VestFlow

VestFlow tax-year pack 2025–26

Employer shares (RSUs) held at Charles Schwab — figures and workings for your Self Assessment

ILLUSTRATIVE SAMPLE — fictional person, invented transactions and synthetic exchange rates. Not for any real tax return.

Calculation calc_2e62f2c6850b7a9d9b559733 Report version 1 Generated 2026-09-29

1. Summary

Scope: ordinary RSUs of one US-listed employer held at Charles Schwab; UK resident throughout; 2025–26 tax year (6 April 2025 to 5 April 2026). Earlier and later records are used where needed to build the share pool and apply the matching rules.

Data supplied: schwab-eac-transactions-csv+synthetic, schwab-eac-transactions-json+synthetic; history 1 January 2022 to 25 September 2026.

Your share sales in 2025–26 made a net gain of £5,812.60. Across 6 disposals, proceeds were £51,429.61 against allowable costs of £45,617.01. With the other gains and income you entered, the estimated Capital Gains Tax is £675.02.

Rebuilt 789 shares; your Schwab statement shows 789 on 25 September 2026. Your rebuilt share count matches the broker's balance on the same date. This checks the number of shares in the evidence you supplied; it doesn't by itself prove costs or that no other records exist.

Your share sales alone exceed the £50,000 disposal-proceeds condition. Disposal proceeds from these shares were £51,429.61, including £18,639.97 from sell-to-cover sales — which count as disposals even though you never received the cash. When proceeds exceed £50,000, the capital gains pages (SA108) are needed with your return, even if no tax is due on the gains.

4 sell-to-cover sales are disposals for Capital Gains Tax. Each was matched with the shares acquired at the vest on the same day, so the gain or loss is only the movement between the vest value and the sale price, less fees.

Headline figures

Item	Amount
Disposals in the year	6
Disposal proceeds	£51,429.61
Allowable costs	£45,617.01
Gains	£5,812.60
Losses	£0.00
Net gain from these shares	**£5,812.60**
Estimated Capital Gains Tax on all gains you declared	£675.02
US dividends (gross)	£223.46
Foreign Tax Credit Relief	£33.52
RSU income from 2025–26 vests (already in payroll)	£41,385.99

Checks performed on the evidence you supplied

Each check is separate. A matching share count does not by itself prove costs or that no other records exist.

Check	Result	Detail
Share count (holdings)	matched	Matched: rebuilt 789 shares; broker balance 789 on 25 September 2026 (typed in from Fictional Schwab statement).

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Check	Result	Detail
History coverage	pass	Your files cover 2022-01-01 to 2026-09-25 without gaps.
Values needed to price events	pass	Every event has the values we need
Unsupported events	pass	No unsupported events found
Your confirmations	pass	You confirmed your files start before your first award vested. You confirmed you hold no shares of this company anywhere else. You confirmed you reviewed the rebuilt transactions.
Payroll evidence	aggregate plausible	Your P60 pay is large enough to include your vests and you report RSU lines on payslips. This is a plausibility check, not a line-by-line reconciliation.
Calculation readiness	ready	All checks on the evidence supplied passed.

2. Self Assessment figures

Figures for the return are whole pounds, rounded in your favour (income and gains down, costs and losses up); the workings keep pence.

Box numbers are shown only where we have verified them against the 2025–26 forms. Where a box shows “see description”, use the form section and description.

“Your employer shares only” figures cover these shares. If you sold other shares or assets, combine them before completing the form. Employment figures are copied from your P60 — your RSU income is normally already included in them; do not add it again.

