

Tax Year End FAQs for non-advised clients



We're not able to recommend a specific financial adviser to you. If you're looking to appoint an adviser, you may find a suitable one by looking on Unbiased: <https://www.unbiased.co.uk>

When does the tax year end?

The 2025/2026 tax year ends on Sunday 5 April. The new 2026/2027 tax year starts on Monday 6 April. This date is important because it's the end of the 12-month window the government gives you to put money into tax-efficient accounts and make use of certain allowances. Once the new tax year starts, the allowances reset.

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 their 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.

Can Wealthtime help me with a tax rebate?

We are unable to help 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>

What are the key deadlines for tax year end?

Payments in

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.

Cash movements and withdrawals

Wednesday 25 March

This 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.

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

To ask us to send you the relevant forms, please call us on 0345 600 8000 or email clientservices@wealthtime.com.



If you have any questions about filling out the form, or you'd like to make sure you've filled it out correctly, please don't hesitate to contact us. Mistakes on the forms can cause delays and may lead to missing the cut off for the current tax year. 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.

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>

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.

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.

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. You can access this from the documents section of Investor Zone.

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: 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.

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 25/26 or annual income amount, whichever is lower.

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

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