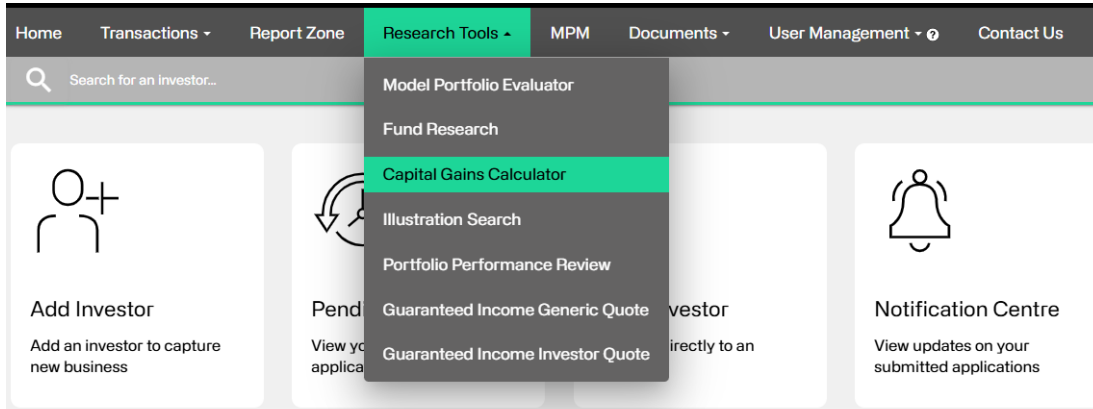


Your guide to our Capital Gains Calculator

This helpful guide contains everything you need to know about our Capital Gains Calculator. If you get stuck or have any questions, please [get in touch with our team](#) who'll be happy to help.

Where can I find the calculator?

The Capital Gains Calculator can be found under Research Tools on the Adviser Zone homepage:



What can it be used for?

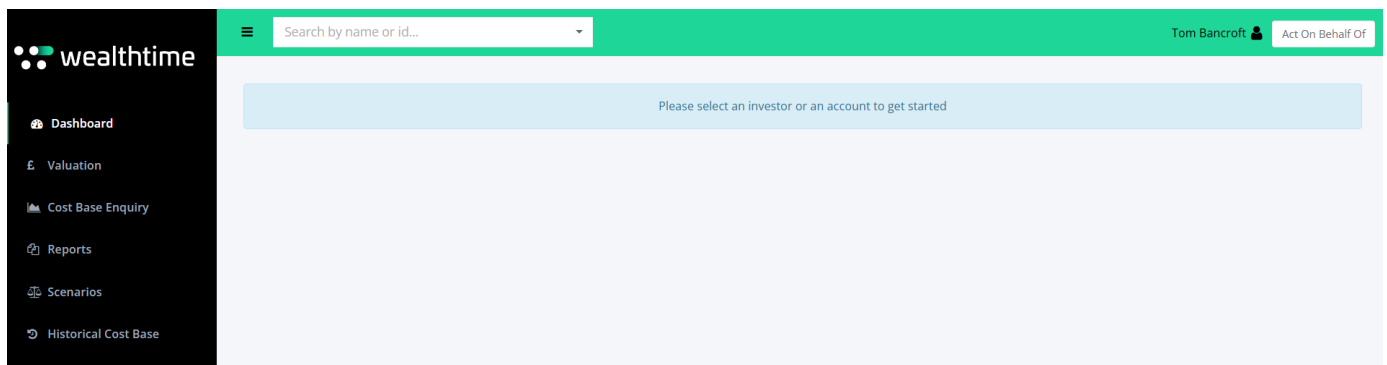
You can use it to:

- Generate realised and unrealised capital gain reports
- Estimate the capital gains (losses) for asset sales
- Ask the tool to suggest sales to achieve desired gains (losses) and / or achieve desired proceeds
- Input acquisition (book) costs for assets re-registered to Wealthtime

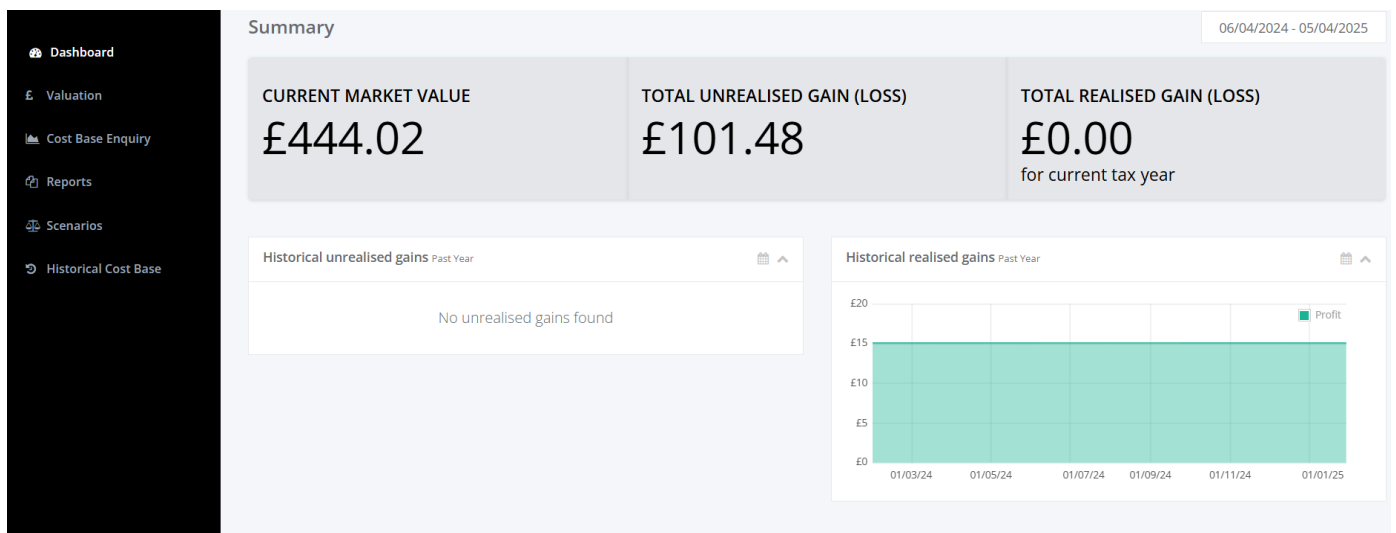
Important to note:

- You cannot place trades via the Capital Gains Calculator tool. You will need to submit trades via the switch journey on Adviser Zone.
- Unrealised gain reports and the Scenarios function of the tool use recent unit prices in their calculations, which are typically 2/3 working days prior to today. When trades are submitted they will therefore trade at different unit prices to those quoted in the reports.
- When an asset is re-registered to Wealthtime the tool will default the acquisition cost of the units to the date the units were received on platform. You will need to enter the acquisition costs in the tool to correctly calculate capital gains.

