



CLIENT COPY

**CERTIFICATE OF CHARGEABLE GAIN - EXCESS**

**Name and address of Policyholder**

Mr B Sample  
Sample Street  
Sample Town  
Samps  
SA1 5SS

This certificate is issued in pursuance of the provisions and requirements of Sections 540(1)(a)(v) and 552 of the Income and Corporation Taxes Act 1988.

CONTRACT NO: xxxxxxxxxxx (which is a master reference for a group consisting of 16 identical policies)

Reference numbers of policies within group covered by this certificate:

x-xx

Date of last chargeable event: xx/xx/xxxx

Date of excess: xx/xx/xxxx

Number of years: x

**SINGLE PREMIUMS PAID**

TOTAL PAYMENT	AMOUNT PER POLICY
£ 00.00	£ 00.00

**CAPITAL PAYMENTS SINCE LAST CHARGEABLE EVENT/COMMENCEMENT**

TOTAL PAYMENT	TOTAL PER POLICY
£ 00.00	£ 00.00

AMOUNT OF CHARGEABLE GAIN ARISING AS AT DATE OF EXCESS: £0,000.00

The lower rate of income tax is treated as already paid on the total gain.

This is calculated to be: £0,000.00

This tax cannot be reclaimed.

**INSTRUCTION TO POLICYHOLDER**

The amount shown as CHARGEABLE GAIN must be declared in your tax return even if you do not consider that you will be liable to tax on it. There may be a liability to the higher rate of tax and the gain may affect any age-related allowances. If you need any advice on how this affects your personal tax position, please contact your Financial Adviser or inspector of taxes.

Issued from: Sun Life, Sun Life Centre, PO Box 1810,  
Bristol. BS99 5SN

Date: xx/xx/xxxx  
Sol 278

Exd:



PRIVATE AND CONFIDENTIAL

Addressee  
Address line 1  
Address line 2  
Address line 3  
Address line 4  
Address line 5  
Post code

date of this letter  
**1 January 0000**

our reference  
**LSB**

policyholder  
**J Bloggs**

policy number  
**000000**

number of individual policies  
**25**

☎ **0117 989 9000**

✉ **AXA Sun Life  
P.O. Box 1810  
Bristol  
BS99 5SN**

*Please quote your policy  
number when contacting us*

## Your chargeable gain certificate

For you to use when completing your tax return

Dear policyholder

We are sending you this certificate because your withdrawals in the last policy year were more than the 5% annual limit. If you need to complete a **tax return** you will have to include these details.

### Your chargeable gain

Date of chargeable gain XX July 0000  
Amount of chargeable gain (on which tax is treated as paid) £XXX.XX  
Number of years (the policy has been held or since the last gain) 1

### Further information about this chargeable gain

	total	per policy
Amount invested	£XX,XXX.XX	£X,XXX.XX
Amount withdrawn	£X,XXX.XX	£XX.XX

Basic rate income tax of £XX.XX is treated as paid on the chargeable gain. You cannot reclaim this tax.

### What to do next

If you need advice on how this affects your tax position, please contact your financial adviser or inspector of taxes.

If you have any questions or need any more information about this, please call us on XXXX XXX XXXX. Our lines are open Monday to Friday 9am to 5pm.

Yours sincerely

A Manager  
Customer Services Manager

AXA, PO Box 1810, Bristol BS99 5SN. Telephone: 0117 989 9000  
AXA is a worldwide insurance group. In the UK, one of the AXA companies is AXA Sun Life plc, the provider of this policy.  
Authorised and regulated by the Financial Services Authority.  
AXA Sun Life plc is a company limited by shares, registered in England No. 3291199, registered office: 15 Old Broad Street, London, EC2N 1AD.  
As part of our commitment to quality service, telephone calls will be recorded.

• You can find out more information about your tax return on the HM Revenue & Customs website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)