Figures to enter

Form	Section / description	Box	Enter	Exact	Basis
SA108	Listed shares and securities: Number of disposals — Sales on the same day count as one disposal under the same-day rule.	see description	6		Calculated · your employer shares only
SA108	Listed shares and securities: Disposal proceeds — Your employer shares only. If you sold other listed shares, add their figures to these before entering them.	see description	£51,429	£51,429.61	Calculated · your employer shares only
SA108	Listed shares and securities: Allowable costs (including purchase price) — Your employer shares only. If you sold other listed shares, add their figures to these before entering them.	see description	£45,618	£45,617.01	Calculated · your employer shares only
SA108	Listed shares and securities: Gains in the year, before losses — Your employer shares only. If you sold other listed shares, add their figures to these before entering them.	see description	£5,812	£5,812.60	Calculated · your employer shares only
SA106	Dividends from foreign companies (country: USA): Amount before tax taken off — US dividends on your employer shares only.	see description	£223	£223.46	Calculated · your employer shares only
SA106	Dividends from foreign companies (country: USA): Foreign tax taken off (creditable amount) — US tax up to the 15% treaty rate. Any excess is not creditable.	see description	£34	£33.52	Calculated · your employer shares only
SA106	Dividends from foreign companies (country: USA): Claim Foreign Tax Credit Relief	see description	Yes		Calculated · your employer shares only
SA102	Employment: Pay from this employment (from your P60 — do not add RSU values again) — Copied from your P60. Your RSU income is normally already included — don't add it again.	see description	£118,500	£118,500.00	Your declaration · from your P60

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Form	Section / description	Box	Enter	Exact	Basis
SA102	Employment: UK tax taken off pay (from your P60) — Copied from your P60.	see description	£37,241	£37,240.60	Your declaration · from your P60

3. Capital gains workings

Each disposal is matched first with shares acquired the same day, then with shares acquired in the following 30 days (earliest first, including after 5 April), then with the Section 104 pool at average cost. Proceeds and costs are each converted to pounds at the rate for their own date.

RSU shares are acquired at their market value on the vest date. Sell-to-cover sales are disposals; they usually match the same day's vest.

Disposal on 16 June 2025 — 72 shares — final

Step	Working	£
Sell-to-cover sale of 72 shares	$5,528.88 ÷ 1.2255 (rate for 2025-06-16); fees $0.18 = £0.15	£4,511.53
72 shares — same-day rule (acquired 16 June 2025)	£10,016.48 × 72 ÷ 160	£4,507.42
Proceeds	Sum of sales above	£4,511.53
Allowable costs	Acquisition cost £4,507.42 + fees £0.15	£4,507.57
Gain	Proceeds − allowable costs	**£3.96**

Disposal on 12 August 2025 — 300 shares — final

Step	Working	£
Sale of 300 shares	$23,541.00 ÷ 1.2312 (rate for 2025-08-12); fees $5.60 = £4.55	£19,120.37
300 shares — Section 104 pool	Pool before: 904 shares / £46,517.20; £46,517.20 × 300 ÷ 904	£15,437.12
Proceeds	Sum of sales above	£19,120.37
Allowable costs	Acquisition cost £15,437.12 + fees £4.55	£15,441.67
Gain	Proceeds − allowable costs	**£3,678.70**

Disposal on 15 September 2025 — 72 shares — final

Step	Working	£
Sell-to-cover sale of 72 shares	$5,614.56 ÷ 1.2346 (rate for 2025-09-15); fees $0.19 = £0.15	£4,547.68
72 shares — same-day rule (acquired 15 September 2025)	£10,096.87 × 72 ÷ 160	£4,543.59
Proceeds	Sum of sales above	£4,547.68
Allowable costs	Acquisition cost £4,543.59 + fees £0.15	£4,543.74
Gain	Proceeds − allowable costs	**£3.94**

Disposal on 15 December 2025 — 72 shares — final

Step	Working	£
Sell-to-cover sale of 72 shares	$5,857.92 ÷ 1.2437 (rate for 2025-12-15); fees $0.19 = £0.15	£4,710.07
72 shares — same-day rule (acquired 15 December 2025)	£10,457.83 × 72 ÷ 160	£4,706.02
Proceeds	Sum of sales above	£4,710.07

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Step	Working	£
Allowable costs	Acquisition cost £4,706.02 + fees £0.15	£4,706.17
Gain	Proceeds − allowable costs	**£3.90**