If you're a paraplanner, you'll need to select an adviser via 'Act on Behalf Of' in the top right corner to see investors.



Search by investor name or ID to get started.



This will show a dashboard showing the current market value with total unrealised and realised gains for the investor. You can change the date range for this data.

Valuation

Selecting the Valuation tab on the left-hand side will list the assets currently held including the current market value of these assets and the acquisition cost of these units. The final column details the unrealised gain (loss) for each of the assets.

- Dashboard
- Valuation**
- Cost Base Enquiry
- Reports
- Scenarios
- Historical Cost Base

Summary 06/04/2024 - 05/04/2025

CURRENT MARKET VALUE £444.02	TOTAL UNREALISED GAIN (LOSS) £101.48	TOTAL REALISED GAIN (LOSS) £0.00 <small>for current tax year</small>
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Investments

Include Past Holdings Q

Investment	Units Held	Market Price	Market Value	Cost	Unrealised Gain (Loss)
575512 - General Investment Account					
Cash			£47.99		
Dodge and Cox Widwde US Stk A GBP	1.1530	£65.4700	£75.49	£31.93	£43.56
IFSL Marlboagh Mul Cap Inc P Inc	26.9250	£1.2942	£34.85	£41.20	£(6.35)
IFSL Marlborough Spec Sits P Acc	3.3880	£18.2042	£61.68	£46.03	£15.65
Schroder Managed Balanced Z Acc	51.4100	£0.9210	£47.35	£36.51	£10.84
UBS MSCI Wld Min Vol Idx C Acc	585.4677	£0.1598	£93.56	£82.72	£10.84
Unicorn UK Income B	17.5630	£2.2617	£39.72	£42.23	£(2.51)
WS Lindsell Train UK Equity Acc	7.8220	£5.5457	£43.38	£13.93	£29.45
Total:					£101.48

Showing 1 to 8 of 8 Investments Previous 1 Next

Cost Base Enquiry

Selecting an asset will take you to the Cost Base Enquiry. The first screen you are presented with will list each disposal of the asset and the gain (loss) that occurred from each of these disposals.

- Disposals**
- Acquisitions

IFSL Marlborough Spec Sits P Acc disposals Q

Disposal Date	Units Disposed	Disposal Proceeds	Transaction Narrative	Acquisition Costs	Gain (Loss)
2 Oct 2017	0.0390	£0.66	Disinvestment from Asset	£0.49	£0.17
1 Nov 2017	0.0870	£1.50	Disinvestment from Asset	£1.09	£0.41
1 Dec 2017	0.0490	£0.84	Disinvestment from Asset	£0.62	£0.22
1 Feb 2018	0.0920	£1.62	Disinvestment from Asset	£1.16	£0.46
29 Mar 2018	0.0880	£1.50	Disinvestment from Asset	£1.11	£0.39
21 May 2018	0.7680	£14.10	Disinvestment from Asset	£9.69	£4.41
30 Aug 2019	0.0790	£1.30	Disinvestment from Asset	£1.02	£0.28
30 Sep 2019	0.0430	£0.72	Disinvestment from Asset	£0.56	£0.16
29 Sep 2023	0.1380	£2.29	Disinvestment from Asset	£1.84	£0.45

Showing 1 to 9 of 9 disposals Previous 1 Next

Selecting a disposal will showing you the matching acquisition of those units.

Matched acquisitions Q

Acquisition Date	Transaction Narrative	Units Matched	Acquisition Costs	Disposal Proceeds	Total Gain (Loss)	Matching Method
7 Apr 2016	Acquisition of Asset	0.1380	£1.84	£2.29	£0.45	Pooled

Showing 1 to 1 of 1 matched acquisitions Previous 1 Next

You can also view the acquisitions of the asset by selcting the 'Acquisitions' tab.

Account investment selection Include Past Holdings

Account: Investment:

Disposals **Acquisitions**

IFSL Marlborough Spec Sits P Acc acquisitions

Acquisition Date	Acquisition Units	Acquisition Costs	Transaction Narrative	Units Held	Cost of Units Held
7 Apr 2016	4.7710	£58.80	Acquisition of Asset	3.3880	£46.03

Showing 1 to 1 of 1 acquisitions Previous 1 Next

Selecting an acquisition will detail both the matching disposals of these units and any notional distributions and equalisation payments affecting the acquisition.

Cost base adjustments

Adjustment Date	Corporate Event Type	Unit Adjustment	Cost Adjustment
20 Jun 2016	Cash Dividend / Distribution	0.0000	£(0.16)
20 Jun 2016	Cash Dividend / Distribution	0.0000	£0.34
20 Dec 2016	Cash Dividend / Distribution	0.0000	£0.46
20 Jun 2017	Cash Dividend / Distribution	0.0000	£0.44
20 Dec 2017	Cash Dividend / Distribution	0.0000	£0.33
20 Jun 2018	Cash Dividend / Distribution	0.0000	£0.41
20 Dec 2018	Cash Dividend / Distribution	0.0000	£0.24
20 Jun 2019	Cash Dividend / Distribution	0.0000	£0.48
20 Dec 2019	Cash Dividend / Distribution	0.0000	£0.17
20 Jun 2020	Cash Dividend / Distribution	0.0000	£0.06

Showing 1 to 10 of 18 matched adjustments Previous 1 2 Next

Matched disposals

Disposal Date	Transaction Narrative	Units Matched	Acquisition Costs	Disposal Proceeds	Gain (Loss)	Matching Method
2 Oct 2017	Disinvestment from Asset	0.0390	£0.49	£0.66	£0.17	Pooled
1 Nov 2017	Disinvestment from Asset	0.0870	£1.09	£1.50	£0.41	Pooled
1 Dec 2017	Disinvestment from Asset	0.0490	£0.62	£0.84	£0.22	Pooled
1 Feb 2018	Disinvestment from Asset	0.0920	£1.16	£1.62	£0.46	Pooled
29 Mar 2018	Disinvestment from Asset	0.0880	£1.11	£1.50	£0.39	Pooled
21 May 2018	Disinvestment from Asset	0.7680	£9.69	£14.10	£4.41	Pooled
30 Aug 2019	Disinvestment from Asset	0.0790	£1.02	£1.30	£0.28	Pooled
30 Sep 2019	Disinvestment from Asset	0.0430	£0.56	£0.72	£0.16	Pooled
29 Sep 2023	Disinvestment from Asset	0.1380	£1.84	£2.29	£0.45	Pooled

Showing 1 to 9 of 9 matched disposals Previous 1 Next

Reports

The Reports section allows you to generate unrealised gain reports for the current tax year and realised gain reports for current and previous tax years.

