Personal Tax & Wealth Health Check (UK)

Arlington Moor Accountants · Prepared November 2026 · Rates and allowances for the 2026/27 tax year (6 April 2026 to 5 April 2027)

This health check helps you spot tax you may be overpaying and allowances you may be missing. Work through each section, tick what applies, and note any "don't know" answers. Bring the completed form to your meeting with us.

1. About you

☐ Full name and date of birth: _____

☐ UK tax residence: all year / part year / non-resident

☐ Where you live for tax: England, Wales or Northern Ireland / Scotland (Scottish income tax rates differ)

☐ Marital status and whether your spouse or civil partner has their own income

☐ Children, and whether you claim Child Benefit

2. Your income sources

Tick every source of income you had this tax year.

☐ Employment (salary, bonuses, benefits)

☐ Self-employment or partnership profits

☐ Director's salary and dividends from your own company

☐ Rental income from UK or overseas property

☐ Bank and building society interest

☐ Dividends from shares or funds

☐ Pensions (State Pension, private or workplace)

☐ Income from overseas

☐ Other: _____

3. Key allowances and rates at a glance (2026/27)

Item	2026/27
Personal Allowance	£12,570 (reduced if income is over £100,000)
Income tax, England, Wales and Northern Ireland	20% basic rate on income from £12,571 to £50,270, then 40%, then 45% on income over £125,140
Savings Allowance	£1,000 basic-rate taxpayers, £500 higher-rate taxpayers, nil for additional-rate taxpayers
Dividend Allowance	£500
Dividend tax above the allowance	10.75% basic rate, 35.75% higher rate, 39.35% additional rate
Capital Gains Tax annual exempt amount	£3,000
Capital Gains Tax rates	18% basic rate, 24% higher rate
Business Asset Disposal Relief rate	18%
ISA allowance	£20,000
Pension annual allowance	£60,000 (can be lower for very high earners or if you have already drawn pension benefits)
High Income Child Benefit Charge	Applies when income is between £60,000 and £80,000
Marriage Allowance	Up to £1,260 of Personal Allowance can be transferred between eligible spouses
Inheritance Tax	40% on the value of an estate above the nil-rate band of £325,000, plus up to £175,000 residence nil-rate band in some cases
VAT registration threshold	£90,000

4. Savings and investments

☐ I have used my full ISA allowance this year (or plan to before 5 April)

☐ I know how much interest I earn and whether it exceeds my Personal Savings Allowance

☐ My spouse or civil partner and I hold savings in the way that uses both of our allowances

☐ I hold investments outside an ISA or pension and know their cost, so I can work out gains

☐ I keep records of share purchases and sales, including any switches between funds

☐ I have considered whether a Lifetime ISA or junior ISA suits my family

5. Pensions

☐ I know the total I and my employer contributed this tax year

☐ I have checked whether unused pension allowance from the last three tax years can be carried forward

☐ I have traced and consolidated old workplace pensions, or know where they are

☐ I have considered whether pension contributions would reduce a Child Benefit charge or bring my income below a tax threshold

☐ I know my State Pension forecast and whether I have gaps in my National Insurance record

6. Property

☐ I keep records of rent received and every allowable expense for each property

☐ I know how mortgage interest on rented property is relieved

☐ I have worked out whether I am a joint owner and how the income is split

☐ If I sold a property, I told HMRC and paid any Capital Gains Tax within 60 days of completion

☐ I have considered whether owning property personally or through a company is right for me

☐ **Making Tax Digital for Income Tax:** I know whether my combined self-employment and property income was over £50,000 in 2024/25 (required from 6 April 2026), over £30,000 in 2025/26 (from 6 April 2027), or is over £20,000 in 2026/27 (from 6 April 2028)

7. Capital gains

☐ I have listed every asset I sold this year: shares, property, crypto-assets, business assets

☐ I have the purchase cost, sale proceeds and costs of buying and selling for each one

☐ I have used or considered using my £3,000 annual exempt amount

☐ I know whether any losses can be set against gains, and have told HMRC about them

☐ If I sold or plan to sell a business, I have asked about Business Asset Disposal Relief

8. Family and estate planning

☐ I have a current Will

☐ I have a Lasting Power of Attorney in place

☐ I have estimated the value of my estate, including property, savings, investments and pensions

☐ I know how the nil-rate band and residence nil-rate band apply to my family

☐ I understand which gifts are exempt, and which could be taxable if I die within seven years

☐ I have considered trusts or life insurance written in trust to deal with a possible Inheritance Tax bill

9. Documents to bring or upload

☐ P60 and any P45 or P11D forms

☐ Bank and building society interest statements or certificates

☐ Dividend vouchers and share dealing statements

☐ Pension statements and contribution records

☐ Rental income and expense records for each property

☐ Self-employment accounts or income and expense records

☐ Charitable giving, including Gift Aid donations

☐ Your Unique Taxpayer Reference (UTR) and National Insurance number

☐ Last year's tax return and tax calculation

Please use our client portal rather than ordinary email to send documents that contain personal or financial details.

10. Self Assessment dates

What	Deadline
Register for Self Assessment if new	5 October after the tax year ends
Paper tax return	31 October
Online tax return and any balancing payment	31 January
First payment on account	31 January
Second payment on account	31 July

The 2026/27 tax year ends on 5 April 2027, so the return for it is due online by 31 January 2028.

11. Your health check summary

For each area, mark how confident you feel: **Confident**, **Unsure** or **Need help**.

Area	Confident / Unsure / Need help	Notes
Income tax and allowances		
Savings and ISAs		
Pensions		
Property		
Capital gains		
Family and estate planning		
Records and deadlines		

Anything marked **Unsure** or **Need help** is a good place to start when we meet.

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