**SAMPLE - 100% SYNTHETIC DATA**

# Capital gains supporting calculation

Illustrative 2025/26 report pack for shares and ETFs

| Field | Synthetic value |
|---|---|
| Investor | Alex Example |
| Unique taxpayer reference | Not included - sample only |
| Tax year | 6 April 2025 to 5 April 2026 |
| Account scope | Two fictional taxable brokerage accounts |
| Report purpose | SA108 supporting calculation example |

This document demonstrates layout and calculation evidence only. It does not contain a real person's data, is not an HMRC submission and is not personal tax advice. FiscalFox does not currently apply a brought-forward capital-loss balance.

# Capital gains summary

These figures reconcile the four synthetic disposals shown on the following page. The tax estimate assumes GBP 55,000 of other income and no brought-forward losses.

| DISPOSALS | TOTAL PROCEEDS | NET GAIN |
|---|---|---|
| **4** | **GBP 28,750.00** | **GBP 7,040.00** |
| across two accounts | before allowable costs | after current-year loss |

| ANNUAL EXEMPTION | TAXABLE GAIN | ESTIMATED CGT |
|---|---|---|
| **GBP 3,000.00** | **GBP 4,040.00** | **GBP 969.60** |
| 2025/26 individual AEA | before personal adjustments | all taxable gain at 24% |

## SA108 supporting totals

| Measure | Synthetic amount | Evidence |
|---|---:|---|
| Number of disposals | 4 | Disposal schedule |
| Disposal proceeds | GBP 28,750.00 | Sum of gross proceeds |
| Allowable costs | GBP 21,710.00 | Matched costs and fees |
| Gains before losses | GBP 7,490.00 | Three gain disposals |
| Losses in the year | GBP 450.00 | One loss disposal |
| Net gains before AEA | GBP 7,040.00 | Gains less current-year losses |

## What this summary does not decide

Whether a disposal must be reported depends on the investor's full circumstances and current filing rules. The 2025/26 SA108 is the latest published form represented by this sample. Always reconcile figures to broker records and review unusual transactions.

# Disposal schedule and share matches

Every line shows the matching rule used to obtain allowable cost. Security names and identifiers are fictional.

| Date | Security | Qty | Proceeds | Allowable cost | Gain/(loss) | Primary match |
|---|---|---|---|---|---|---|
| 12 Jun 2025 | Alpha plc<br>GB00SAMPLE01 | 300 | GBP 9,000.00 | GBP 6,500.00 | GBP 2,500.00 | Same-day: 100<br>S104: 200 |
| 21 Aug 2025 | Beta ETF<br>IE00SAMPLE02 | 150 | GBP 7,500.00 | GBP 5,100.00 | GBP 2,400.00 | 30-day: 150 |
| 4 Dec 2025 | Gamma plc<br>GB00SAMPLE03 | 250 | GBP 8,250.00 | GBP 5,660.00 | GBP 2,590.00 | S104: 250 |
| 17 Mar 2026 | Delta plc<br>GB00SAMPLE04 | 200 | GBP 4,000.00 | GBP 4,450.00 | -GBP 450.00 | S104: 200 |
| **TOTAL** | | **900** | **GBP 28,750.00** | **GBP 21,710.00** | **GBP 7,040.00** | |

## Example matching evidence: Beta ETF

| Step | Quantity | Acquisition date | Allowable cost | Reason |
|---|---|---|---|---|
| Disposal | 150 | 21 Aug 2025 | - | Shares sold |
| Same-day check | 0 | 21 Aug 2025 | GBP 0.00 | No same-day acquisition |
| 30-day match | 150 | 2 Sep 2025 | GBP 5,100.00 | Acquired 12 days after disposal |
| Section 104 | 0 | - | GBP 0.00 | No remaining disposal quantity |

## How to read the schedule

Same-day acquisitions are considered before acquisitions in the following 30 days. Any remaining quantity is matched with the Section 104 holding. Proceeds and costs include the fictional fees allocated to each disposal. A real report also preserves source-row references and review warnings.

# Pool workings, checks and limitations

## Illustrative Section 104 movement for Gamma plc

| Date | Event | Quantity change | Pool quantity | Cost change | Pool cost |
|---|---|---|---|---|---|
| 6 May 2023 | Opening acquisition | +400 | 400 | GBP 8,000.00 | GBP 8,000.00 |
| 18 Feb 2024 | Acquisition and fees | +100 | 500 | GBP 3,320.00 | GBP 11,320.00 |
| 4 Dec 2025 | Matched disposal | -250 | 250 | -GBP 5,660.00 | GBP 5,660.00 |

## Reconciliation checks

| Check | Result | Comment |
|---|---|---|
| Disposal proceeds | **PASS** | Schedule total equals summary: GBP 28,750.00 |
| Allowable costs | **PASS** | Schedule total equals summary: GBP 21,710.00 |
| Gain reconciliation | **PASS** | GBP 28,750.00 - GBP 21,710.00 = GBP 7,040.00 |
| Negative pool quantity | **PASS** | No fictional pool falls below zero |
| Corporate-action review | **PASS** | No unresolved synthetic event in this sample |

## Limitations to review before filing

- This sample uses fictional transactions and cannot be filed with HMRC.
- FiscalFox does not currently enter or apply losses brought forward from earlier tax years.
- Corporate actions, reorganisations, spouse transfers and incomplete acquisition history can require manual evidence and professional judgment.
- The tax estimate depends on income and other personal information that must be checked separately.
- The report supports SA108 preparation; it is not an HMRC submission or tax advice.

## Official references

HMRC HS284 - Shares and Capital Gains Tax
GOV.UK - Capital Gains Tax rates and allowances
GOV.UK - Self Assessment: Capital gains summary (SA108)