			<u>23,866.24</u>
Total earnings from employment			<u><u>23,866.24</u></u>

Proof of Tax Equalisation

Employer name UnitedHealth Group Int.

	£	£	£
Net earnings from employment			23,866.24
Tax Gross up			5,966.56
Total Income			29,832.80

Tax Payable

Earnings

Basic Rate	29,832.80	@20%	5,966.56
	29,832.80		5,966.56

Tax Computation Report For 2018/19

Client Name: Mr Patrick O'Shea
Client Code: 855011

Computation Summary

	Income/Outgoings £	Tax Paid £
Earned Income		
Net Assessable Employments, Benefits And Pensions	29,832.80	5,193.80
Total Income Less Outgoings	29,832.80	
Tax Rates		
Basic rate limit 34,500.00		
Other		
Income 29,832.80 @ 20.00 % =	5,966.56	
Total Tax Due	5,966.56	
Tax Paid and Adjustments		
Tax Paid: Employment income	(5,193.80)	
Income Tax Due	772.76	

Employments, Benefits And Expenses

Employment Details

Employment Type: Earnings for year
Employer Name: UnitedHealth Group Int.
Expats (EP Appendix 6) Sygnus Court
Maidenhead
SL6 8AD
PAYE Reference: 581/JZ74282

Income is a schedule E main source

	Amount
UK Income	
Taxable UK pay	22,283.61
PAYE Deducted	(5,193.80)
Benefits And Expenses Received	
Private medical and dental insurance	882.63
Other items: with Class 1A	700.00
Total Benefits And Expenses Received	1,582.63
Equalisation	
Equalisation	5,966.56
Net Assessable Employments Reconciliation	
Taxable UK Pay	22,283.61
Benefits and Expenses	1,582.63
Tax Equalisation	5,966.56
Net Assessable Employments	29,832.80

Benefits Analysis

Benefit type: Private medical and dental insurance			
Description	Cost to employer	Made good/taxed	Taxable amount
Medical	763.13		763.13
Dental	30.55		30.55
Life	88.95		88.95
Total	882.63		882.63
Benefit type: Other items: with Class 1A			
Description	Cost to employer	Made good/taxed	Taxable amount
Tax Prep Fee	700.00		700.00
Total	700.00		700.00

EMP1 Reconciliation

	£
Net remuneration (Schedule of Remuneration report)	22,283.61
Add:	
Tax gross up (Proof of Equalisation report)	<u>5,966.56</u>
	<u>28,250.17</u>
Total earnings	28,250.17
Less:	
Box EMP3	<u>0.00</u>
Box EMP1	<u>28,250.17</u>

Summary of Liability

	UnitedHealth Group Int.	Mr P O'Shea	Total
Income Tax and NIC	5,966.56	0.00	5,966.56
Child Benefit Charge	0.00	0.00	0.00
Tax due for earlier year included in PAYE for 2018/19	0.00	0.00	0.00
Tax deducted at source	(5,193.80)	0.00	(5,193.80)
Foreign tax deducted from employment income	0.00	0.00	0.00
Tax due in year included in PAYE code for later year	0.00	0.00	0.00
Tax deducted from non-employment income	0.00	0.00	0.00
Tax reducers from non-employment income	0.00	0.00	0.00
Foreign tax deducted from non-employment income	0.00	0.00	0.00
Total Income Tax and NIC	772.76	0.00	772.76
Capital Gains Tax	0.00	0.00	0.00
Capital Gains Liability	0.00	0.00	0.00
Additional liability in respect of offshore trusts	0.00	0.00	0.00
Foreign tax credit relief	0.00	0.00	0.00
Total Capital Gains Tax	0.00	0.00	0.00
Total Tax and NIC Due	772.76	0.00	772.76
Unpaid tax for earlier years	0.00	0.00	0.00
Overpaid tax for earlier years	0.00	0.00	0.00
Payments already made	0.00	0.00	0.00
31 January payment on account	0.00	0.00	0.00
31 July payment on account	0.00	0.00	0.00
Other payments	0.00	0.00	0.00
Overall Tax Due/(Refund Due)	772.76	0.00	772.76

Residence Status

Residence

Residence Status This Year	Not resident in the UK
Residence Status Last Year	Not resident in the UK
<i>Home overseas</i>	

Personal allowances have not been given.