These can be downloaded in Excel or PDF formats.

Report options

Realised Gain Report for the period 06/04/2024 - 05/04/2025

Unrealised Gain

Excel Report
PDF report

Realised Gain Report

This report will show each realised gain (loss) of each disposal within a given period and provide the cumulative realised gain (loss) of these disposals. This report can be run for the current or previous tax years or over a custom period.

Capital gain/loss summary for the period from 06/04/2019 to 05/04/2020 generated on 17/02/2025

Account Details

Investor - Mr Novia Imp Demo One

General Investment Account - 575512

Adviser Details

Mr Novia Implementation Demo One

Investment	Notes	Disposal Date	Units Sold	Disposal Proceeds	Acquisition Costs	Gain/Loss	Matching Method
Artemis Strategic Assets I Acc		30 Aug 2019	0.778	£0.61	£0.71	£(0.10)	POOL
Artemis Strategic Assets I Acc		30 Sep 2019	0.418	£0.34	£0.39	£(0.05)	POOL
Artemis Strategic Assets I Acc		04 Nov 2019	35.025	£29.71	£32.28	£(2.57)	POOL
BlackRock Gold & General D Acc		30 Aug 2019	0.178	£2.29	£1.73	£0.56	POOL
BlackRock Gold & General D Acc		30 Sep 2019	0.097	£1.16	£0.94	£0.22	POOL
BlackRock Gold & General D Acc		04 Nov 2019	7.665	£87.23	£74.52	£12.71	POOL
Dodge and Cox Widwde US Stk A GBP		30 Aug 2019	0.026	£0.85	£0.72	£0.13	POOL
Dodge and Cox Widwde US Stk A GBP		30 Sep 2019	0.015	£0.49	£0.42	£0.07	POOL
IFSL Marlboagh Mul Cap Inc P Inc		30 Aug 2019	0.627	£0.94	£0.96	£(0.02)	POOL
IFSL Marlboagh Mul Cap Inc P Inc		30 Sep 2019	0.335	£0.52	£0.51	£0.01	POOL
IFSL Marlborough Spec Sits P Acc		30 Aug 2019	0.079	£1.30	£1.02	£0.28	POOL
<hr/>							
Artemis Strategic Assets I Acc		30 Aug 2019	0.778	£0.61	£0.71	£(0.10)	POOL
Artemis Strategic Assets I Acc		30 Sep 2019	0.418	£0.34	£0.39	£(0.05)	POOL
Artemis Strategic Assets I Acc		04 Nov 2019	35.025	£29.71	£32.28	£(2.57)	POOL
BlackRock Gold & General D Acc		30 Aug 2019	0.178	£2.29	£1.73	£0.56	POOL
BlackRock Gold & General D Acc		30 Sep 2019	0.097	£1.16	£0.94	£0.22	POOL
BlackRock Gold & General D Acc		04 Nov 2019	7.665	£87.23	£74.52	£12.71	POOL
Dodge and Cox Widwde US Stk A GBP		30 Aug 2019	0.026	£0.85	£0.72	£0.13	POOL
Dodge and Cox Widwde US Stk A GBP		30 Sep 2019	0.015	£0.49	£0.42	£0.07	POOL
IFSL Marlboagh Mul Cap Inc P Inc		30 Aug 2019	0.627	£0.94	£0.96	£(0.02)	POOL
IFSL Marlboagh Mul Cap Inc P Inc		30 Sep 2019	0.335	£0.52	£0.51	£0.01	POOL
IFSL Marlborough Spec Sits P Acc		30 Aug 2019	0.079	£1.30	£1.02	£0.28	POOL
IFSL Marlborough Spec Sits P Acc		30 Sep 2019	0.043	£0.72	£0.56	£0.16	POOL
JPM Europe Dynamic Ex UK C Acc		30 Aug 2019	0.353	£0.84	£0.76	£0.08	POOL
JPM Europe Dynamic Ex UK C Acc		30 Sep 2019	0.192	£0.46	£0.41	£0.05	POOL
Jupiter UK Mid Cap I Acc		30 Aug 2019	0.477	£1.36	£1.11	£0.25	POOL
Jupiter UK Mid Cap I Acc		30 Sep 2019	0.263	£0.77	£0.62	£0.15	POOL
Schroder Managed Balanced Z Acc		30 Aug 2019	1.19	£0.83	£0.78	£0.05	POOL
Schroder Managed Balanced Z Acc		30 Sep 2019	0.64	£0.45	£0.42	£0.03	POOL
Unicorn UK Income B		30 Aug 2019	0.4	£1.01	£0.96	£0.05	POOL
Unicorn UK Income B		30 Sep 2019	0.217	£0.56	£0.52	£0.04	POOL
WS Lindsell Train UK Equity Acc	(Y)	30 Sep 2019	0.096	£0.47	£0.12	£0.35	POOL
				£132.91	£120.46	£12.45	

For each disposal the report shows the disposal date, the number of units sold and provides the gain or loss arising by calculating the difference between the acquisition cost and proceeds of the units disposed.

The Matching method column will detail if the disposed units were matched against the acquisition cost of the pooled unit cost or using the '30 day rule', which is also referred to as the 'bed and breakfasting rule'.

