

Use these notes to help you fill in the Trusts etc pages of your tax return

You should fill in the 'Trusts etc' pages if you:

- were a beneficiary and received or were entitled to income from a trust or settlement – **don't include** bare trusts
- were a settlor and have put money or assets into a trust or settlement
- received income from the estate of a person who has died

To help you fill in these pages, use these notes and any forms R185 that your trustee or personal representative gave you. For example:

- form R185 (Trust Income) 'Statement of income from trust' for boxes 1 to 5
- form R185 (Settlor) 'Statement of trust income chargeable on settlor' for boxes 7 to 15
- form R185 (Estate Income) 'Statement of income from estates' for boxes 16 to 24

You don't need to fill in all the boxes of the 'Trusts etc' pages, just those that match the boxes on your R185.

Do not send forms R185 with your tax return.

If we need them, we will ask you to send them to us.

Income from trusts and settlements

Use the figures in boxes 1 to 5 on your R185 (Trust Income) to fill in this section. If you don't have this, ask the trustees for the details.

If you are both a beneficiary and a settlor, don't fill in boxes 1 and 2. Put this income in boxes 7 to 12.

Discretionary income payment from a United Kingdom (UK) resident trust

Box 1 Net amount

Take the figure from box 1 (net payments) on your R185 (Trust Income) and put this in box 1. If you get payments from more than 1 trust, add them together.

If the trustee is a non-resident, fill in box 41 on the 'Foreign' pages (also see box 4 below).

i For more information and help to work out the tax credit on a discretionary trust payment go to www.gov.uk/trusts-taxes

Box 2 Total payments from settlor-interested trusts

If the trustee has put an amount in box 2 on your R185 (Trust Income), put this figure in box 2.

If the trustee is a non-resident, only fill in box 2 if the trust is settlor-interested for UK tax purposes.

If it is not, fill in box 41 on the 'Foreign' pages.

Non-discretionary income entitlement from a trust

If you don't have an R185 (Trust Income), ask the trustees for details. Put the net amount received, that is, after it has had UK tax taken off, in boxes 3 to 5. **Don't include** stock dividends, foreign income or untaxed trust income.

Box 3 Net amount of non-savings income

This includes rental income. Use the figure in box 3 on your R185 (Trust Income) and put this in box 3. **Don't include** interest or dividend income. These go in boxes 4 and 5.

Box 4 Net amount of savings income

This includes bank or building society interest. Use the figure in box 4 on your R185 (Trust Income) and put this in box 4.

Box 5 Net amount of dividend income

This includes dividends from UK companies. Use the figure in box 5 on your R185 (Trust Income) and put this in box 5.

Income chargeable on settlors

Use the figures in boxes 7 to 15 on your R185 (Settlor) to fill in the matching boxes in this section. If you don't have this, ask the trustees for the details.

Don't include any foreign income in these boxes. Fill in the 'Foreign' pages instead.

i For more information about Trusts and settlements go to www.hmrc.gov.uk/helpsheet270

Box 15 Additional tax paid by the trustees on certain UK life insurance policy etc gains

If the trust made a gain on a life insurance policy, you may need to fill in other boxes on your tax return pages as well as box 15. For example, if:

- the policy was foreign – fill in box 43 on the 'Foreign' pages
- the insurer had paid the tax at 20% – fill in box 4 on page Ai 1 of the 'Additional information' pages
- no tax has been paid on the gain – fill in box 6 on page Ai 1 of the 'Additional information' pages – if the trustees paid tax on the gain, put the tax paid in box 15 of the 'Trusts etc' pages. This may be either 20% or 45%

Income from the estates of deceased persons

Use the figures in boxes 16 to 20 on your R185 (Estate Income) to fill in this section. If you do not have this, ask the personal representatives of the estate for the details of the amounts you have received or that you are entitled to as a residuary beneficiary, and the tax paid.

If you are a residuary beneficiary, you are taxable on your share of any income that arises from the residue of the estate. The amount of income and how it is taxed will depend on:

- the type of interest you have – an absolute interest, successive interest, limited or discretionary interest
- if it is a UK or foreign estate

Income from UK estates

If you receive income from a UK estate, it will already have been taxed in the UK. You will receive credit for the tax taken off the payments you receive from the estate.

Box 16 Non-savings income

This includes rental income and profits from a trade taxed at 20%. Use the figure in box 16 on your R185 (Estate Income) and put this in box 16.

Box 17 Savings income

This includes bank or building society interest taxed at 20%. Use the figure in box 17 on your R185 (Estate Income) and put this in box 17.

Box 18 Dividend income

This is any dividend income from foreign companies that does not qualify for UK tax credit. Use the figure in box 18 on your R185 (Estate Income) and put this in box 18.

Box 19 Non-savings income taxed at non-repayable basic rate

This includes gains from certain life insurance policies taxed at 20%. Use the figure in box 19 on your R185 (Estate Income) and put this in box 19.

If the life insurance policy gain was taxed at 22%, give details of the non-repayable income in box 25 'Any other information'.

Box 20 Income taxed at 22%

This is any income taxed at 22% which the personal representatives gave you after 6 April 2008. **Don't include** gains from a life insurance policy taxed at 22%. You should show this as non-repayable income in box 25 'Any other information'.

Use the figure in box 20 on your R185 (Estate Income) and put this in box 20.

Box 21 Dividend income taxed at non-payable dividend rate

This includes dividends from UK companies with a 10% tax credit and dividends from foreign companies that qualify for UK tax credit.

Use the figure in box 21 on your R185 (Estate Income) and put this in box 21.

i For information about foreign dividends go to www.hmrc.gov.uk/sa106-notes

Income from foreign estates

You will need to fill in boxes 22 and 23 if the estate has foreign income, and either:

- the personal representatives are not resident in the UK, or
- the deceased person was not domiciled in the UK when they died

Box 22 Foreign estate income

Use the figure in box 22 on your R185 (Estate Income) and put this in box 22.

Box 23 Relief for UK tax already accounted for

You can claim relief for any UK tax paid or deducted on foreign income from a foreign estate. You should also include any UK tax credit for foreign tax paid on qualifying foreign company dividends.

Use the figure in box 23 on your R185 (Estate Income) and put this in box 23.

Foreign tax paid on estate income

Box 24 Foreign tax for which Foreign Tax Credit Relief has not been claimed

If you receive or are entitled to taxed income from a foreign country, which is taxable in the UK, you can either claim Foreign Tax Credit Relief or deduct the foreign tax against your income.

If you want to deduct the foreign tax against your income, put the amount in box 24.

To claim Foreign Tax Credit Relief, you will have to fill in box 2 on the 'Foreign' pages.

More help if you need it

If you are unable to go online:

- phone the Self Assessment Orderline on 0300 200 3610 for paper copies of the guidance notes and forms
- phone the Self Assessment Helpline on 0300 200 3310 for help with your tax return

We have a range of services for disabled people. These include guidance in Braille, audio and large print. Most of our forms are also available in large print. Please contact our helplines for more information.