Narrate CG

Nucleus platform user guide

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Introduction

We've recently improved functionality on our capital gains (CG) tool, with new features including:

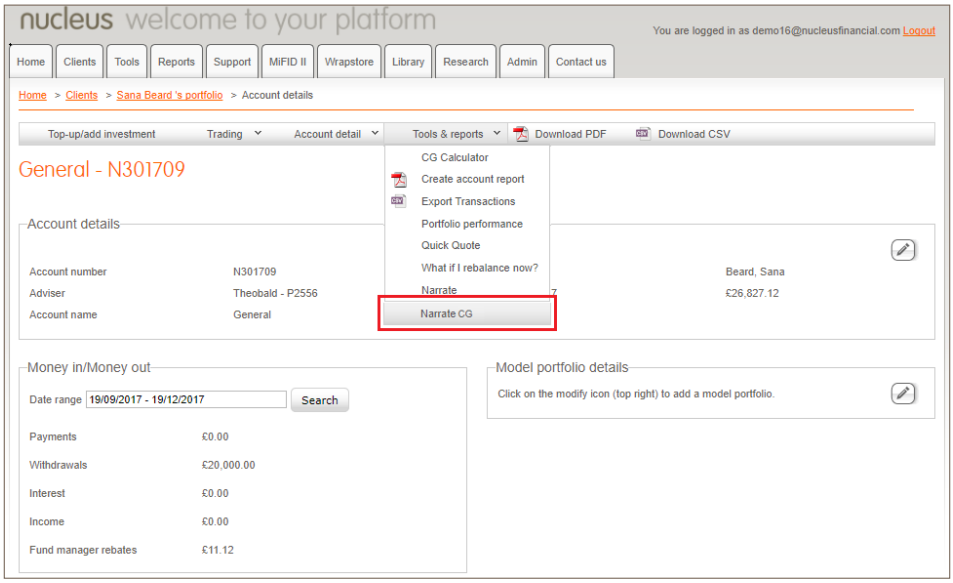
- the ability to run capital gains reports at client level, instead of just account-level
- the ability to produce estimated gain / loss figures for any proposed disposal amount you enter, per asset
- the facility to view and report on capital gains for multiple clients at the same time
- a downloadable 'full history' report providing a wealth of capital gains data for every single relevant transaction that's happened on an account.

This guide shows the steps to take in calculating and displaying both realised (historic) and unrealised (potential) capital gains / losses on the General and General gross accounts.

Guide

1.0 Accessing the capital gains tool

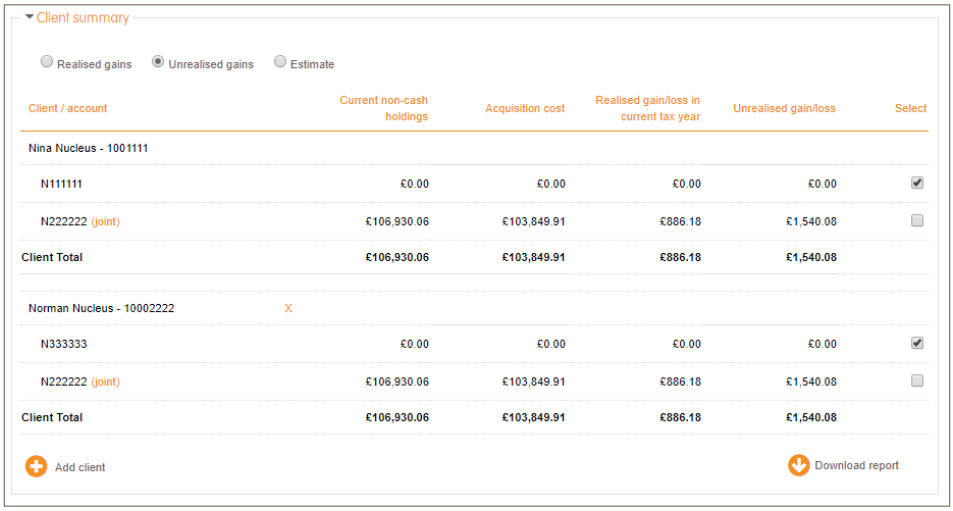
The capital gains tool can be accessed through the tools and reports menu from either the client's wrap summary page or the account details page of a General or General (gross) account.