Disposal on 16 March 2026 — 72 shares — final

Step	Working	£
Sell-to-cover sale of 72 shares	$6,102.00 ÷ 1.2528 (rate for 2026-03-16); fees $0.20 = £0.16	£4,870.69
72 shares — same-day rule (acquired 16 March 2026)	£10,814.81 × 72 ÷ 160	£4,866.66
Proceeds	Sum of sales above	£4,870.69
Allowable costs	Acquisition cost £4,866.66 + fees £0.16	£4,866.82
Gain	Proceeds − allowable costs	**£3.87**

Disposal on 30 March 2026 — 200 shares — final

Step	Working	£
Sale of 200 shares	$17,144.00 ÷ 1.2542 (rate for 2026-03-30); fees $5.43 = £4.33	£13,669.27
33 shares — 30-day rule (acquired 15 April 2026)	all of £2,247.56	£2,247.56
167 shares — Section 104 pool	Pool before: 868 shares / £48,333.32; £48,333.32 × 167 ÷ 868	£9,299.15
Proceeds	Sum of sales above	£13,669.27
Allowable costs	Acquisition cost £11,546.71 + fees £4.33	£11,551.04
Gain	Proceeds − allowable costs	**£2,118.23**

Acquisitions (RSU vests) — cost in pounds

Share quantities are as held on each date: quantities before the 4-for-1 split on 20 May 2024 are in pre-split shares.

Vest date	Shares	Value/share	Value	USD per GBP	Cost
15 June 2022	40	$190.8500	$7,634.00	1.2842 (2022-06-15)	£5,944.56
15 September 2022	40	$203.1300	$8,125.20	1.2750 (2022-09-15)	£6,372.71
15 December 2022	40	$212.1200	$8,484.80	1.2659 (2022-12-15)	£6,702.58
15 March 2023	40	$217.8200	$8,712.80	1.2569 (2023-03-15)	£6,931.98
15 June 2023	40	$230.1000	$9,204.00	1.2477 (2023-06-15)	£7,376.77
15 September 2023	40	$233.5800	$9,343.20	1.2385 (2023-09-15)	£7,543.96
15 December 2023	40	$242.5700	$9,702.80	1.2294 (2023-12-15)	£7,892.31
15 March 2024	40	$251.5600	$10,062.40	1.2203 (2024-03-15)	£8,245.84
17 June 2024	160	$63.1800	$10,108.80	1.2109 (2024-06-17)	£8,348.17
16 September 2024	160	$66.5700	$10,651.20	1.2018 (2024-09-16)	£8,862.71
16 December 2024	160	$69.9500	$11,192.00	1.2073 (2024-12-16)	£9,270.27
17 March 2025	160	$73.3400	$11,734.40	1.2164 (2025-03-17)	£9,646.83
16 June 2025	160	$76.7200	$12,275.20	1.2255 (2025-06-16)	£10,016.48
15 September 2025	160	$77.9100	$12,465.60	1.2346 (2025-09-15)	£10,096.87
15 December 2025	160	$81.2900	$13,006.40	1.2437 (2025-12-15)	£10,457.83

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Vest date	Shares	Value/share	Value	USD per GBP	Cost
16 March 2026	160	$84.6800	$13,548.80	1.2528 (2026-03-16)	£10,814.81
15 April 2026	60	$85.5300	$5,131.80	1.2558 (2026-04-15)	£4,086.48
15 June 2026	160	$88.0600	$14,089.60	1.2619 (2026-06-15)	£11,165.39

Section 104 pool movements

Share quantities are shown in the units current on each date; a split multiplies the pool's shares without changing its cost.