Other Residence Information

Days Spent in The UK This Year	95
Days Attributed to Exceptional Circumstances	0
Number of ties with the UK	1
Number of Workdays Spent in The UK Performing Employment Duties	65
Number of Workdays Spent Overseas	0

Domicile

Domicile Status This Year	Not domiciled in the UK
Date came to live in UK where born outside the UK	24/09/18
<i>2018/19 is the first year that you advised HMRC that your domicile is outside the UK</i>	

Dual Residence

Dual Residence Status This Year	Not Dual resident
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Guidance to the completion of your 2018/19 UK Tax Return

Global mobility services



Contents



Your responsibilities



Key dates for submission of your tax return



Summary of your tax return document and supporting schedules



Your responsibilities

We have prepared your UK Tax Return for the year ended 5 April 2019 on the basis of information provided by both you and your employer.

Please note that KPMG cannot be held responsible for any taxes, interest or penalties arising from missing information, including incomplete travel information.

KPMG will file your tax return electronically with HM Revenue & Customs (HMRC) via HMRC's Government Gateway. If you are satisfied your tax return is complete and correct, having fully reviewed the entries on your Tax Return in conjunction with the explanation for each entry as contained in the Tax Return Guide provided to you, please confirm that KPMG can submit your tax return electronically by clicking the approval button on the KPMG LINK website. Once you have done this, we will file your tax return with HMRC on your behalf. If you have any queries regarding your tax return please contact your KPMG Representative to discuss these before declining approval of your tax return on the KPMG LINK website.

HMRC Enquiry

A number of returns are selected by HMRC for enquiry each year. They can be selected randomly, or according to risk factors identified by HMRC's specialist team. If your 2018/19 tax return is filed on time (31 January 2020), the time limit within which HMRC can enquire into your tax return is normally 12 months from the date the return is filed.

If your 2018/19 tax return is filed late, the time limit within which HMRC can enquire into your tax return may extend up to 15 months after the tax return is filed. When HMRC open an enquiry into your tax return, they must advise you formally in writing. Please contact us as soon as possible if you receive such a notice so we can advise you on the appropriate action.

Retention of Records

Please note that there is a statutory requirement for you to retain all records which support entries on your tax return. The retention period is at least 12 months from the filing date; therefore in most cases for 2018/19 tax returns, records should be retained until at least 31 January 2021.

Taxpayers who have dual contract arrangements, income from self-employment or income from property are required to retain the records for up to 5 years after the filing deadline.

We recommend in these circumstances that you retain all records relating to your 2018/19 tax return until 31 January 2025.

Exchange of Information

HMRC have started to receive data from over 100 countries who are signed up to the 'Common Reporting Standard'. We expect HMRC to analyse the data they receive and they may write to individuals in due course to ask for confirmation that all such income and gains has been treated correctly for tax purposes in the UK.

General Anti-Abuse Rule

The General Anti-Abuse Rule (GAAR) was introduced with effect from 17 August 2013 in the UK to counteract tax advantages that arise from arrangements that are 'abusive'.

Taxpayers are required to consider the GAAR whenever they complete a self-assessment return or make a claim within Schedule 1A TMA 1970. In making a self-assessment, a taxpayer must adjust, on a just and reasonable basis, the tax advantages arising from any abusive tax arrangement that is relevant to that self-assessment.

There is no clearance process for the GAAR, however, if taxpayers are uncertain about the applicability of the GAAR then HMRC have suggested that a taxpayer may wish to make a 'white space' disclosure in their tax return.



A GAAR specific penalty of 60% of the tax advantage counteracted under the GAAR applies for arrangements entered into on or after 15 September 2016.

Whilst no GAAR specific penalty applies for arrangements entered into before 15 September 2016, if it is reasonable for a taxpayer to believe that the GAAR applies, then failure to report this in the tax return could leave the taxpayer open to penalties.

HMRC may also give notice that tax advantages are to be counteracted under the GAAR and where they conclude that tax arrangements are abusive then they will make consequential adjustments on a just and reasonable basis in respect of any period and any person.