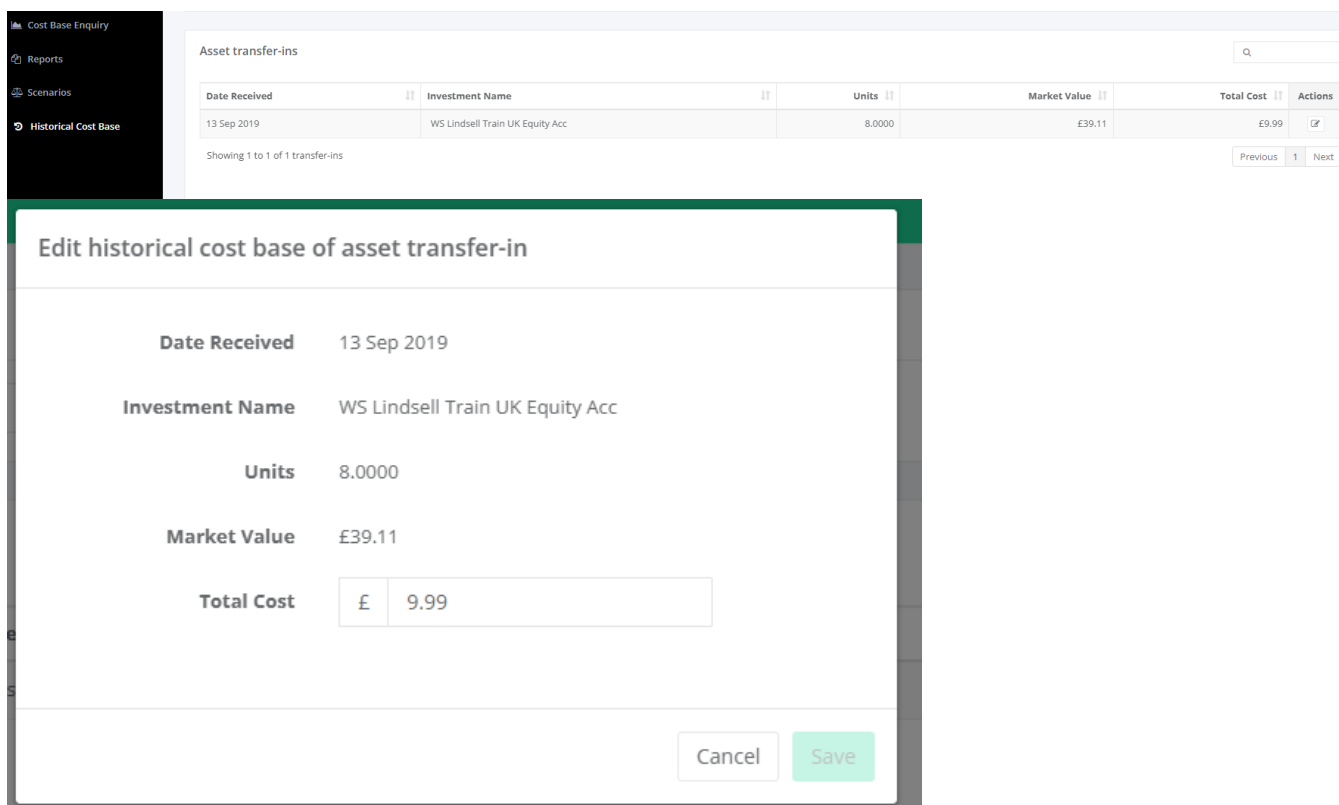
The Notes column will also detail how the acquisition cost has been derived. Please proceed to 'Historical Cost Base' to see how you can input acquisition costs of units re-registered to the Wealthtime platform.

Notes

- (W) This investment (or part thereof) has been transferred out by an in-specie transfer / re-registration therefore no gain or loss is attributable to this transaction.
- (X) This investment was involved in a Corporate Action. The Acquisition Cost and Acquisition Date are derived from the investment's pre-corporate action transaction history.
- (Y) This investment (or part thereof) was made via an in-specie transfer / re-registration. The acquisition cost has been derived by information entered by your Financial Adviser.
- (Z) This investment (or part thereof) was made via an in-specie transfer / re-registration. The acquisition cost has not been provided and has been processed at market value at the time of re-registration.

Historical Cost Base

This allows you to input the acquisition (book) cost of units re-registered to the Wealthtime platform by selecting the Edit option under the Actions column.



Date Received	Investment Name	Units	Market Value	Total Cost	Actions
13 Sep 2019	WS Lindsell Train UK Equity Acc	8.0000	£39.11	£9.99	[Edit]

Edit historical cost base of asset transfer-in

Date Received 13 Sep 2019

Investment Name WS Lindsell Train UK Equity Acc

Units 8.0000

Market Value £39.11

Total Cost £

Enter the acquisition cost of the unit held and press 'Save'. The tool will then recalculate capital gains figures and remember this acquisition cost for future reports.

Unrealised Gain Report

This report will list the assets currently held by the investor, the current units held in each asset, the acquisition cost of these units and market value of these units on the price date listed. The difference between the market value and acquisition cost gives the unrealised gain (loss) for each asset.

The report will provide these cumulative figures to give the potential unrealised gain (loss) of the wrapper.

Unrealised capital gain/loss summary generated on 17/02/2025

Account Details

Investor - Mr Novia Imp Demo One

General Investment Account - 575512

Adviser Details

Mr Novia Implementation Demo One

Investment	Notes	Unit/Share Holding	Acquisition Cost	Market Value	Price Date	Potential Gain/Loss
Cash			£47.50	£47.50		
Dodge and Cox Wldwde US Stk A GBP		1.153	£31.93	£75.26	12 Feb 2025	£43.33
IFSL Marlboagh Mul Cap Inc P Inc		26.925	£41.20	£34.47	13 Feb 2025	£(6.73)
IFSL Marlborough Spec Sits P Acc		3.388	£46.03	£62.69	13 Feb 2025	£16.66
Schroder Managed Balanced Z Acc		51.41	£36.51	£47.74	13 Feb 2025	£11.23
UBS MSCI Wld Min Vol Idx C Acc		585.4677	£82.72	£95.31	12 Feb 2025	£12.59
Unicorn UK Income B		17.563	£42.23	£40.07	13 Feb 2025	£(2.16)
WS Lindsell Train UK Equity Acc	(Y)	7.822	£14.40	£43.44	13 Feb 2025	£29.04
			£342.52	£446.49		£103.97

Notes

- (X) This investment was involved in a Corporate Action. The Acquisition Cost and Acquisition Date are derived from the investment's pre-corporate action transaction history.
- (Y) This investment (or part thereof) was made via an in-specie transfer / re-registration. The acquisition cost has been derived by information entered by your Financial Adviser.
- (Z) This investment (or part thereof) was made via an in-specie transfer / re-registration. The acquisition cost has not been provided and has been processed at market value at the time of re-registration.

Scenarios

This section of the tool will show the estimated capital gain (loss) of potential trades and how these will impact the client's current CGT position. You are able to inform the tool of the sales you intend to make or ask the tool to suggest sales to achieve desired gains and proceeds.

The first step of the scenarios function will show the investor's on platform capital gain position and give you the option to add any off platform gains or losses or any losses carried forward from previous years.

The tool will use these figures in the calculations that follow.