Date	Movement	Shares	Cost change	Pool shares	Pool cost
15 June 2022	Added	22	£3,269.51	22	£3,269.51
15 September 2022	Added	22	£3,504.99	44	£6,774.50
15 December 2022	Added	22	£3,686.42	66	£10,460.92
15 March 2023	Added	22	£3,812.59	88	£14,273.51
15 June 2023	Added	22	£4,057.22	110	£18,330.73
15 September 2023	Added	22	£4,149.18	132	£22,479.91
10 November 2023	Sold from pool	-60	−£10,218.14	72	£12,261.77
15 December 2023	Added	22	£4,340.77	94	£16,602.54
15 March 2024	Added	22	£4,535.21	116	£21,137.75
20 May 2024	Share split (cost unchanged)			464	£21,137.75
17 June 2024	Added	88	£4,591.49	552	£25,729.24
16 September 2024	Added	88	£4,874.49	640	£30,603.73
16 December 2024	Added	88	£5,098.65	728	£35,702.38
17 March 2025	Added	88	£5,305.76	816	£41,008.14
16 June 2025	Added	88	£5,509.06	904	£46,517.20
12 August 2025	Sold from pool	-300	−£15,437.12	604	£31,080.08
15 September 2025	Added	88	£5,553.28	692	£36,633.36
15 December 2025	Added	88	£5,751.81	780	£42,385.17
16 March 2026	Added	88	£5,948.15	868	£48,333.32
30 March 2026	Sold from pool	-167	−£9,299.15	701	£39,034.17
15 June 2026	Added	88	£6,140.96	789	£45,175.13

4. US dividends and Foreign Tax Credit Relief

The UK taxes the gross dividend. US tax is creditable up to 15% of the gross dividend (UK–US treaty) and up to the UK tax on the dividends, worked out as the tax with the dividends minus the tax without them.

Dividends paid

Paid	Gross $	US tax $	Rate	USD per GBP	Gross £	US tax £	Creditable £
13 February 2026	$70.20	$10.53	15%	1.2497 (2026-02-13)	£56.17	£8.43	£8.43
14 November 2025	$70.20	$10.53	15%	1.2406 (2025-11-14)	£56.59	£8.49	£8.49

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Paid	Gross $	US tax $	Rate	USD per GBP	Gross £	US tax £	Creditable £
15 August 2025	$54.36	$8.15	14.99%	1.2315 (2025-08-15)	£44.14	£6.62	£6.62
15 May 2025	$81.36	$12.20	15%	1.2223 (2025-05-15)	£66.56	£9.98	£9.98

Relief

Item	£
Total gross dividends	£223.46
US tax withheld	£33.52
Creditable (capped at 15%)	£33.52
UK tax on these dividends	£44.69
Foreign Tax Credit Relief	**£33.52**

5. Where your gains and dividends sit in the tax bands

This uses the income, gains and losses you entered, so the rates on your gains and dividends are right. It is not your full Self Assessment calculation: payments on account, student loans, the High Income Child Benefit Charge and your overall balance are not calculated here.

Income position (your entries)

Item	£
Total income (including US dividends)	£119,573.46
Adjusted net income	£116,573.46
Personal allowance	£4,283.27
Taxable income	£115,290.19
Unused UK basic rate band	£0.00

Capital Gains Tax estimate on all declared gains

Item	£
Gains before losses	£5,812.60
Losses of the year	£0.00
Losses from earlier years used	£0.00
Annual exempt amount	£3,000.00
Taxable gains	£2,812.60
At 18%	£0.00
At 24%	£2,812.60
Estimated Capital Gains Tax	**£675.02**

6. Payroll check

Your P60 pay is large enough to include your vests and you report RSU lines on payslips. This is a plausibility check, not a line-by-

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line reconciliation.

A P60 total cannot show whether a particular vest was included or how much PAYE relates to it.

Sell-to-cover proceeds are sent to your employer to fund withholding; they are not the same as the PAYE shown on your P60.

Vests in the year

Vest	Shares	Value £	Payslip £	Difference	Result
16 March 2026	160	£10,814.81	—	—	No payslip amount linked
15 December 2025	160	£10,457.83	—	—	No payslip amount linked
15 September 2025	160	£10,096.87	—	—	No payslip amount linked
16 June 2025	160	£10,016.48	—	—	No payslip amount linked

Checks

Check	Result	Detail
P60 pay compared with vest value	Passed	P60 pay (£118500.00) is at least the value of your 2025–26 vests (£41385.99), so they could be included. This alone doesn't show that they were.
Payslips show RSU income	Passed	You told us your payslips show RSU (or 'stock') income lines.
Employer operated PAYE on vests	Passed	You told us tax on your vests was taken through payroll.