Criminal Penalties for Offshore Matters

Increased penalties were introduced where there is a failure to notify, failure to file a return or an inaccuracy within a return which involves an offshore matter. For these penalties to be triggered the failure or error must give rise to tax which is chargeable, wholly or partly, on or by reference to income arising from offshore activities, assets situated and/or held offshore or activities carried out offshore and the income tax and/or capital gains tax chargeable for the year of assessment in relation to the offshore matter exceeds £25,000.

The penalties are severe and anyone guilty of one of the offences is liable to a fine and/or imprisonment.

If you wish to discuss this further please contact your KPMG Representative.



Key dates for submission of your tax return

Late tax return penalties apply if the tax return is filed electronically later than **31 January 2020**, however if you are paper filing the deadline is **31 October 2019**.

Length of Delay	Penalty – all penalties apply
1 Day Late	Filed on or after 1 February 2020 £100 with no reduction even if tax is paid on time
3 months late	Filed on or after 1 May 2020 £10 for each following day up to a maximum of £900, plus penalty above
6 months late	Filed on or after 1 August 2020 The higher of £300 or 5% of the tax liability for the year, plus penalties above
12 months late	The higher of £300 or 5% of the tax liability for the year or, in serious cases, up to 100% of the tax due, plus penalties above

Key dates for paying your tax

Payment Date	
31st July 2019	2018/19 – 2nd Payment on Account
31st January 2020	2018/19 – Balancing Payment 2019/20 – 1st Payment on Account
31st July 2020	2019/20 – 2nd Payment on Account

HMRC have also stated that if a tax return is six months late it could attract a penalty of at least £1,300.

Interest

Tax payable as noted above will incur a charge to interest if not paid by the relevant due date. Furthermore, if penalties are imposed for the late filing of the tax return, interest will be charged on such penalties if these are not settled when they become due.

Surcharges for late payment of tax

An automatic 5% surcharge is applied to any tax unpaid as at 2 March 2020, a further 5% on 2 August 2020 and an additional 5% if tax remains unpaid on 2 February 2021. In addition, interest on the unpaid tax and surcharges continue until the outstanding tax is paid.



Summary of your tax return document and supporting schedules

You will note that your Tax Return contains additional backing schedules which provide greater detail as to how the amounts declared in the tax return are arrived at. All of the amounts shown in the backing schedules can be found in the tax forms.

In the following section we provide you with a brief overview of the most common items in the return. Please compare this overview with the tax forms and enclosures attached to your tax return. Please note that some of the explanations below may not be relevant to your own personal tax circumstances.

Tax return areas covered are:-

- Main Tax Return pages TR1 to TR8
- Additional information pages Ai1 to Ai4
- Employment Pages E1 to E2
- UK property pages UKP1 to UKP2
- Foreign pages F1 to F6
- Residence, remittance basis pages RR1 to RR4
- Dual Residents – HS302/304
- Capital Gains pages CG1 to CG4

Main Tax Return pages TR1 to TR8

Page TR1

This page provides your personal information to HMRC including your name, address, date of birth, Unique Taxpayer Reference (UTR) and National Insurance number (if applicable). Please note that we require your UTR to enable us to electronically file your Tax Return with HMRC. This is a 10 digit number (e.g. 1234567890) allocated to you by HMRC and is unique to you. If you do not yet have a UTR and have received a request from KPMG to complete forms to apply for a UTR, please ensure that these are returned to us as soon as possible.

Page TR2

This simply confirms to HMRC which additional pages are attached to your Tax Return. Please check this thoroughly to ensure that you have declared all income sources for the tax year.

Page TR3

This page provides a summary of your UK investment income, pension income or other UK income not included on any of the separate supplementary pages of your Tax Return.

Page TR4

The following tax reliefs are generally claimed on your tax return:

- Payments to registered pension schemes
- Charitable payments under the UK's Gift Aid scheme
- Special allowance for individuals registered as blind, or severely visually impaired, and registered as such with UK local authority.

Page TR5

You should have an entry on this page if any of the following apply:

- You have a UK Student Loan and repayments were deducted from your salary during the tax year.
- You (or your partner) received Child Benefit for a child who lived with you during the tax year and your income was in excess of £50,000.
- Your income for the tax year was less than £11,850 and you wish to make a claim to transfer part of your Personal allowance to your partner.

Page TR6

This page is completed if your Tax Return shows an overall refund of tax for the year. If you are on a tax equalised assignment, the refund in the first instance will be issued to your employer and your employer's bank account details will be included here.