The screenshot shows the 'Scenarios' tool interface. On the left is a navigation menu with options: Dashboard, Valuation, Cost Base Enquiry, Reports, Scenarios, and Historical Cost Base. The main content area is titled 'CGT Position' and includes tabs for 'Asset Sales' and 'Summary'. Under 'On-Platform Overview', three key metrics are displayed: CASH (£47.50, with a sub-note of £443.06 Market Value), CURRENT UNREALISED GAIN (LOSS) (£100.54), and CURRENT REALISED GAIN (LOSS) (£0.00). Below this, there are input fields for 'CGT allowance for current year' (set to £ 3000) and 'Off-platform and carried forward losses', which includes fields for 'Off-platform realised gains' (£ 2250), 'Off-platform realised losses' (£ 0), and 'Losses carried forward from previous years' (£ 0). A 'Simulate Asset Sales' button is located at the bottom right.

Pressing 'Simulate Asset Sales' will take you through to the following page. This guide will run through these scenarios in turn.

The screenshot shows the 'Asset Sales' page with three tabs: 'CGT Position', 'Asset Sales' (active), and 'Summary'. Under 'Account(s)', 'General Investment Account 5/5512' is selected. The 'Disinvest Assets' section has three options: 'Manually Disinvest' (checked), 'Target a Gain', and 'Target Proceeds'. A blue bar at the bottom indicates 'Current year CGT allowance £3,000.00'.

Manually Disinvest

This option allows you to input asset sales and the tool will estimate the capital gain or loss that will occur from these sales.

The screenshot shows the 'Proposed Sales' section with a blue bar at the top indicating 'Current year CGT allowance £3,000.00'. Below is a table with columns: Full Sale, Investment, Units, Current Value, Unrealised Gain (Loss), Sale Amount, and Estimated Realised Gain (Loss). The 'Full Sale' checkbox is checked. The 'Sale Amount' column has input fields for partial sales.

<input type="checkbox"/> Full Sale	Investment	Units	Current Value	Unrealised Gain (Loss)	Sale Amount	Estimated Realised Gain (Loss)
<input checked="" type="checkbox"/>	Dodge and Cox Wildwde US Stk A GBP	1.1530 at £65.0600	£75.01	£43.08	£75.01	£43.08
<input checked="" type="checkbox"/>	IFSL Marlboagh Mul Cap Inc P Inc	26.9250 at £1.2678	£34.14	£(7.06)	£34.14	£(7.06)
<input type="checkbox"/>	IFSL Marlborough Spec Sits P Acc	3.3880 at £18.3142	£62.05	£16.02	20	£5.16
<input type="checkbox"/>	Schroder Managed Balanced Z Acc	51.4100 at £0.9203	£47.31	£10.80	20	£4.57
<input type="checkbox"/>	UBS MSCI Wild Min Vol Idx C Acc	585.4677 at £0.1608	£94.14	£11.42	£0.00	£0.00
<input type="checkbox"/>	Unicorn UK Income B	17.5630 at £2.2454	£39.44	£(2.79)	£0.00	£0.00
<input type="checkbox"/>	WS Lindsell Train UK Equity Acc	7.8220 at £5.5570	£43.47	£29.08	£0.00	£0.00
			£395.56	£100.55	£149.15	£45.75

Buttons: [Back to CGT Position](#) [Generate Summary](#)

Ticking a full sale box will estimate the realised gain or loss from liquidating the asset in full. You can also select a partial sale by entering a monetary figure of the sale in the 'Sale Amount' column.

Pressing 'Generate Summary' will show the estimated impact of these sales on the investors CGT position.

Resulting CGT position

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment	Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
Dodge and Cox Wldwde US Stk A GBP	Full Sale 1.1530	£75.01	£43.08
IFSL Marlboqh Mul Cap Inc P Inc	Full Sale 26.9250	£34.14	£(7.06)
IFSL Marlborough Spec Sits P Acc	1.092	£20.00	£5.16
Schroder Managed Balanced Z Acc	21.73	£20.00	£4.57
		£149.15	£45.75

[Start a New Scenario](#) [Back to Asset Sales](#)

The bottom of this screen will recap the proposed sales and their estimated sale proceeds and gain (loss).

You have the option to amend these asset sales via 'Back to Asset Sales' or to 'Start a New Scenario'.

The top of this screen will show the estimated impact of the sales on the investors CGT position. You will be able to download this information as an Excel or PDF report.

Resulting CGT Position [PDF](#) [Excel](#)

CASH

£196.65

Initial cash		£47.50
Proceeds of proposed sales	+	£149.15
Resulting cash		£196.65

RESULTING REALISED GAIN (LOSS)

£2,295.75

On-platform realised gains YTD		£0.00
Off-platform realised gains	+	£2,250.00
Off-platform realised losses	-	£0.00
Realised gain of proposed sales	+	£45.75
Losses brought forward (£0.00 Avail.)	-	£0.00
Resulting realised gain		£2,295.75
CGT allowance		£3,000.00
Amount subject to CGT		£0.00
Losses to carry forward		£0.00

REMAINING INVESTMENTS (Excl. Cash)

£246.41

£54.79 Unrealised Gain

The 'CASH' section will detail the innital cash currently held by the investor in the wrapper + the estimated proceeds of sales to give the estimated resulting cash.

This will not factor in upcoming charges or withdrawals on the wrapper.

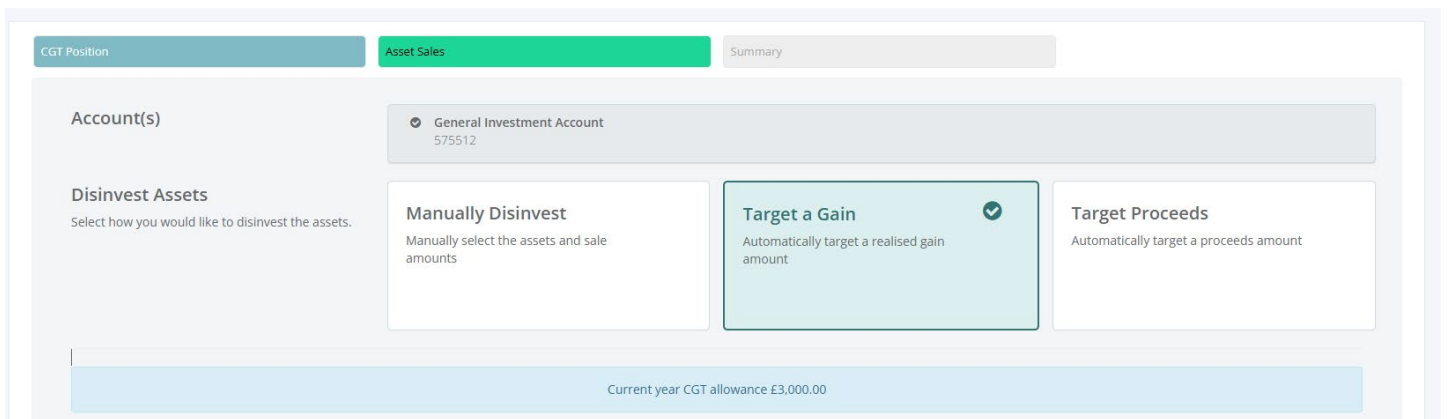
'REMAINING INVESTMENTS (Excl. Cash)' shows the estimated value of assets remaining in the wrapper post completion of the sales and the unrealised gain of these remaining investments.