Regardless of the access route, the capital gains tool will include all General and General (gross) accounts for the client. This will enable you to view the client's gain / loss position in one report regardless of how many accounts they have. If the client has a jointly owned General account, the accounts for the joint owner will also be included.

2.0 Unrealised gains

2.1 Unrealised gains view – client summary



The unrealised gains view will be displayed by default when first accessing the capital gains tool. This view automatically provides the latest value of the non-cash assets in each account and the total acquisition cost of these assets. The realised gain / loss and unrealised gain / loss figures that are also included in the table relate to the client's share of the gains / losses within the account.

You can use the Select checkboxes to view more detailed asset level unrealised gain / loss information for an account. The Select checkbox must be ticked in order to include the account details in the pdf or csv report, it will not affect the full history report. Joint accounts will be displayed under both clients with 50% of the realised gain / loss and unrealised gain / loss for the account attributed to each. This ensures that the total for each client is accurate and any gains or losses are not double counted.

Accounts highlighted with an ❶ contain manually entered data, such as acquisition costs for re-registered units, an asset rebase or a transaction edit. You can see the details by selecting the account using the checkbox and viewing the transactions for the relevant asset(s). For further information please see the Transaction section.

You also have the option to include additional clients in the results by using the Add client feature. A maximum of four clients can be included in the CG tool outputs.

Some assets may be excluded from these results due to invalid calculation outputs or missing costs for re-registered assets – please see the Excluded assets and Re-registered assets sections for further information.

2.2 Unrealised gains view – account detail

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Show previously held assets

Asset	Current unit price	Current units	Current value	Current acquisition cost	Net realised gain/loss in current tax year	Unrealised gain/loss to 19/12/2017
AQR Systematic Total Return C1 Acc	£107.44	4.65	£499.60	£469.65	£0.46	£29.95
AXA Framlington UK Select Opportunities ZI Inc	£0.00	0	£0.00	£0.00	£159.86	£0.00
Baring Europe Select Trust I Inc	£40.45	4.09	£165.44	£141.26	£27.51	£24.18
Cheyne Global Credit GCD-IJ3 *	£101.146	1.63	£164.87	£163.82	-£2.95	£1.05
Cheyne Global Credit GCDH-IJ3 *	£101.4646	1.6	£162.34	£160.21	£0.28	£2.13
Dimensional Emerging Markets Value Acc	£23.83	13.895	£331.12	£231.01	£204.34	£100.11
Dimensional Global Ultra Short Fixed Income Inc	£9.87	116.216	£1,147.05	£1,162.49	-£10.60	-£15.44
Dimensional UK Value Acc	£25.15	26.847	£675.20	£497.60	£174.99	£177.60
Fidelity Asia W Acc	£13.34	25.15	£335.50	£229.90	£294.80	£105.60
FP Balanced Portfolio Overlay C Acc	£1.2567	13104.1876	£16,468.03	£13,797.63	£2,953.21	£2,670.40

You can view details of the assets within each account by using the Select check box in the client summary section. If you have accessed the CG tool from a specific account or the client has only one account, the account detail table will be displayed by default.

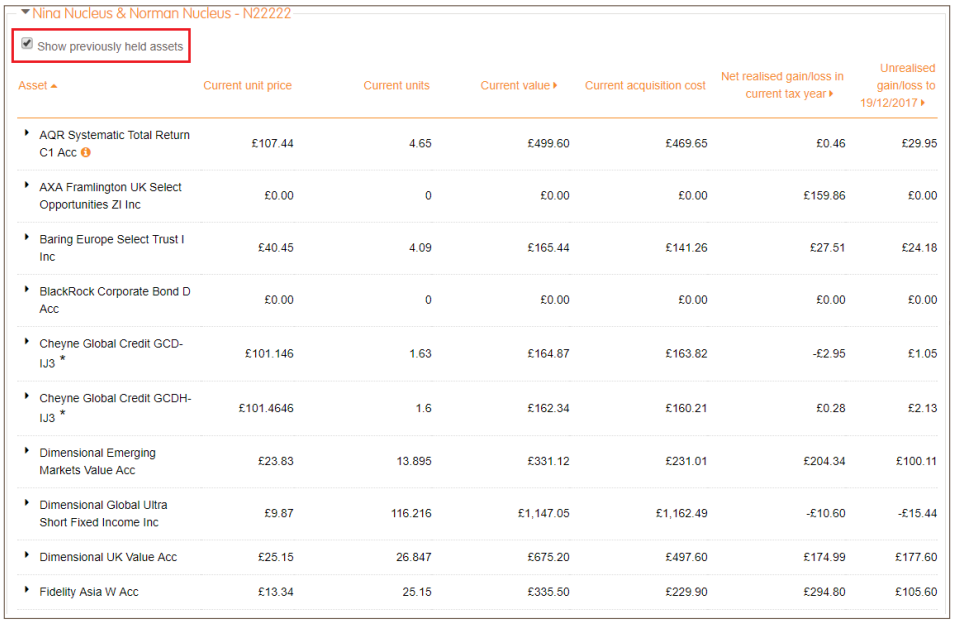
When the unrealised gains view is selected, the account detail table includes all assets currently held in the account and any assets that have been fully disposed of within the current tax year. For each asset, the total net gain / loss realised in current tax year is provided along with the unrealised gain / loss based on the most recently available unit price. As this is account level information, rather than client level, none of the values are affected by whether it is individually or jointly owned.