Page TR7

This page provides confirmation to HMRC that KPMG is your registered tax agent.

Page TR8

This page informs HMRC if your Tax Return contains any provisional or estimated figures.

Page Ai2 – Box 12 Foreign Earnings not taxable in the UK

This box contains 2 different types of income regarded as foreign income which is not taxable in the UK.

Earnings sourced as not UK taxable

This can include elements of your employment income, such as salary, bonus or share exercise, which is not taxable in the UK as it did not relate to your UK duties or was paid when you were not UK resident.

Overseas Workdays Relief

The second type of income that can be included in this box covers any claim for Overseas Workdays Relief.

For individuals who were 'Resident and Non-Domiciled' in the UK and on the basis the following conditions are met, your earnings relating to your non-UK duties during the year are not taxable to the extent that these were paid outside the UK and have been retained or spent offshore, i.e. not remitted to the UK:

- you were resident but not domiciled in the UK during the tax year;
- you were not resident in the UK for the three tax years prior to the tax year in which you became UK resident;
- 2018/2019 was either the year in which you first became UK resident or one of the next two tax years; and
- you were taxed on the remittance basis; and
- you have made a nomination for an account to be designated as a special mixed fund.

Based on the number of days worked in and outside the UK we are able to calculate the amount of overseas workdays relief that can be claimed. Overseas workdays relief is calculated on a just and reasonable basis. In most circumstances, that basis will be the ratio of UK workdays to non-UK workdays. If the element of remuneration is directly attributable to working wholly in the UK then that particular item of remuneration will be fully taxable in the UK. Please note that HMRC may enquire into the number of overseas workdays for which relief is claimed and you should retain evidence of where you were working, what you were doing and travel details to support this claim.

The amount of overseas workday relief claimed must have been paid directly into an offshore bank account and at least an amount equal to the amount of relief claimed is retained and/or spent offshore, i.e. not remitted to the UK.

The rules relating to offshore mixed funds and remittances are complex but there is a relaxation to the strict rules provided that the remuneration is paid into an offshore bank account which qualifies as a 'Special Mixed Fund'.

This means that the account must:

- be an ordinary or savings account;
- only contain your employment income and any accrued interest. If this is a joint account the joint account holder must not pay income into the account; and

- have been opened as a new account or, if an existing account, the balance was £10 or less immediately before the date your employment income was first paid into the account after you started your UK assignment.

Please note that HMRC may ask for documents to support your overseas workdays relief claim, e.g. bank statements to check for remittance details, travel records and details of the work you carried out.

If you are unsure on what constitutes a remittance please do not hesitate contact us.

In summary your tax return will have been completed on the basis that:

- you meet the conditions above;
- all or part of your remuneration was paid into an offshore bank account which qualifies as a 'Special Mixed Fund'; and
- the amount retained or spent offshore is at least as much as the overseas workdays relief claimed and is never remitted to the UK. If you were to remit any part of the above in a subsequent tax year the income will be taxable in the year of remittance.

If you require further guidance on this please let us know.

Page Ai2 – Box 14 Exempt employers' contributions to an overseas pension scheme

Contributions made by your employer on your behalf to their non-UK pension scheme are detailed in box 14 on page Ai2 of the tax return and are based on information supplied by your employer.

Page Ai4 – Boxes 7 to 18

This page contains information on any pension saving tax charges you may have.

The common boxes to be completed are Boxes 10, 11 and 12 if applicable.

In the UK tax relief is available in respect of pension contributions made to UK registered pension plans and also in relation to certain overseas pension plans. As relief is taken in relation to pension plans of which you are member these rules apply to you. The following is a summary of these rules. If you have any questions you should contact your normal KPMG representative to discuss how these rules apply to you.

The annual allowance limit for 2018/19 is £40,000. Both employee and employer contributions are taken into account in considering this limit. Contributions made in excess of this limit is potentially subject to tax at your marginal rate.

Furthermore, from 6 April 2016 the annual allowance for high earners is tapered from £40,000 for those with an adjusted income in excess of £150,000 (i.e. includes benefits and employer pension contributions). The reduction is £1 for every £2 over the £150,000 figure with a minimum allowance of £10,000. So for those with adjusted earnings over £210,000 the annual allowance is limited to £10,000^(a). Please refer to your attached tax return calculation for confirmation of your annual limit for the 2018/19 tax return after higher earner restriction.