'RESULTING REALISED GAIN (LOSS)' will calculate, based on platform realised gains this tax year and the off platform gains and losses and losses brought forward, which were previously input into the tool, the estimate realised gain or loss from the proposed sales.

If this figure is over the CGT allowance the tool will detail the amount subject to CGT. If the proposed trades and investor position result in an estimated loss the 'Losses to carry forward' section will populate with the amount that could be potentiall be carried forward to future tax years.

Target a Gain

This scenario can ask the tool to suggest trades to achieve a desired gain.

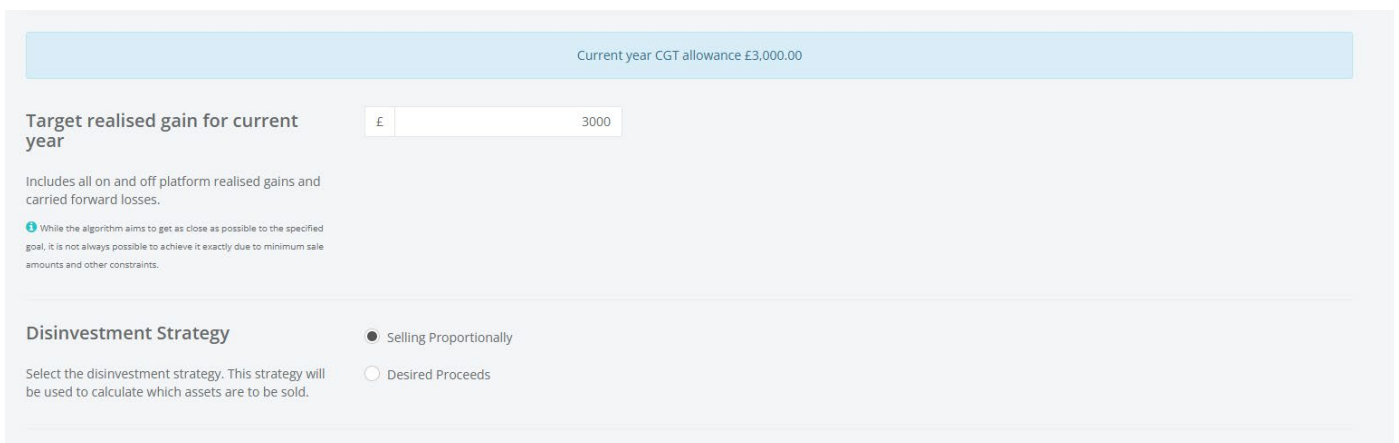


The screenshot shows a web interface with three tabs: 'CGT Position', 'Asset Sales' (selected), and 'Summary'. Under 'Asset Sales', there is a section for 'Account(s)' with a radio button selected for 'General Investment Account 575512'. Below this is the 'Disinvest Assets' section, which includes three options: 'Manually Disinvest' (with a sub-note 'Manually select the assets and sale amounts'), 'Target a Gain' (which is selected with a checkmark and has a sub-note 'Automatically target a realised gain amount'), and 'Target Proceeds' (with a sub-note 'Automatically target a proceeds amount'). At the bottom of the interface, a blue bar indicates 'Current year CGT allowance £3,000.00'.

Enter the gain you wish to achieve in the 'Target realised gain for current year' box.

The example below will ask the tool to meet the Capital Gains allowance of £3,000, accounting for the £2,950 off platform capital gain previously entered within the tool.

The 'Disinvestment Strategy' will be discussed shortly.



This screenshot shows a detailed view of the 'Target realised gain for current year' section. At the top, a blue bar shows 'Current year CGT allowance £3,000.00'. Below it, the 'Target realised gain for current year' is set to '£ 3000'. A note states: 'Includes all on and off platform realised gains and carried forward losses.' A small information icon is followed by the text: 'While the algorithm aims to get as close as possible to the specified goal, it is not always possible to achieve it exactly due to minimum sale amounts and other constraints.' Below this is the 'Disinvestment Strategy' section, which has two radio buttons: 'Selling Proportionally' (selected) and 'Desired Proceeds'. A note states: 'Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.'

Asset inclusion

The assets selected here will be included in the calcuatlions. Unticking an asset will remove the asset from the tools calculations.

This can be used if there are assets you do not wish to sell or if assets are not available to be sold. For example if

assets are suspended.

Asset Inclusion ^

Only selected assets will be considered for this scenario.

<input checked="" type="checkbox"/>	Investment	Units	Current Value	Unrealised Gain (Loss)
<input checked="" type="checkbox"/>	Dodge and Cox Widwde US Stk A GBP	1.1530 at £65.9900	£76.08	£44.16
<input checked="" type="checkbox"/>	IFSL Marlboqh Mul Cap Inc P Inc	26.9250 at £1.2822	£34.52	£(6.68)
<input checked="" type="checkbox"/>	IFSL Marlborough Spec Sits P Acc	3.3880 at £18.4838	£62.62	£16.59
<input checked="" type="checkbox"/>	Schroder Managed Balanced Z Acc	51.4100 at £0.9316	£47.89	£11.38
<input checked="" type="checkbox"/>	UBS MSCI Wld Min Vol Idx C Acc	585.4677 at £0.1629	£95.37	£12.65
<input checked="" type="checkbox"/>	Unicorn UK Income B	17.5630 at £2.2796	£40.03	£(2.19)
<input checked="" type="checkbox"/>	WS Lindsell Train UK Equity Acc	7.8220 at £5.5818	£43.66	£29.27

[Back to CGT Position](#)
[Generate Summary](#)

Disinvestment Strategy

Disinvestment Strategy

Selling Proportionally
 Desired Proceeds

Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.

Selling Proportionately – This will suggest the proportionate sale that can be placed to achieve the desired gain. Press **Generate Summary** to view the proposed sales and resulting CGT position.

This is typically used if an investor is in a model portfolio.

Press 'Generate Summary' to view the proposed sales and impact of the investors CGT position.