7. Transaction ledger

Every transaction used, in date order, with the file row it came from. Corrections you made are listed below with the original value and your reason.

File 1: example-schwab-2022-2024.csv — schwab-eac-transactions-csv+synthetic@2-unverified, covering 2022-01-01 to 2024-12-31 (declared in file), 110 rows.

File 2: example-schwab-2024-2026.json — schwab-eac-transactions-json+synthetic@3-unverified, covering 2024-07-01 to 2026-09-25 (declared in file), 47 rows.

Transactions

Share quantities are as held on each date: quantities before the 4-for-1 split on 20 May 2024 are in pre-split shares.

Date	Type	Detail	Shares	Balance	Source
2022-06-15	rsu vest	40 vested @ $190.8500; 18 sold to cover	40	40	File 1 line 108; File 1 line 102
2022-06-15	share sale	Sell to cover: $3,436.56, fees $0.13	-18	22	File 1 line 105
2022-09-15	rsu vest	40 vested @ $203.1300; 18 sold to cover	40	62	File 1 line 99; File 1 line 93
2022-09-15	share sale	Sell to cover: $3,657.60, fees $0.13	-18	44	File 1 line 96
2022-12-15	rsu vest	40 vested @ $212.1200; 18 sold to cover	40	84	File 1 line 90; File 1 line 84
2022-12-15	share sale	Sell to cover: $3,819.42, fees $0.14	-18	66	File 1 line 87
2023-03-15	rsu vest	40 vested @ $217.8200; 18 sold to cover	40	106	File 1 line 81; File 1 line 75
2023-03-15	share sale	Sell to cover: $3,922.02, fees $0.14	-18	88	File 1 line 78
2023-06-15	rsu vest	40 vested @ $230.1000; 18 sold to cover	40	128	File 1 line 72; File 1 line 66

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Date	Type	Detail	Shares	Balance	Source
2023-06-15	share sale	Sell to cover: $4,143.06, fees $0.15	-18	110	File 1 line 69
2023-09-15	rsu vest	40 vested @ $233.5800; 18 sold to cover	40	150	File 1 line 63; File 1 line 57
2023-09-15	share sale	Sell to cover: $4,205.70, fees $0.15	-18	132	File 1 line 60
2023-11-10	share sale	Sale: $14,530.20, fees $5.35	-60	72	File 1 line 54
2023-12-15	rsu vest	40 vested @ $242.5700; 18 sold to cover	40	112	File 1 line 51; File 1 line 45
2023-12-15	share sale	Sell to cover: $4,367.52, fees $0.15	-18	94	File 1 line 48
2024-03-15	rsu vest	40 vested @ $251.5600; 18 sold to cover	40	134	File 1 line 42; File 1 line 36
2024-03-15	share sale	Sell to cover: $4,529.34, fees $0.16	-18	116	File 1 line 39
2024-05-20	stock split	4-for-1 stock split: 116 shares became 464 (not a purchase or sale)		464	File 1 line 35
2024-06-17	rsu vest	160 vested @ $63.1800; 72 sold to cover	160	624	File 1 line 32; File 1 line 26
2024-06-17	share sale	Sell to cover: $4,554.00, fees $0.16	-72	552	File 1 line 29
2024-08-15	cash dividend	Gross $51.20, US tax $7.68			File 1 line 25; File 1 line 24; File 2 Transactions[47]; File 2 Transactions[46]
2024-09-16	rsu vest	160 vested @ $66.5700; 72 sold to cover	160	712	File 1 line 21; File 1 line 15; File 2 Transactions[45]; File 2 Transactions[43]
2024-09-16	share sale	Sell to cover: $4,798.08, fees $0.16	-72	640	File 1 line 18; File 2 Transactions[44]
2024-11-15	cash dividend	Gross $65.28, US tax $9.79			File 1 line 14; File 1 line 13; File 2 Transactions[42]; File 2 Transactions[41]
2024-12-16	rsu vest	160 vested @ $69.9500; 72 sold to cover	160	800	File 1 line 10; File 1 line 4; File 2 Transactions[40]; File 2 Transactions[38]
2024-12-16	share sale	Sell to cover: $5,041.44, fees $0.17	-72	728	File 1 line 7; File 2 Transactions[39]
2025-02-14	cash dividend	Gross $65.28, US tax $9.79			File 2 Transactions[37]; File 2 Transactions[36]
2025-03-17	rsu vest	160 vested @ $73.3400; 72 sold to cover	160	888	File 2 Transactions[35]; File 2 Transactions[33]
2025-03-17	share sale	Sell to cover: $5,285.52, fees $0.18	-72	816	File 2 Transactions[34]
2025-05-15	cash dividend	Gross $81.36, US tax $12.20			File 2 Transactions[32]; File 2 Transactions[31]
2025-06-16	rsu vest	160 vested @ $76.7200; 72 sold to cover	160	976	File 2 Transactions[30]; File 2 Transactions[28]
2025-06-16	share sale	Sell to cover: $5,528.88, fees $0.18	-72	904	File 2 Transactions[29]
2025-08-12	share sale	Sale: $23,541.00, fees $5.60	-300	604	File 2 Transactions[27]
2025-08-15	cash dividend	Gross $54.36, US tax $8.15			File 2 Transactions[26]; File 2 Transactions[25]
2025-09-15	rsu vest	160 vested @ $77.9100; 72 sold to cover	160	764	File 2 Transactions[24]; File 2 Transactions[22]