Please note that, when calculating your annual allowance limit for 2018/19 unused allowances from the previous three tax years may be carried forward. To be eligible you must have been a member of the plan to which contributions have been made prior to coming to the UK during those years.

Please see the below table for confirmation of the annual allowance limits for the current and the previous three years.

Tax Years	2015/16	2016/17	2017/18	2018/19
Annual Allowance Limits	£40,000	£40,000	£40,000	£40,000
Restricted for High Earners ^(a)	n/a	£10,000	£10,000	£10,000

If your total pension contributions exceed the annual allowance, the relevant details have been entered in Box 10 on page Ai 4 of your tax return, as well as Boxes 11 and 12 if the scheme is paying the charge.

Employment Pages E1 to E2

This section provides a detailed summary of your UK employment income.

The salary information has been provided directly to us by your employer. The backing schedules included with your Tax Return, particularly the 'Schedule of Remuneration' provides you with a line by line analysis of your compensation for the year ended 5 April 2019 and, where appropriate, apportions any specific items of compensation where the tax due will be covered by your employer's tax equalisation policy and therefore payable by your employer.

The Benefits from your employment boxes 9 to 16 will include details of any benefits provided to you, e.g. tax assistance fee. In some cases these details can be found on your Form P11d, if applicable.

The Employment expenses section (boxes 17 to 20) may include a claim for:-

Home leave

Home leave expenses reimbursed by your employer are included as employment income and a matching deduction is claimed on the basis that:

- You returned to your home country; and
- Any reimbursements for your spouse and minor children did not exceed 2 return trips in the year; and
- The trip was made within 5 years of your qualifying arrival date in the UK.

Detached Duty Relief

When you work at a temporary workplace, a claim can be made to deduct the costs of accommodation, travel and subsistence. A temporary workplace is one where you expect to work for a continuous period of 24 months or less but will not be available if the period represents all or most of the period you hold the employment (e.g. if you are on a local contract for the period of your assignment).

If your assignment was initially expected to be for less than 24 months and is subsequently extended, relief can only be claimed up until the point when you became aware that your assignment was being extended. Also, if you are accompanied by your family members, a restriction of 10% for your spouse and a further 5% for each child should be acceptable to HMRC.

Please note that HMRC may ask for documentary evidence to support your claim. You should therefore keep all associated payment records/receipts to support the claim being made on your 2018/19 tax return.

UK property pages UKP1 to UKP2

These pages will be relevant to you if you received:

- Rental income from a rental property located in the UK.
- Income from letting furnished rooms in your own home.
- Other receipts from UK land or property e.g. furnished holiday lettings (FHL).

As you may be aware, income tax relief for property finance costs (e.g. mortgage interest) changed with effect from 6 April 2017. The changes are being phased in from 2017/18 to 2020/21 when relief will only be available at the basic tax rate. If you would like any more information on these changes, please let us know.

From 6 April 2017 a new property income allowance of £1,000 was introduced. If claimed no further expenses, or capital allowances, can be deducted against your property income. If beneficial, it may be prudent to claim the property allowance rather than deducting your expenses. If this allowance has been claimed the details will be in Box 20.1 page UKP 2.

If box 25, property repairs and maintenance, has been completed, this will be on the basis that the repairs and maintenance expenses were not 'capital' in nature.

Please note that any costs incurred to 'improve' the capital value of your property will be considered capital in nature rather than an expense and may not be claimed as a deduction against your rental income. In this respect, the cost of 'improvements' will generally be an allowable deduction when calculating any capital gains on a disposal of the property.

Such improvements would include the upgrade of a kitchen or bathroom where the new items are of a superior quality or include additional features compared to the previous facilities. Generally, if any items were not replaced 'like for like', you should consider carefully whether the costs relate to improvements.

