

BARCLAYS STOCKBROKERS  
TAY HOUSE  
300 BATH STREET  
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TELEPHONE: 0800 279 6551

001222 006159 CTBU747A 1421709011

DAI (UK) PENSION SCHEME  
27 HILL STREET  
MAYFAIR  
LONDON  
W1J 5LP

Account Number: 481/72028394/84

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**BARCLAYS**

Dear Client

I enclose your Consolidated Tax Certificate (CTC) and supporting schedules for the period 06/04/16 to 05/04/17. It provides details of the income received on assets held in your Pension Trader Account and any tax that has been deducted on these payments at source.

Pension holders are generally entitled to reclaim tax that has been deducted in this way. Therefore, please forward this certificate to your pension administrator to process any tax reclaims that may be due.

We do not provide tax advice and we do not provide capital gains computations. If you have any questions about your CTC, you should contact your tax adviser.

If you have any questions about the information contained within the CTC and supporting schedules, please call your adviser.

Yours sincerely

Client Service Team

*\*Calls to 0800 numbers are free if made from a UK landline, mobile costs may vary - please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes. Our opening hours are 7.30am to 7pm Monday to Thursday, 7.30am to 6pm on Friday (excluding bank holidays) and 9.30am to 12.30pm on Saturday.*

Handwritten calculations:

$$\begin{array}{r} 1001 \\ \times 8 \\ \hline 8008 \\ 8008 \\ \hline 80080 \end{array}$$

1001

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#### Notes

- The Consolidated Tax Certificate (CTC) is a summary of the income you have been paid and the tax that has been deducted from your income. If you receive any overseas dividends, it also shows the overseas tax you have paid and net income received (after tax has been deducted). All overseas payments will be detailed in the enclosed documentation, on either the Schedule of Overseas Dividends, or the Schedule of Overseas Interest.
- The CTC also contains details of accumulations in respect of UK authorised unit trust and OEICS. For tax purposes, accumulations are considered as income. In relation to offshore funds, please see below.

Distributions by investment funds are usually one of two types - dividends, or interest, depending on the asset make-up of the fund concerned. All dividend income, including unit trust and OEIC dividend income, whether from a UK or an overseas fund, carried a non-repayable tax credit of one-ninth of the net dividend (assuming, in relation to overseas companies, that you do not own more than 10%).

- 'Group 2 Units' means fund units newly bought. They may make up only part of your holding. Equalisation represents accrued income included in the price of units (Group 2 units) bought during a distribution period. For UK funds, where Equalisation is actually paid (with a first distribution, on Distribution shares), it should be deducted from the cost of the units for CGT purposes and is not subject to Income Tax. After their first distribution, Group 2 units become categorised automatically as Group 1 units.
- Shares and units in Offshore Funds are subject to a special UK tax regime. For more information, please visit [www.hmrc.gov.uk/manuals/ofmanual/index.htm](http://www.hmrc.gov.uk/manuals/ofmanual/index.htm).
- A scrip dividend is when a company offers a dividend, but gives shareholders the option of receiving it in the form of extra shares, instead of cash. Scrip Dividends on UK companies are subject to Income Tax. Scrip dividends for non-UK resident companies, however, are treated as a reorganisation, with no immediate Income Tax or Capital Gains Tax (CGT) consequences.

For information on the Royal Dutch Shell Scrip dividend programme please go to <https://help.stockbrokers.barclays.co.uk/help/>

- Property income dividends paid by UK real estate investment trusts ('UK-REITs') Under the 'UK-REIT' regime, a UK-REIT will withhold UK income tax at the basic rate when it makes a distribution out of its qualifying property income, 'a Property Income Dividend'. It is obliged to distribute most of its profits as PIDs.
- Listed Eurobonds & Gilts - interest payments from securities listed on a recognised stock exchange are paid gross; interest on unlisted bonds is paid net.
- Whether income is paid to you gross, or under the deduction of income tax, or with a tax credit, you may have a liability (or an additional liability) to tax, depending on your personal circumstances.
- Venture Capital Trusts have been included on a separate schedule, which does not need to be included on your tax return. This schedule is for information only.
- Any income you may have had from Individual Savings Accounts (ISAs) has not been included on the CTC or the schedules, as you do not have to pay tax on it.
- HMRC accepts this certificate as evidence of the income that you have received, and the tax you have paid. You can use these figures to help with the completion of your tax return. Where applicable you should also tell HMRC about any capital gains or losses, with details of how you have calculated them.
- Before 6 April 2016, all dividend income, including unit trust and OEIC dividend income, whether from a UK or an overseas fund, carried a non-repayable tax credit of one-ninth of the net dividend (assuming, in relation to overseas companies, that you do not own more than 10%). After 6 April 2016, UK taxpayers are liable to tax on any dividends received above the tax-free dividend allowance of £5,000 are taxed at the following rates: 7.5% for basic rate taxpayers, 32.5% for higher rate taxpayers and 38.1% for additional rate taxpayers. As the tax credit no longer applies, this figure will show £0.00 after this date.
- Before 6 April 2016, 20% tax was deducted automatically from bank interest. In accordance with UK tax legislation from the 6 April 2016, bank interest is paid gross with no tax deduction. Therefore, income tax deducted will show as £0.00 after this date. Net interest will reflect gross interest paid. If you're a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance - for information and guidance please refer to [www.gov.uk/hmrc/savingsallowance](http://www.gov.uk/hmrc/savingsallowance). Please note, it is your responsibility to ensure that any tax due on interest payments is paid to the appropriate tax authority.