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Date	Type	Detail	Shares	Balance	Source
2025-09-15	share sale	Sell to cover: $5,614.56, fees $0.19	-72	692	File 2 Transactions[23]
2025-11-14	cash dividend	Gross $70.20, US tax $10.53			File 2 Transactions[21]; File 2 Transactions[20]
2025-12-15	rsu vest	160 vested @ $81.2900; 72 sold to cover	160	852	File 2 Transactions[19]; File 2 Transactions[17]
2025-12-15	share sale	Sell to cover: $5,857.92, fees $0.19	-72	780	File 2 Transactions[18]
2026-02-13	cash dividend	Gross $70.20, US tax $10.53			File 2 Transactions[16]; File 2 Transactions[15]
2026-03-16	rsu vest	160 vested @ $84.6800; 72 sold to cover	160	940	File 2 Transactions[14]; File 2 Transactions[12]
2026-03-16	share sale	Sell to cover: $6,102.00, fees $0.20	-72	868	File 2 Transactions[13]
2026-03-30	share sale	Sale: $17,144.00, fees $5.43	-200	668	File 2 Transactions[11]
2026-04-15	rsu vest	60 vested @ $85.5300; 27 sold to cover	60	728	File 2 Transactions[10]; File 2 Transactions[8]
2026-04-15	share sale	Sell to cover: $2,311.20, fees $0.09	-27	701	File 2 Transactions[9]
2026-05-15	cash dividend	Gross $63.09, US tax $9.46			File 2 Transactions[7]; File 2 Transactions[6]
2026-06-15	rsu vest	160 vested @ $88.0600; 72 sold to cover	160	861	File 2 Transactions[5]; File 2 Transactions[3]
2026-06-15	share sale	Sell to cover: $6,345.36, fees $0.21	-72	789	File 2 Transactions[4]
2026-08-14	cash dividend	Gross $78.90, US tax $11.84			File 2 Transactions[2]; File 2 Transactions[1]

Your corrections

None.

8. Exchange rates used

Source: VestFlow synthetic test data, series SYNTHETIC, dataset synthetic-usd-gbp version synthetic-2 (SHA-256 7172985aeccf1571…). Rates are US dollars per pound. Where no rate is published for a date, the latest earlier published rate within 7 days is used. These are SYNTHETIC rates for the illustrative sample only.