Foreign pages F1 to F6

These pages will be relevant to you if:-

- You are liable to tax on your employment income in both the UK and overseas a credit will have been claimed in your tax return to take credit for the foreign taxes paid against the UK tax liability on your income taxed in both countries.
The credit will have been calculated based on the amount of foreign tax, taken from your foreign tax return or provided by your employer, which we understand has been paid. In addition, please note that we may need to amend the foreign tax credit claim on your tax return once a copy of your 2019 overseas tax return is available, to take account of any additional credit that may be claimed for the period 1 January 2019 to 5 April 2019.
- You received non UK interest from overseas savings which requires to be reported for UK tax purposes (if not domiciled in the UK please see Residence, remittance basis section for more details).
- You received dividends from non UK companies (if not domiciled in the UK please see Residence, remittance basis section for more details).
- You received income from non UK pensions or property (if not domiciled in the UK please see Residence, remittance basis section for more details).

Residence, remittance basis pages RR1 to RR4

These pages will be included unless you are UK resident and UK domiciled in the UK. If not then the pages will be included as you will be:-

- Not resident in the UK, or
- Resident in the UK and:
 - Arrived/Left the UK during this tax year and are eligible for split year treatment; or
 - Eligible for overseas workday relief; or
 - Have a domicile outside of the UK; or
 - Have foreign income or capital gains and want to use the remittance basis for 2018/19.

A detailed flowchart is attached summarising how your residency is determined under the Statutory Residence Test (SRT). Firstly, the **automatic non residency tests** are considered to determine if you are not UK resident:-

1. Resident in one or more of the 3 prior tax years (2015/2016 to 2017/2018) and in the UK at midnight less than 16 days in the tax year
2. Not resident in the UK in the 3 prior tax years (2015/2016 to 2017/2018) and in the UK (at midnight) less than 46 days in the tax year
3. Work full time overseas and spend less than 91 days (at midnight) in the UK and have less than 31 UK workdays (a UK workday is a day on which you work more than 3 hours in the UK)

If you do not meet any of the automatic non residency tests, the **automatic residency tests** are considered:-

1. Spend 183 days or more in the UK in the tax year (at midnight);
2. UK home test - Have a UK home for a consecutive period of 91 days in the UK tax year, 30 of these fall in the tax year and you spend 30 or more days in your UK home and either.
 - a. Have no overseas home or
 - b. Have an overseas home but do not spend more than 30 days in this home during the tax year.
3. Work full time in the UK for any 365 day period, of which one day falls in the UK tax year, and more than 75% of your total workdays are UK workdays.

If either the automatic non-resident or automatic residency tests are not met, the number of sufficient ties you have to the UK are considered to determine your final residency position in conjunction with whether you were UK resident in one of the prior 3 tax years, the number of days in the UK and the number of ties you have to the UK. Please see table below

When non resident throughout the three prior					When resident at any time in the three prior tax				
1 or no UK	2 UK ties	3 UK ties	4+UK	Number of days in the UK in a tax	No UK ties	1 UK tie	2 UK ties	3 UK ties	4+UK
NR	NR	NR	NR	Fewer than 16	NR	NR	NR	NR	NR
NR	NR	NR	NR	16 to 45 days	NR	NR	NR	NR	R
NR	NR	NR	R	46 to 90 days	NR	NR	NR	R	R
NR	NR	R	R	91 to 120 days	NR	NR	R	R	R
NR	R	R	R	121 to 182 days	NR	R	R	R	R
R	R	R	R	183 days plus	R	R	R	R	R

There are 5 ties to consider:-

1. **Family Tie** – you have a family tie if your husband, wife, civil partner, your partner if you live together as husband and wife or civil partners, or children (under 18 years old) are UK resident in the UK in the tax year.
2. **Accommodation Tie** – this tie is met if you have a place to live in the UK and it is available to you for a continuous period of 91 days in the UK tax year and you spend one night there or if the home of a close relative (parent, grandparent, sibling, child or grandchild over 18 years old) you spent 16 or more nights there during the UK tax year (please note a home has a very broad definition and can include a hotel that you may regularly stay in).
3. **Work Tie** – this is met if you have 40 or more continuously or intermittently UK work days in the UK tax year (a work day is a day on which you work more than 3 hours in a day in the UK).
4. **90 day Tie** – this tie is met if you have spent more than 90 days in the UK in either 2017/2018 or 2016/2017 or both years.
5. **Country Tie** – this tie is met if the UK is the country in which you have spent more days in the UK than any other country.