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment	Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
Dodge and Cox Widwde US Stk A GBP	0.548	£36.16	£20.98
IFSL Marlboqh Mul Cap Inc P Inc	12.799	£16.41	£(3.17)
IFSL Marlborough Spec Sits P Acc	1.61	£29.76	£7.89
Schroder Managed Balanced Z Acc	24.43	£22.76	£5.41
UBS MSCI Wld Min Vol Idx C Acc	278.317	£45.34	£6.02
Unicorn UK Income B	8.349	£19.03	£(1.05)
WS Lindsell Train UK Equity Acc	3.718	£20.75	£13.91
		£190.21	£49.99

[Manually Adjust Asset Sales](#)
[Start a New Scenario](#)
[Back to Asset Sales](#)

The tool is suggesting that if a £190.21 proportionate trade is placed this will achive a £49.99 realised gain, which would bring the client to their £3,000 CGT allowance, accounting for the £2,950 off platform capital gain previously entered.

The sale can be placed via the wrapper on Adviser Zone > Switch > Sell* > Proportionate Disinvestment > Current balance %.

* Sell for withdrawal can also be used.

The Resulting CGT position will show the estimated impact of these proposed trades on the investor.

CGT Position
Asset Sales
Summary

PDF
Excel

Resulting CGT Position

CASH

£237.71

Initial cash		£47.50
Proceeds of proposed sales	+	£190.21
		£237.71

RESULTING REALISED GAIN (LOSS)

£2,999.99

On-platform realised gains YTD		£0.00
Off-platform realised gains	+	£2,950.00
Off-platform realised losses	-	£0.00
Realised gain of proposed sales	+	£49.99
Losses brought forward (£0.00 Avail.)	-	£0.00
		£2,999.99
Resulting realised gain		£2,999.99
CGT allowance		£3,000.00
		Amount subject to CGT
		£0.00
Losses to carry forward		£0.00

REMAINING INVESTMENTS (Excl. Cash)

£209.96

£55.18 Unrealised Gain

Desired Proceeds > This sets a secondary objective within the tool to either minimise or maximise the cash proceeds from the sale or attempt to achieve a specific amount in cash proceeds.

There are several options to select, each will ask the tool to suggest trades to also meet these secondary objectives.

Current year CGT allowance £3,000.00

Target realised gain for current year £

Includes all on and off platform realised gains and carried forward losses.

While the algorithm aims to get as close as possible to the specified goal, it is not always possible to achieve it exactly due to minimum sale amounts and other constraints.

Disinvestment Strategy

Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.

Selling Proportionally

Desired Proceeds

Minimise

Maximise

Specific Amount

Minimise

This will ask the tool to achieve the primary objective of meeting the realised gain but set a secondary objective to minimise the cash generated from the proposed sales.

This can be used if the investor wishes to remain as invested in assets as possible, within the parameters set in the primary objective.

The example below shows the capital gain could be achieved and raise £79.36 in proceeds.

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment	Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
Dodge and Cox Widwde US Stk A GBP	0.541	£35.70	£20.72
WS Lindsell Train UK Equity Acc	7.8220	£43.66	£29.27
		£79.36	£49.99

[Manually Adjust Asset Sales](#)

[Start a New Scenario](#) [Back to Asset Sales](#)

Maximise

This will ask the tool to achieve the primary objective of meeting the realised gain but set a secondary objective to maximise the cash generated from the proposed sales.

This can be used if the investor wishes to raise as much cash as possible, within the parameters set in the primary objective.

Target realised gain for current year £

Includes all on and off platform realised gains and carried forward losses.

While the algorithm aims to get as close as possible to the specified goal, it is not always possible to achieve it exactly due to minimum sale amounts and other constraints.

Disinvestment Strategy

Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.

Selling Proportionally
 Desired Proceeds

Minimise
 Maximise
 Specific Amount

The example below shows the capital gain could be achieved and raise £311.85 in sale proceeds. This can be used if the investor wishes to raise as much cash as possible, whilst achieving the primary objective of a £50 capital gain required to bring the investor to their £3,000 Capital Gain allowance.

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment		Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
Dodge and Cox Wldwde US Stk A GBP		0.476	£31.41	£18.23
IFSL Marlboagh Mul Cap Inc P Inc	Full Sale	26.9250	£34.52	£(6.68)
IFSL Marlborough Spec Sits P Acc	Full Sale	3.3880	£62.62	£16.59
Schroder Managed Balanced Z Acc	Full Sale	51.4100	£47.89	£11.38
UBS MSCI Wld Min Vol Idx C Acc	Full Sale	585.4677	£95.37	£12.65
Unicorn UK Income B	Full Sale	17.5630	£40.04	£(2.19)
			£311.85	£49.98

[Manually Adjust Asset Sales](#)

Specific Amount

This will ask the tool to achieve the primary objective of meeting the realised gain but set a secondary objective to achieve a specified level of cash generated from the proposed sales.

The example below used £200 as the specified amount and shows the gain can be achieved whilst raising £200 in sales proceeds.

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment		Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
Dodge and Cox Wldwde US Stk A GBP		0.344	£22.70	£13.17
IFSL Marlborough Spec Sits P Acc	Full Sale	3.3880	£62.63	£16.60
Schroder Managed Balanced Z Acc	Full Sale	51.4100	£47.89	£11.38
UBS MSCI Wld Min Vol Idx C Acc		409.887	£66.77	£8.86
			£199.99	£50.01

[Manually Adjust Asset Sales](#)

Target Proceeds

This scenario can ask the tool to show the resulting CGT position of trades and suggest trades to primarily achieve a desired level of proceeds and add secondary objectives to achieve a desired level of capital gain.

CGT Position
Asset Sales
Summary

Account(s)

General Investment Account
575512

Manually Disinvest

Manually select the assets and sale amounts

Target a Gain

Automatically target a realised gain amount

Target Proceeds ✓

Automatically target a proceeds amount

Current year CGT allowance £3,000.00

Enter the proceeds you wish to achieve in the 'Target proceeds of sales' box.

Target proceeds of sales

While the algorithm aims to get as close as possible to the specified goal, it is not always possible to achieve it exactly due to minimum sale amounts and other constraints.

Disinvestment Strategy

Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.

Selling Proportionally

Desired Gain

The 'Disinvestment Strategy' will be discussed shortly.

Asset inclusion

The assets selected here will be included in the calculations. Unticking an asset will remove the asset from the tools calculations.

This can be used if there are assets you do not wish to sell or if assets are not available to be sold. For example if assets are suspended.

Asset Inclusion ^

Only selected assets will be considered for this scenario.