Rates

Transaction date	Rate date used	USD per GBP
2022-06-15	2022-06-15	1.2842
2022-09-15	2022-09-15	1.2750
2022-12-15	2022-12-15	1.2659
2023-03-15	2023-03-15	1.2569
2023-06-15	2023-06-15	1.2477
2023-09-15	2023-09-15	1.2385
2023-11-10	2023-11-10	1.2329
2023-12-15	2023-12-15	1.2294
2024-03-15	2024-03-15	1.2203
2024-06-17	2024-06-17	1.2109

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Transaction date	Rate date used	USD per GBP
2024-09-16	2024-09-16	1.2018
2024-12-16	2024-12-16	1.2073
2025-03-17	2025-03-17	1.2164
2025-05-15	2025-05-15	1.2223
2025-06-16	2025-06-16	1.2255
2025-08-12	2025-08-12	1.2312
2025-08-15	2025-08-15	1.2315
2025-09-15	2025-09-15	1.2346
2025-11-14	2025-11-14	1.2406
2025-12-15	2025-12-15	1.2437
2026-02-13	2026-02-13	1.2497
2026-03-16	2026-03-16	1.2528
2026-03-30	2026-03-30	1.2542
2026-04-15	2026-04-15	1.2558
2026-06-15	2026-06-15	1.2619

9. Assumptions, limitations and what isn't calculated

Assumption: RSU shares are acquired at the market value per share reported by Schwab at vest, converted at the vest-date rate.

Assumption: Disposal dates are the trade dates shown by Schwab.

Assumption: Sale fees and commissions are allowable costs; proceeds are shown before fees.

Assumption: Exchange rates: VestFlow synthetic test data (SYNTHETIC), USD per GBP, rate for each transaction's own date; if none that day, the latest earlier rate within 7 days.

Assumption: Your income, other gains and losses are as you entered them.

Limitation: This is a calculation from the records you supplied. It checks those records for consistency; it cannot prove that no other records exist.

Limitation: We checked the capital gains reporting conditions only, not whether you must file a return for other reasons.

Limitation: The income tax figures place your gains and dividends in the right bands. They are not your full Self Assessment calculation.

Limitation: Box numbers are shown only where we have verified them against the 2025–26 forms; otherwise use the form section and description.

Limitation: ILLUSTRATIVE SAMPLE: built from fictional inputs and synthetic exchange rates. Not for any real return.

Not calculated here: Payments on account for 2026–27; Student or postgraduate loan repayments; High Income Child Benefit Charge; Any tax already paid through the real-time Capital Gains Tax service; Your overall balance due or refund for the year.

10. Using this pack

This pack sets out figures and workings from the records you supplied, to help you or your accountant complete the relevant parts of your Self Assessment return. It does not file your return, it is not personal tax advice, and you remain responsible for your return.

Keep this pack with your records: HMRC can ask to see how gains were worked out.

Support contact details are shown on the website.

ILLUSTRATIVE SAMPLE

11. Versions and identifiers

Reproducibility

Item	Value
Calculation id	calc_2e62f2c6850b7a9d9b559733
Input digest	b9d4a10e51d4307456daf75e0249c21f876c8e80b1add23cba7464c736bcc247
Report version	1
Generated	2026-09-29T09:00:00.000Z
Engine	0.3.0
Tax rules	uk-2025-26.r1
Form mapping	forms-2025-26.r1
Support matrix	2026.11.12-1
Source register	sr-2026.11.15-1
Exchange-rate dataset	synthetic-usd-gbp synthetic-2 7172985aeccf15712a2db1449ca25a3ffdd5250975115eeb571dcafed1c77653
Parsers	schwab/schwab-eac-transactions-csv+synthetic@2-unverified, schwab/schwab-eac-transactions-json+synthetic@3-unverified
Renderer	report-1.0.5
Release review	Not independently reviewed

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