SRT provides that an individual is either UK resident or non-UK resident for a full tax year; and will be treated as such at all times for that tax year. However, if resident for the year and falls within cases involving actual or deemed departure from UK or arrival in the UK, then you may be eligible for 'split year' treatment.

Split year treatment effectively splits the tax year into 2 parts:-

- a. UK Part – individual is taxed as a UK resident.
- b. Overseas Part – individual is charged to UK tax as a non-UK resident.

There are 8 potential split year cases to consider:-

- Cases 1 – 3 for those leaving the UK.
 - Case 1 – Starting full-time work overseas.
 - Case 2 – Partner of someone who starts full-time work overseas.
 - Case 3 – Leaving the UK to live abroad and ceases to have a UK home.
- Cases 4 – 8 for those coming to the UK.
 - Case 4 – Starting to have a home (only) in the UK.
 - Case 5 – Coming to work 'sufficient hours' in the UK.
 - Case 6 – Returning from work abroad (i.e. met the third automatic overseas test in previous year).
 - Case 7 – Partner of someone returning from work abroad under Case 6.
 - Case 8 – Starting to have a home in the UK and will be UK resident in the following year.

If you are not domiciled in the UK but have been resident in the UK for at least 7 out of the previous 9 and beyond, you may have to pay the Remittance Basis Charge or if you have been here 15 out of the preceding 20 years you will be regarded as Deemed Domicile in the UK and taxed in the UK on your worldwide income.

Dual Residents – HS302/304

HS302 – Claim as a non-resident for relief from UK tax under the terms of a double taxation agreement (DTA)

These pages will be included if you live in the UK and another country and both countries tax your income, i.e. you are dual resident.

Your dual resident status will be determined by the DTA tie breaker rules. A series of tests is looked at to determine this.

A claim may be possible for full or partial relief on UK tax on your UK income if both countries have a Double Taxation Agreement (DTA). This agreement is there to make sure you don't pay tax twice on the same income. Details will be contained within each DTA to determine if relief from UK tax is possible.

Further details can be found at <https://www.gov.uk/government/publications/dualresident-s-hs302-self-assessment-helpsheet>

HS304 – Claim by a non-UK resident for relief from UK tax under the terms of a double taxation agreement (DTA)

These pages will be included if you are non-UK resident and the country you are living in has a double taxation agreement (DTA) with the UK.

A claim may be possible for full or partial relief on UK tax on your UK income. Details will be contained within each DTA to determine if relief from UK tax is possible.

Further details can be found at <https://www.gov.uk/government/publications/nonresident-s-relief-under-double-taxation-agreements-hs304-self-assessmenthelpsheet/hs304-non-residents-relief-under-double-taxation-agreements-2018>

These pages will be relevant to you if you:

- you sold or disposed of chargeable assets which were worth more than £46,800.
- your chargeable gains before taking off any losses were more than £11,700 ('annual exempt amount').
- you have gains in an earlier year taxable in this period.
- you want to claim an allowable capital loss or make a capital gains claim or election for the year.
- you were not domiciled in the UK and are claiming to pay tax on your foreign gains on the remittance basis.
- you're chargeable on the remittance basis and have remitted foreign chargeable gains of an earlier year.
- you disposed of the whole or part of an interest in a UK residential property when either non-resident or UK resident and the disposal was in the overseas part of a split year.

Some key areas to be aware of are:-

Temporary non-residents and CGT

If you have returned to the UK after a period of temporary non-residence (generally applies where you become UK resident within 5 years of leaving the UK and were UK resident for at least 4 out of the previous 7 years before you left the UK), you may be charged to UK tax on certain income and gains you received (or remitted to the UK) in that period of temporary non-residence when you re-establish UK tax residence.

If you left the UK before 6 April 2014, you will need to have at least five complete tax years of non-UK tax residence to not be caught under these rules.

Foreign Capital Loss election

If you are taxed on the remittance basis, you cannot generally get relief for any offshore capital losses. If you have sold offshore assets at a loss since becoming UK tax resident, then it may be possible to relieve these in the UK through an election but that election is irrevocable and carries attendant risks.