Assets highlighted with an ℹ contain manually entered data, such as acquisition costs for re-registered units, an asset rebase or a transaction edit. You can see the details by viewing the transactions for the relevant asset(s). For further information please see the Transaction section.

Within each account detail table, you have the option to order the results by asset name (default), current value, realised gain / loss and unrealised gain / loss by clicking the relevant column header. If you are reviewing multiple accounts, you can also collapse each specific account table by clicking on the client name at the top of the panel.

The account detail table will not include any re-registered assets that are missing an associated acquisition cost and any assets that result in an invalid calculation result – please see the Excluded assets and Re-registered assets sections for further information.

2.3 Previously held assets


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Show previously held assets

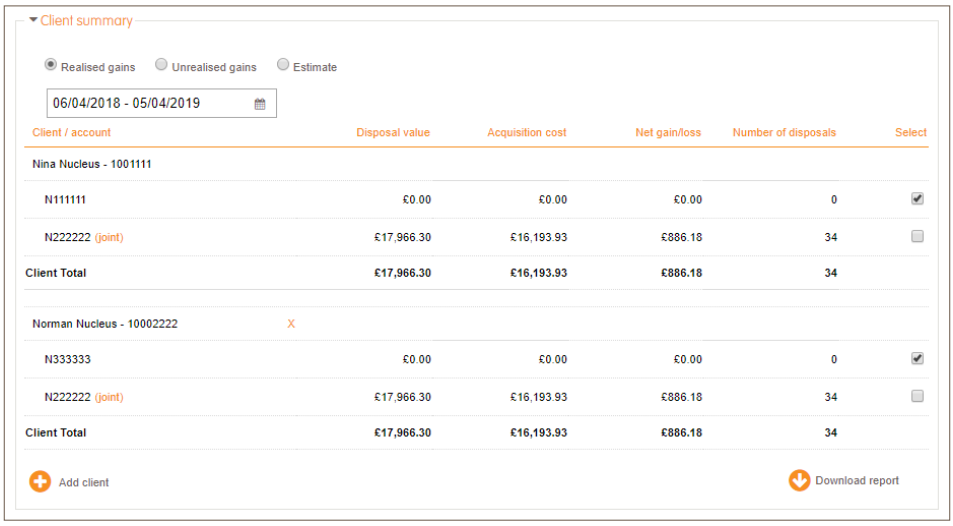
Asset	Current unit price	Current units	Current value	Current acquisition cost	Net realised gain/loss in current tax year	Unrealised gain/loss to 19/12/2017
AQR Systematic Total Return C1 Acc	£107.44	4.65	£499.60	£469.65	£0.46	£29.95
AXA Framlington UK Select Opportunities ZI Inc	£0.00	0	£0.00	£0.00	£159.86	£0.00
Baring Europe Select Trust I Inc	£40.45	4.09	£165.44	£141.26	£27.51	£24.18
BlackRock Corporate Bond D Acc	£0.00	0	£0.00	£0.00	£0.00	£0.00
Cheyne Global Credit GCD-IJ3 *	£101.146	1.63	£164.87	£163.82	-£2.95	£1.05
Cheyne Global Credit GCDH-IJ3 *	£101.4646	1.6	£162.34	£160.21	£0.28	£2.13
Dimensional Emerging Markets Value Acc	£23.83	13.895	£331.12	£231.01	£204.34	£100.11
Dimensional Global Ultra Short Fixed Income Inc	£9.87	116.216	£1,147.05	£1,162.49	-£10.60	-£15.44
Dimensional UK Value Acc	£25.15	26.847	£675.20	£497.60	£174.99	£177.60
Fidelity Asia W Acc	£13.34	25.15	£335.50	£229.90	£294.80	£105.60

