



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 – do not include bare trusts (see below)
- were a settlor and have put money or assets into a trust or settlement from which you have, or could, benefit or receive income
- received income from the estate of a person who has died

Income from a bare trust should be included on the supplementary page relating to the type of income, for example, property income should be shown on the UK Property page, SA105.

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 do not need to fill in all the boxes on the 'Trusts etc' pages, just those that match the boxes on your R185.

Do not fill in the 'Trusts etc' pages with any information from form R185 'Pension lump sums' for a payment from a trust that was funded by a taxed lump sum death benefit. Instead, use boxes 11 and 12 on page TR 3 of your tax return.

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 do not have this, ask the trustees for the details.

If you are both a beneficiary and a settlor, do not 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 one trust, add them together.

If the trustee is a non-resident, fill in box 41 on the 'Foreign' pages (also see box 2 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 do not 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. Do not include stock dividends, foreign income or untaxed trust income.

If your trust income is not received from the trustees but is received directly by you or indirectly, for example through an investment manager, you do not need to include this income in the trust page. Instead, the income should be entered directly in the appropriate boxes of your tax return.

If you've received income from a residential property, the trustee will supply you with details of the figure to include in box 25 'Amount of residential property income or restricted finance costs' where applicable. Use the working sheet on page TN 5 to help complete box 25.

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. Do not 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 (but not 14.1) on your R185 (Settlor) to fill in this section. If you do not have this, ask the trustees for the details.

If you've received income from a residential property, the trustee will supply you with details of the figure to include in box 25 'Amount of residential property income or restricted finance costs' where applicable. Use the working sheet on page TN 5 to help complete box 25.

Do not include any foreign income in these boxes. Fill in the 'Foreign' pages instead.

i For more information about income which is treated as the settlor's, go to www.gov.uk and search for 'HS270'.

Box 15 Additional tax paid by the trustees on certain UK life insurance policy 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 24 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.

If you've received income from a residential property, the personal representative of the estate will supply you with details of the figure to include in box 25 'Amount of residential property income or restricted finance costs' where applicable. Use the working sheet on page TN 5 to help complete box 25.

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

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 UK and foreign companies. Use the figure in box 18 on your R185 (Estate Income) and put this in box 18.

Dividend income received by the estate before 6 April 2016, but not paid to you until after 5 April 2025

If any dividend income was received by the estate before 6 April 2016, but not paid to you until after 5 April 2025, put this figure in box 26, 'Any other information'. The 10% tax credit is not repayable if you have no tax liability for the year.

Any other information	
26	Please give any other information in this space
	<i>Amount of dividend received by the estate before 6 April 2016 – £500</i>

Box 18.1 Dividend income that has been taxed at 7.5%

This is any dividend income from UK and foreign companies received before 6 April 2022 but not paid to you until after 5 April 2025. Use the figure in box 18.1 on your R185 (Estate Income) and put this in box 18.1.

i For more information about foreign dividends, go to www.gov.uk and search for 'SA106'.

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.

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
- the deceased person was not domiciled in the UK when they died (if they died before 6 April 2025) or the deceased was not a long-term UK resident within the meaning of IHTA 1984 when they died (if they died after 6 April 2025)

If you have filled in the 'Residence and foreign income and gains (FIG) regime etc' pages (SA109) to claim relief for foreign income under the foreign income and gains (FIG) regime, you'll need to report any eligible income from foreign estates that you want to claim relief on in box 22, and then complete box 22.1 with the amount of relief claimed. In order to claim relief under the FIG regime you must be a 'qualifying new resident' and you must make a claim to use the FIG regime using box 28 on the 'Residence and foreign income and gains (FIG) regime etc' pages (SA109) for the 2025 to 2026 tax year. You're a qualifying new resident if it is one of your first 4 years of UK residence after a period of at least 10 consecutive tax years of non-UK residence, and you are not a member of the House of Commons or House of Lords.

i For more information about eligible foreign estate income and the FIG regime, go to www.gov.uk and search for 'HS266'.

Box 22 Foreign estate income

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

Box 22.1 Amount claimed under the foreign income and gains (FIG) regime

If you've made a claim to use the FIG regime for the 2025 to 2026 tax year on the 'Residence and foreign income and gains (FIG) regime etc' pages (SA109), put the total amount of eligible foreign estate income (that you reported in box 22) that you're claiming relief on in box 22.1.

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. 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. However, if you're claiming relief under the FIG regime then you cannot also claim the foreign tax already paid on that income. You can only claim the foreign tax on the appropriate proportion of any foreign estate income not covered by a claim for relief under the FIG regime.

To claim Foreign Tax Credit Relief (FTCR), you will have to fill in box 2 on the 'Foreign' pages, unless you're claiming relief under the FIG regime, then you cannot also claim FTCR on that income. You can only claim FTCR on the appropriate proportion of any foreign estate income not covered by a claim for relief under the FIG regime.

Residential property income

Box 25 Residential property income or restricted finance costs

The costs of getting a loan or alternative finance to buy a residential property that is let, and any interest on those loans and alternative finance payments, cannot be claimed as a deduction to profits.

Relief for residential finance costs

The costs of getting a loan or alternative finance to buy a residential property that is let, and any interest on those loans and alternative finance payments from each residential property business can be used for calculating a reduction to Income Tax for beneficiaries of deceased estates and non-discretionary or accumulation trusts only. Use the working sheet on page TN 5 to calculate your tax reduction. Each trust must be considered separately and each property business the trust carries on must be considered separately.

Only include your share of the profits and residential finance costs. If a property business made no profit, or made a loss, put zero in column A. If it had no residential property finance costs, put zero in column B. Please contact the trustee or personal representative if they have not already provided you with the figures to include in columns A and B of the working sheet.

Box 25.1 Unused residential finance costs brought forward

The amount of unused residential property finance costs brought forward from earlier years is subject to limits.

For each property business:

- if the total of unused residential finance costs brought forward plus residential finance costs (incurred in year) does not exceed the amount of the property profits, include the full amount of unused residential finance costs brought forward in box 25.1
- if the total of unused residential finance costs brought forward plus residential finance costs (incurred in year) exceeds the amount of the property profits, you can only include in box 25.1 the amount of unused residential finance costs which, when added together with residential finance costs incurred in year, is equal to the amount of property profits

Any balance of residential finance costs which is still unrelieved, may be carried forward to future years of the same property business.

i For more information on the residential property finance costs restriction, go to www.gov.uk/guidance/changes-to-tax-relief-for-residential-landlords-how-its-worked-out-including-case-studies

More help if you need it

To get copies of any tax return forms or helpsheets, go to www.gov.uk/taxreturnforms

You can 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.

Use this working sheet to calculate your tax reduction.

Working sheet for box 25	Column A Share of property business profits £	Column B Share of residential property finance costs £	Column C Lower of A and B £	Column D Unused finance costs to be carried forward (B minus C) £
Example 1: Trust A's property business	15,000	2,000	2,000	0
Example 2: Trust B's property business	3,000	4,000	3,000	1,000
Property business 1				
Property business 2				
Property business 3				
Property business 4				
Property business 5				
Property business 6				
Property business 7				
Property business 8				
Total of column C - copy to box 25			£	
				Total of column D £

These notes are for guidance only and reflect the position at the time of writing. They do not affect the right of appeal.