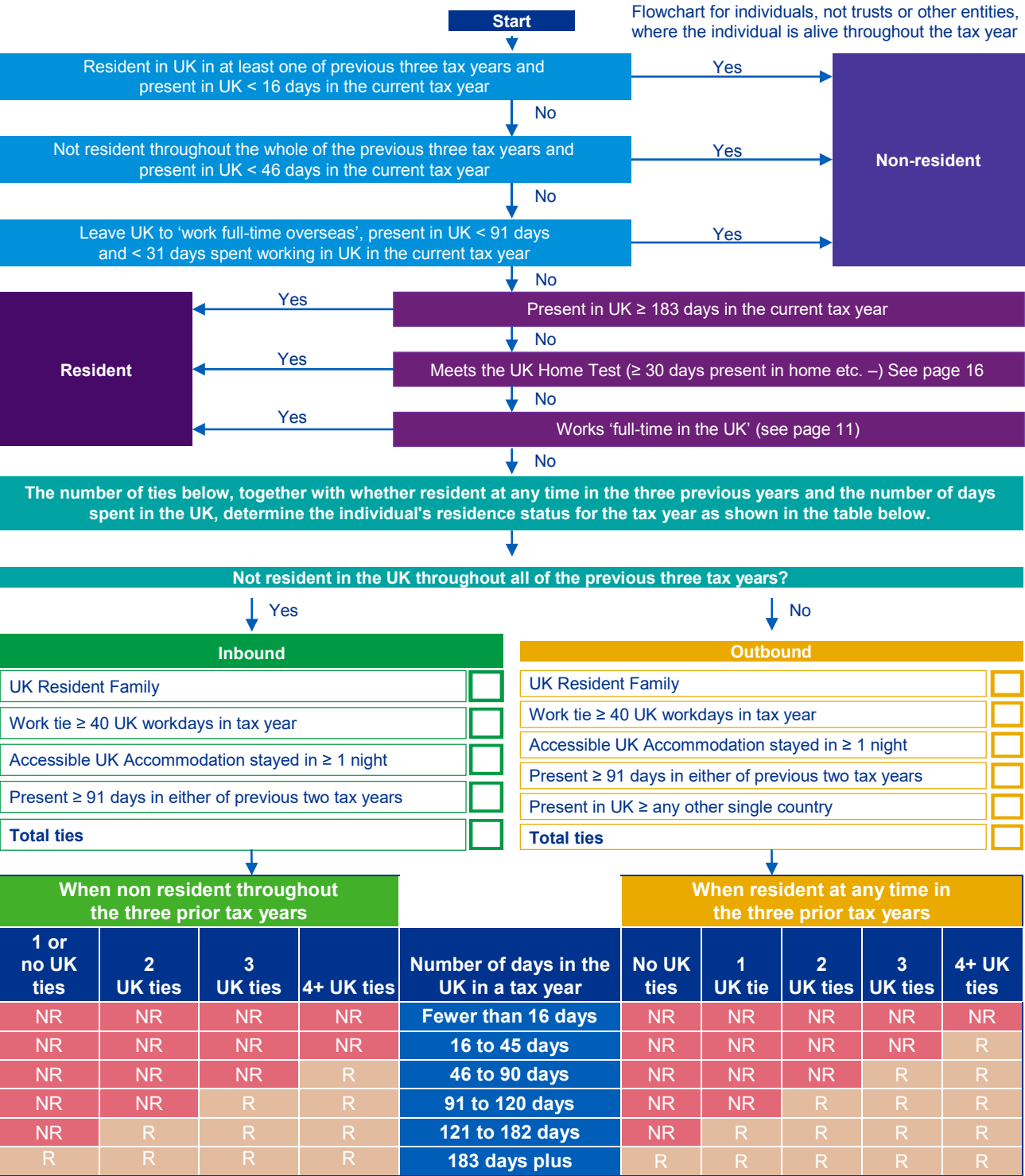
Please note that this election is required to be made in the first year of a remittance basis claim but if you think an election might be beneficial for you please contact us for further advice and to discuss any amendment that may be possible to allow this election to be made.

If you believe your tax return may be impacted by these rules please contact your KPMG Representative.

Statutory Residence Test

Flowchart

Based on Finance Act 2013 Schedule 45 as enacted on 17 July 2013



This flowchart is intended to summarise how the Statutory Residence Test determines residence status in the UK. However, the legislation comprises over 60 pages of rules and definitions and HMRC have also issued over a hundred pages of guidance. Accordingly the information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation

