



Private and confidential

FAO The Trustees of Trustees of The Matlock Ford Pension Scheme
Pension Practitioner
Office 12, Venture Wales Building
Pentrebach, Merthyr Tydfil
CF48 4DR

2B/001717

29 May 2022

Dear Trustees

Consolidated tax certificate

Customer name: Trustees of The Matlock Ford Pension Scheme
Account number: AC2201845
Financial adviser: David Thompson1

I have enclosed your tax voucher showing the amount of income received and the tax deducted from distributions and interest in your account during the last tax year, which ended 5 April 2022.

You can provide this voucher to HM Revenue & Customs (HMRC) as evidence of the amount of tax deducted.

Please also consider the following:

- If you are required by HMRC to complete a Self Assessment tax return, the information on this voucher may help you. For non-taxpayers you may be able to reclaim the income tax deducted. Please contact your tax office or your local HMRC Enquiry Centre for more information.
- Switching funds may have an impact on your tax return.
- Certain non-UK funds are not subject to the same income reporting regulations as UK funds, which may result in excess reportable income. This is in addition to the income shown on this tax voucher and you may be required to declare this income.
- If you have received Unit Trust and OEIC Rebates (annual payments) during the tax year a breakdown schedule has been provided. The total Rebate, tax deducted and net Rebate figures are not included in the summary section but should still be included in your Self-Assessment tax return, if you are required to complete one.



If you have any questions about the information in your tax voucher we recommend you talk to your financial adviser in the first instance. Alternatively, you can contact us by emailing statements@quilter.com or calling on **freephone 0808 141 5070**. Please remember we cannot give financial advice. For questions about your tax return, you should contact your financial adviser or HMRC.

Tax voucher summary

UK Dividend Distribution

| Item | Dividend received (£) |
|---|-----------------------|
| UK authorised unit trust/OEIC dividends | 6,744.49 |
| Total | 6,744.49 |

UK Interest Distribution

| Item | Income received ⁵ (£) | |
|------------------|----------------------------------|------|
| | Gross | Net |
| UK Bank Interest | 0.06 | 0.05 |
| Total | 0.06 | 0.05 |

This certificate has been approved by HMRC Ref BV1051. If required, the original tax certificates will be sent to HMRC.

Please sign the declaration below and keep this voucher in a safe place, you may need it for tax return purposes.

Declaration

I declare that I am the beneficial owner of the shares, securities and units shown on the attached schedule(s) and that I'm entitled to the distributions and interest listed.

Signature(s):

Date:





UK Dividend Distribution Schedule

The table below shows the dividend distributions received from your investments in UK Authorised Unit Trusts and Open Ended Investments (OEICs) in the period between 06 April 2021 and 05 April 2022.

| Item | Date paid | Distribution number | Security name | Holding | Equalisation (£) | Dividend received (£) |
|-------------------------------------|------------|---------------------|---|--------------|------------------|-----------------------|
| UK authorised Unit Trusts and OEICs | 31/12/2021 | 91340 | Quilter Investors Cirilium Dynamic Passive Portfolio Acc -U | 184,638.9650 | 0.00 | 6,744.49 |
| | | | | Total | 0.00 | 6,744.49 |

UK interest schedule - Collective Investment Account

The table below shows the interest received from your Collective Investment Account.

| Date paid | Detail | Interest (before tax) (£) | UK income tax (£) | Interest (after tax) (£) |
|------------|--------------------------|---------------------------|-------------------|--------------------------|
| 01/04/2022 | Product wrapper interest | 0.05 | 0.01 | 0.04 |
| 01/03/2022 | Product wrapper interest | 0.01 | 0.00 | 0.01 |
| | Total | 0.06 | 0.01 | 0.05 |

Notes

1. 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 Foreign Dividend Distribution Schedule, or Foreign Interest Distribution schedule.
2. The report also contains details of accumulations in respect of UK authorised unit trusts and OEICs. For tax purposes, accumulations are considered as income. In relation to offshore funds, please see below.
3. Distributions by investment funds are usually one of two types - dividends, or interest, depending on the asset make-up of the fund concerned.
4. 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 £2,000 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.
5. Interest earned on cash holdings and rebates received from fund managers are paid net of 20% income tax deducted at source. Interest distributions are paid gross by fund managers. If you're a UK taxpayer, you may have to pay tax on interest earned in excess of your personal allowances. Please note, it is your responsibility to make sure that any tax due on income earned within your account is paid to the appropriate tax authority. Please note, it is your responsibility to make sure that any tax due on interest payments is paid to the appropriate tax authority.

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6. '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
7. 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/.
8. 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.
9. 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.
10. Any income you may have had from assets and balances held within Individual Savings Accounts (ISAs) has not been included on the CTC or the schedules, as you do not have to pay tax on it.
11. HMRC accepts this certificate as evidence of the income that you have received, and the tax you have paid. Depending on your individual circumstances, you may have more tax to pay. 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.