The 'show previously held assets' checkbox within the account detail section allows you to view all assets that have ever been held within the account, provided they are not missing acquisition costs for re-registered assets or cause an invalid calculation result.

Including all assets within the table will enable you to quickly view the transactions for a particular asset and access the edit functionality if required. It is also the only way to include assets that are no longer held in the account but have not had a disposal, such as assets re-registered off platform or subject to a conversion.

3.0 Realised gains

3.1 Realised gains view – client summary



You can view a client summary of the realised gains / losses by selecting the Realised gains option at the top of the panel. Realised gains / losses can be viewed for the current tax year, previous tax year or a custom date range. Data is available from the latter of the account opening date or 6 April 2008.

The realised gains summary provides the total disposal value, acquisition cost of the disposals, realised gain / loss and total disposals within each account during the specified date range.

Joint accounts will be displayed under both clients with 50% of the realised gain / loss for the account attributed to each. This ensures that the total for each client is accurate and any gains or losses are not double counted.

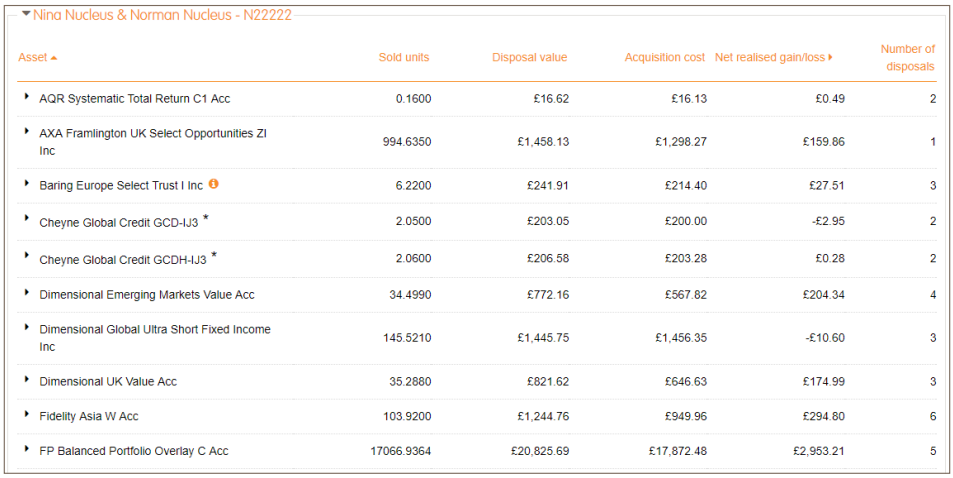
You can use the Select checkboxes to view more detailed asset level realised gain / loss information for an account. The Select checkbox must be ticked in order to include the account details in the pdf or csv report, it will not affect the full history report.

Accounts highlighted with an ❶ contain manually entered data, such as acquisition costs for re-registered units, an asset rebase or a transaction edit. You can see the details by selecting the account using the checkbox and viewing the transactions for the relevant asset(s). For further information please see the Transaction section.

You also have the option to include additional clients in the results by using the Add client feature. A maximum of four clients can be included in the CG tool outputs.

Some assets may be excluded from these results due to invalid calculation outputs or missing costs for re-registered assets – please see the Excluded assets and Re-registered assets sections for further information.