<input checked="" type="checkbox"/>	Investment	Units	Current Value	Unrealised Gain (Loss)
<input checked="" type="checkbox"/>	Dodge and Cox Widwde US Stk A GBP	1.1530 at £65.9900	£76.08	£44.16
<input checked="" type="checkbox"/>	IFSL Marlboagh Mul Cap Inc P Inc	26.9250 at £1.2822	£34.52	£(6.68)
<input checked="" type="checkbox"/>	IFSL Marlborough Spec Sits P Acc	3.3880 at £18.4838	£62.62	£16.59
<input checked="" type="checkbox"/>	Schroder Managed Balanced Z Acc	51.4100 at £0.9316	£47.89	£11.38
<input checked="" type="checkbox"/>	UBS MSCI Wld Min Vol Idx C Acc	585.4677 at £0.1629	£95.37	£12.65
<input checked="" type="checkbox"/>	Unicorn UK Income B	17.5630 at £2.2796	£40.03	£(2.19)
<input checked="" type="checkbox"/>	WS Lindsell Train UK Equity Acc	7.8220 at £5.5818	£43.66	£29.27

[Back to CGT Position](#)
[Generate Summary](#)

Disinvestment Strategy:

Disinvestment Strategy

Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.

Selling Proportionally

Desired Proceeds

Selling Proportionately – This will show the resulting CGT position of the investor if a proportionate sale of the target amount is placed.

This is typically used if an investor is in a model portfolio.

Press 'Generate Summary' to view the proposed sales and impact of the investors CGT position.

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment	Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
Dodge and Cox Wldwde US Stk A GBP	0.431	£28.30	£16.36
IFSL Marlboagh Mul Cap Inc P Inc	10.067	£13.00	£(2.40)
IFSL Marlborough Spec Sits P Acc	1.266	£23.58	£6.38
Schroder Managed Balanced Z Acc	19.22	£17.88	£4.23
UBS MSCI Wld Min Vol Idx C Acc	218.9199	£35.75	£4.82
Unicorn UK Income B	6.567	£15.13	£(0.66)
WS Lindsell Train UK Equity Acc	2.924	£16.33	£10.95
		£149.97	£39.68

[Manually Adjust Asset Sales](#)

The tool is estimating that if a £150 proportionate trade is placed this will achieve a £39.68 realised gain.

The sale can be placed via the wrapper on Adviser Zone > Switch > Sell* > Proportionate Disinvestment > Current balance %.

* Sell for withdrawal can also be used.

The Resulting CGT position will show the estimated impact of these proposed trades on the investor.

CGT Position		Asset Sales		Summary	
Resulting CGT Position					
CASH		RESULTING REALISED GAIN (LOSS)			
£197.47		£2,989.68			
Initial cash	£47.50	On-platform realised gains YTD		£0.00	
Proceeds of proposed sales	+ £149.97	Off-platform realised gains	+	£2,950.00	
Resulting cash	£197.47	Off-platform realised losses	-	£0.00	
REMAINING INVESTMENTS (Excl. Cash)		Realised gain of proposed sales	+	£39.68	
£251.19		Losses brought forward (£0.00 Avail.)	-	£0.00	
£66.46 Unrealised Gain		Resulting realised gain		£2,989.68	
		CGT allowance		£3,000.00	
		Amount subject to CGT		£0.00	
		Losses to carry forward		£0.00	

Desired Proceeds > This sets a secondary objective within the tool to either minimise or maximise the cash proceeds from the sale or attempt to achieve a specific amount in cash proceeds.

There are several options to select, each will ask the tool to suggest trades to also meet these secondary objectives.

Current year CGT allowance £3,000.00

Target proceeds of sales

While the algorithm aims to get as close as possible to the specified goal, it is not always possible to achieve it exactly due to minimum sale amounts and other constraints.

Disinvestment Strategy

Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.

Selling Proportionally
 Desired Gain

Minimise

Maximise

Specific Amount

Minimise

This will ask the tool to propose sales to achieve the primary objective of raising the desired level of sale proceeds but set a secondary objective to minimise the capital gain from the proposed sales.

This can be used if the investor close to or has exceeded their capital gain allowance.

The example below shows the desired level of proceeds can be achieved with an estimated capital gain of £1.88.

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment	Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
IFSL Marlboagh Mul Cap Inc P Inc	Full Sale 26.9250	£34.77	£(6.43)
UBS MSCI Wild Min Vol Idx C Acc	457.8664	£74.77	£10.08
Unicorn UK Income B	Full Sale 17.5630	£40.46	£(1.77)
		£150.00	£1.88

[Manually Adjust Asset Sales](#)

Maximise

This will ask the tool to propose sales to achieve the primary objective of raising the desired level of sale proceeds but set a secondary objective to maximise the capital gain from the proposed sales.

This can be used if the investor wishes to utilise as much of their capital gain allowance as possible from the proposed sale.

Current year CGT allowance £3,000.00

Target proceeds of sales

While the algorithm aims to get as close as possible to the specified goal, it is not always possible to achieve it exactly due to minimum sale amounts and other constraints.

Disinvestment Strategy

Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.

Selling Proportionally
 Desired Gain

Minimise

Maximise

Specific Amount

The example below shows the desired proceeds can be achieved and result in a £81.34 capital gain.

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment		Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
Dodge and Cox Wldwde US Stk A GBP	Full Sale	1,1530	£75.69	£43.76
IFSL Marlborough Spec Sits P Acc		1,644	£30.62	£8.28
WS Lindsell Train UK Equity Acc	Full Sale	7,8220	£43.70	£29.30
			£150.01	£81.34

[Manually Adjust Asset Sales](#)

Specific Amount

This will ask the tool to achieve the primary objective of raising the desired proceeds but set a secondary objective to achieve a specified level of capital gain.

Current year CGT allowance £3,000.00

Target proceeds of sales

While the algorithm aims to get as close as possible to the specified goal, it is not always possible to achieve it exactly due to minimum sale amounts and other constraints.

Disinvestment Strategy

Select the disinvestment strategy. This strategy will be used to calculate which assets are to be sold.

Selling Proportionally
 Desired Gain

Minimise
 Maximise
 Specific Amount

The example below shows the £150 desired proceeds could be obtained and also meet the desired total capital gain of £3,000 accounting for the £2,950 off platform capital gain previously entered.

Proposed Sales

Sales of assets that have been considered for this scenario.

Investment		Estimated Units	Estimated Sale Proceeds	Resulting Gain (Loss)
Dodge and Cox Wldwde US Stk A GBP		0,595	£39.07	£22.59
IFSL Marlborough Spec Sits P Acc	Full Sale	3,3880	£63.10	£17.07
Schroder Managed Balanced Z Acc	Full Sale	51,4100	£47.83	£11.32
			£150.00	£50.98

[Manually Adjust Asset Sales](#)

Any questions?

If you have any questions, please [get in touch with our team](#) who'll be happy to help.