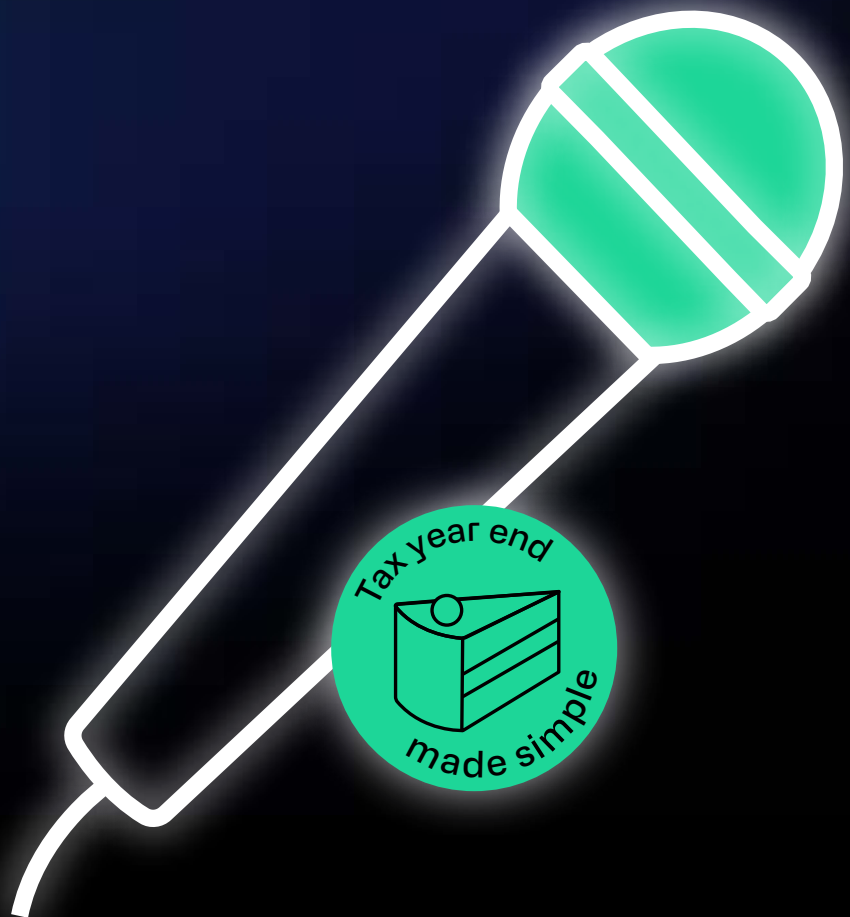


Tax Year End FAQs for clients who do not have a financial adviser





We are unable to recommend a financial adviser and so if you are looking to appoint an adviser, you can look here:

<https://www.unbiased.co.uk>

Q: When does the tax year end?

The 2024/25 tax year ends on Saturday April 5th and the new 2025/26 tax year begins on Sunday April 6.

Q: Can my accountant contact you for the information needed for my tax return?

To protect the privacy of our advisers and their clients we are only able to share policy information with the investor or financial adviser. We are unable to disclose details with a client's accountant.

If you have a Power of Attorney, or a firm that holds a Letter of Authority, we are able to share policy information with them.

Q: Can Wealthtime assist me with a tax rebate?

Unfortunately, we are unable to assist clients with any tax returns. You will need to speak to a financial adviser or accountant, to support you with your tax return. To appoint an adviser, you can look for independent information on financial advisers here:

<https://www.unbiased.co.uk>

Q: What are the key deadlines for tax year end?

Non-advised investors are unable to make payments into their wrappers without a financial adviser. If you wish to do this, you will need to appoint a registered financial adviser. You can look for independent information on Financial Advisers here:

<https://www.unbiased.co.uk>

Only once you have appointed an adviser will you be able to make contributions into your wrappers. To view the deadlines for this, please see: our key deadlines for advised clients. (Add link when live)

Thursday 27 March

Is the deadline for pension, ISA and GIA withdrawals.

Please ensure all withdrawal forms are posted to us in advance to allow us to receive and process the instruction before the withdrawal deadline. To request these forms to be sent to you, please call 0345 680 8000 or email clientservices@wealthtime.com.

Please note, if Wealthtime have not made payment to your bank account before we will also require a Bank Details Form alongside a certified copy of the corresponding bank statement and photo ID, such as a passport or driving license.

Once we have received all of the above requirements, Wealthtime will sell down your funds in order to create sufficient cash for the withdrawal.

We always recommend submitting any requests as early as possible to allow as much time for any additional processes to complete.



Q: How can I make payment into my wrapper before the end of this tax year?

Non-advised investors are unable to make payments into their wrappers without a financial adviser. If you wish to do this, you will need to appoint a registered financial adviser. You can look for independent information on financial advisers here:

<https://www.unbiased.co.uk>

Q: How can I check my remaining ISA allowance?

Contact our client services team on 0345 680 8000 or clientservices@wealthtime.com who can confirm your unused ISA allowance for this tax year.

Q: Do I need to report any interest on my ISA to HMRC?

Any interest earned on an ISA is tax free, meaning you will not have to report any interest made on investments to HMRC.

Q: Where can I find my consolidated tax certificate/tax voucher?

Please note, tax certificates will only generate for wrappers subject to Capital Gains Tax, (CGT) which for Wealthtime customers is the General Investment Account (GIA).

Your tax certificate is generated following the end of the tax year in April and will appear in Quarterly Statement documents issued in May/June. Any previous tax certificates can be found at the end of your Quarterly Statement issued each year.

Q: Do Wealthtime report HMRC of any interest made on my GIA?

It is down to the investor to inform HMRC of any interest made. Wealthtime do not inform HMRC of any tax from interest on GIA wrappers.

You can find interest and dividends on the consolidated tax certificate, attached to the bottom of the quarterly statement document issued in May/June.

Q: How do I generate a Capital Gains Tax calculation report?

The CGT tool is for financial adviser use only and not currently available for investors. Contact your financial adviser to generate this report for you. Wealthtime are not able to generate this report for you.

To appoint a financial adviser, you can look here: <https://www.unbiased.co.uk>

Q: What is my SIPP annual allowance?

The annual allowance for a SIPP wrapper is currently set at £60,000 per year (24/25) or annual income amount, whichever is lower.



Q: Will I need to report any tax back on my SIPP to HMRC?

When you receive your SIPP income payments from Wealthtime, a portion of the payment is paid to HMRC for tax purposes, so you will not need to report your tax to HMRC.

Q: What to do if I have been taxed using the wrong tax code?

Wealthtime are provided with a daily feed of tax codes, and we make payment based on the instructions given by HMRC.

Please note that if there are any discrepancies with the tax you have paid, you will need to contact HMRC directly.

If you require this document in an alternative format please contact us.

Wealthtime is a trading name of Novia Financial plc. Novia Financial plc is a private limited company registered in England and Wales. No. 06467886. Registered office: Cambridge House, Henry St, Bath, BA1 1JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority. FCA Number 481600.