3.2 Realised gains view – account detail



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Asset	Sold units	Disposal value	Acquisition cost	Net realised gain/loss	Number of disposals
AQR Systematic Total Return C1 Acc	0.1600	£16.62	£16.13	£0.49	2
AXA Framlington UK Select Opportunities ZI Inc	994.6350	£1,458.13	£1,298.27	£159.86	1
Baring Europe Select Trust I Inc	6.2200	£241.91	£214.40	£27.51	3
Cheyne Global Credit GCD-IJ3 *	2.0500	£203.05	£200.00	-£2.95	2
Cheyne Global Credit GCDH-IJ3 *	2.0600	£206.58	£203.28	£0.28	2
Dimensional Emerging Markets Value Acc	34.4990	£772.16	£567.82	£204.34	4
Dimensional Global Ultra Short Fixed Income Inc	145.5210	£1,445.75	£1,456.35	-£10.60	3
Dimensional UK Value Acc	35.2880	£821.62	£646.63	£174.99	3
Fidelity Asia W Acc	103.9200	£1,244.76	£949.96	£294.80	6
FP Balanced Portfolio Overlay C Acc	17066.9364	£20,825.69	£17,872.48	£2,953.21	5

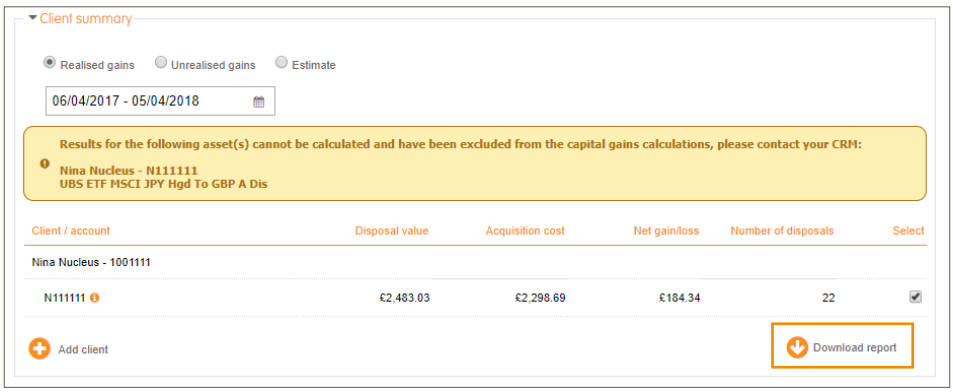
The account detail table for realised gains contains all the assets that had at least one disposal during the specified date range. The table gives the total number of units sold, disposal value, acquisition cost and net realised gain / loss for all disposals from the asset during the period. As this is account level information, rather than client level, none of the values are affected by whether it is individually or jointly owned. The realised gains view does not display individual disposals, however this information is available in the full history report if required.

Assets highlighted with an ℹ contain manually entered data, such as acquisition costs for re-registered units, an asset rebase or a transaction edit. You can see the details by viewing the transactions for the relevant asset(s). For further information please see the Transaction section.

Within each account detail table, you have the option to order the results by asset name (default) or realised gain / loss by clicking the relevant column header. As with the unrealised view, you can also collapse each specific account table by clicking on the client name at the top of the panel.

The account detail table will not include any re-registered assets that are missing an associated acquisition cost or any assets that result in an invalid calculation result – please see the Excluded assets and Re-registered assets sections for further information.

4.0 Excluded assets



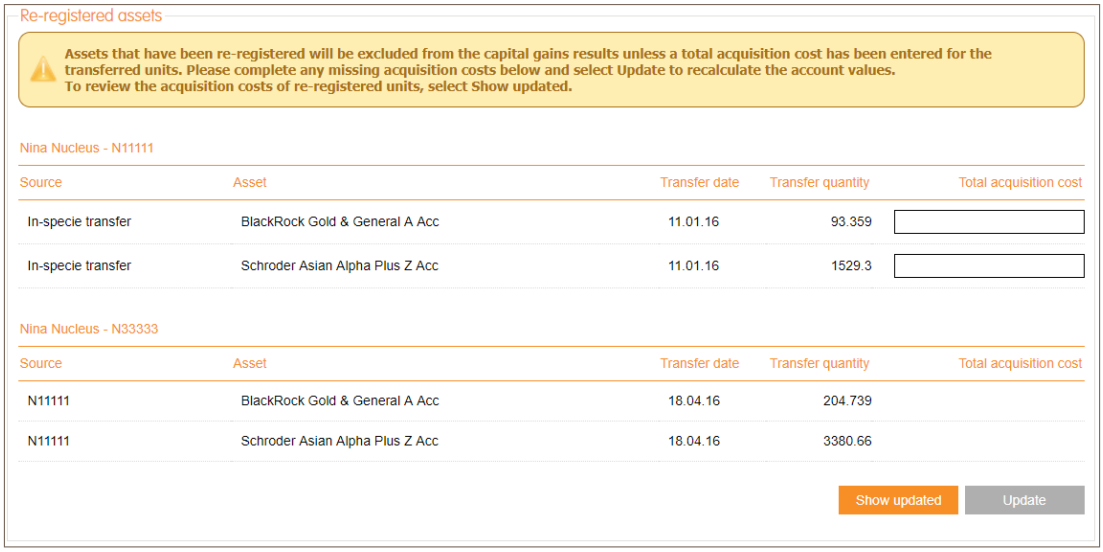
An asset may be excluded from the CG tool output due to an invalid calculation result, such as a negative acquisition cost. Excluded assets will be clearly highlighted in both the client summary and account detail panels when they affect the view and date range you have selected.