# CONSOLIDATED TAX CERTIFICATE

BARCLAYS STOCKBROKERS  
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We confirm that the dividends or interest summarised below and specified on the attached schedule(s) were received by us or our nominees on behalf of the above named client, who was one of the persons for whom the investments were held and was entitled to the dividends/interest on the dates on which they were payable. You should keep this certificate in a safe place, as HM Revenue & Customs may ask you for it. The original certificates of tax credit or deduction of income tax will be lodged with HM Revenue & Customs when they request them from Barclays Stockbrokers. We have received the following income on your behalf, and confirm that you were the beneficial owner of the investments on the date the income was payable.

Income credited in the period from 06/04/16 to 05/04/17

Dividends Received	Tax Credits	Dividends Paid	Equalisation
UK Companies	0.00	38.17	
Authorised Unit Trusts & OIECs	0.00	86.62	6.10

Property Income Distributions	Gross Income	Income Tax	Net Income
UK-REITs	0.00	0.00	0.00

Interest Received	Gross Interest	Income Tax	Equalisation
Listed Eurobonds & Gilts	0.00	0.00	
Authorised Unit Trust & OIECs	0.00	0.00	0.00
Unlisted Eurobonds	0.00	0.00	
Cash Interest	0.00	0.00	

Overseas Payments	Gross Income	Overseas Withholding Tax Deducted	Net Income	Equalisation
Dividends Received		0.00	0.00	0.00
Interest Received	0.00	0.00	0.00	0.00

Scrip Dividends and Scrips for Property Income Distributions	Income Tax Treated as Paid and Not Repayable	Cash Equivalent
Ordinary Scrips	0.00	0.00
Property Income Scrips	0.00	0.00

Overseas Scrip Dividends	Overseas Withholding Tax	Cash Equivalent
	0.00	0.00

Please sign below if you are sending this certificate to HM Revenue & Customs.

I/We declare that the above certificate is a true statement of the Income I/we received in the above period and that as the beneficial owner was entitled to the dividends/interest on the dates on which they were payable.

Signature \_\_\_\_\_ Date \_\_\_\_\_

This form of certificate has been approved by HM Revenue & Customs, reference BV282.

Barclays offers wealth and investment management products and services to its clients through Barclays Bank PLC and its subsidiary companies. Barclays Stockbrokers is a trading name of Barclays Bank PLC (Registered No. 1026167 Registered VAT No. 243 8522 62) which is a member of the London Stock Exchange and ISDX. Barclays Bank PLC is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registered address is 1 Churchill Place, London E14 5HP.

# Schedule of UK Dividends

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UK COMPANIES

For the Period 06/04/16 to 05/04/17

Due Date	Stock Description	Holding	Rate	Tax Credit	Dividends Paid
17/05/16	0-21623-8 AVIVA ORD GBP0.25	111.00	14.0500	0.00	15.60
24/05/16	B-VFD7Q-5 STANDARD LIFE ORD GBP0.1222222	120.00	12.3400	0.00	14.81
19/10/16	B-VFD7Q-5 STANDARD LIFE ORD GBP0.1222222	120.00	6.4700	0.00	7.76
			TOTALS	0.00	38.17

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## Schedule of Unit Trust Dividends

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AUTHORISED UK UNIT TRUSTS

For the Period 06/04/16 to 05/04/17

Due Date	Stock Description	Holding Group 1/Group 2 Units	Rate	Tax Credit	Dividends Paid	Equalisation
30/04/16	3-20332-3 HARGREAVES LANSD'N HL MULTI MANAGER INC & GWTH	1445.00 (GROUP 1)	0.3003	0.00	4.34	0.00
31/05/16	3-20332-3 HARGREAVES LANSD'N HL MULTI MANAGER INC & GWTH	1445.00 (GROUP 1)	0.3000	0.00	4.34	0.00
30/06/16	B-2PLJJ-3 ARTEMIS FD MNGRS INCOME INSTITUTIONAL INC	524.00 (GROUP 1)	4.8861	0.00	25.60	0.00
30/06/16	3-20332-3 HARGREAVES LANSD'N HL MULTI MANAGER INC & GWTH	1445.00 (GROUP 1)	0.3000	0.00	4.34	0.00
31/07/16	3-20332-3 HARGREAVES LANSD'N HL MULTI MANAGER INC & GWTH	1445.00 (GROUP 1)	0.3000	0.00	4.34	0.00
31/08/16	3-20332-3 HARGREAVES LANSD'N HL MULTI MANAGER INC & GWTH	1445.00 (GROUP 1)	0.3000	0.00	4.34	0.00
			TOTALS	0.00	47.30	0.00

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## Schedule of UK Dividends Re-Investment/Accumulation

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AUTHORISED UK UNIT TRUSTS

For the Period 06/04/16 to 05/04/17

Due Date	Stock Description	Holding Group 1/ Group 2 Units	Rate	Tax Credit	Dividends Paid	Equalisation
30/05/16	3-25440-6 OLD MUT INV MGMT OLD MUT UK ALPHA R ACC NAV	1311.00 (GROUP 1)	1.8790	0.00	24.63	0.00
31/05/16	B-LRZQ7-3 CAPITA FINANCIAL WOODFORD EQUITY INCOME C AC	410.00 (GROUP 1)	1.2372	0.00	5.07	0.00
31/05/16	B-LRZQ7-3 CAPITA FINANCIAL WOODFORD EQUITY INCOME C AC	1271.00 (GROUP 2)	0.7569	0.00	9.62	0.00
31/05/16	B-LRZQ7-3 CAPITA FINANCIAL WOODFORD EQUITY INCOME C AC	1271.00	0.4803	0.00	0.00	6.10
			TOTALS	0.00	39.32	6.10

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