Where an excluded asset does not affect the information being displayed, a warning message will not be displayed. For example, if you have selected the unrealised gains view a warning message would not be displayed for an asset that was last held in the account in 2015. However, if you selected the realised gains view for any year where you held the asset a warning would be displayed to alert you that the asset had been excluded.

If an asset has been excluded due to an invalid calculation result, first check that any re-registered assets have acquisition costs entered. Missing or inaccurate costs, such as entering 0 or a per unit cost rather than total cost, can cause errors and the values must be entered or updated for the asset to be correctly included in the calculations.

If an asset is still excluded after entering or updating acquisition costs or there have been no re-registrations, please contact your regional client relations team for further assistance.

5.0 Re-registered assets



Assets that have been re-registered from another provider must have an acquisition cost completed for the transferred units. You will need to enter the acquisition cost manually as it's not provided as part of the transfer process and Nucleus does not have access to the external data required to calculate it.

Any asset that is missing an acquisition cost for transferred units will be listed in the re-registered assets panel. You can enter an acquisition cost for multiple assets in the same account, however you can only update one account at a time. Once you have entered the total acquisition costs (not per unit cost) for the account, use the update button to recalculate the results for the account. The asset(s) will now be included in the CG tool calculations and reflected in the account and client totals. If you enter a cost that results in an invalid calculation result, such as a negative acquisition cost, a warning message will be displayed and the update will not be saved.

By default, the re-registered assets panel will only display assets with missing acquisition costs. You can use the Show updated option to view and edit assets where the acquisition cost for transferred units has already been provided. Any acquisition costs that were entered in the previous CG calculator will be automatically transferred to the new tool.

When assets are transferred between Nucleus accounts owned by the same client via an inter account transfer, the acquisition cost is automatically calculated and carried over to the new account. However, if the asset was originally re-registered into the transferring account, the acquisition cost for the new account cannot be calculated until an acquisition cost for the re-registered units is provided. In this situation both the re-registration and inter account transfer transactions will appear in the panel but you only need to enter an acquisition cost for the re-registered units on the original account.

6.0 Transactions

6.1 View transactions



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Show previously held assets

Asset	Current unit price	Current units	Current value	Current acquisition cost	Net realised gain/loss in current tax year	Unrealised gain/loss to 19/12/2017
AQR Systematic Total Return C1 Acc	£107.44	4.65	£499.60	£468.62	£0.49	£30.98
AXA Framlington UK Select Opportunities ZI Inc	£0.00	0	£0.00	£0.00	£159.86	£0.00
Baring Europe Select Trust I Inc	£40.45	4.09	£165.44	£141.26	£27.51	£24.18

Date	Transaction type	Unit price	Units	Transaction value	Acquisition cost change	Net gain/loss
08.08.17	Rebalance in	£40.10	0.05	£2.01	£2.01	n/a
07.07.17	Sell	£38.59	2.66	-£102.65	-£91.69	£10.96
23.06.17	Sell	£39.16	2.63	-£102.99	-£90.65	£12.34
07.06.17	Rebalance out	£39.00	0.93	-£36.27	-£32.06	£4.21
27.02.17	Rebalance in	£34.43	0.26	£8.95	£8.95	n/a
17.10.16	Rebalance in	£34.47	10	£344.70	£344.70	n/a

Edit

Cheyne Global Credit GCD-IJ3 *	£101.146	1.63	£164.87	£163.82	-£2.95	£1.05

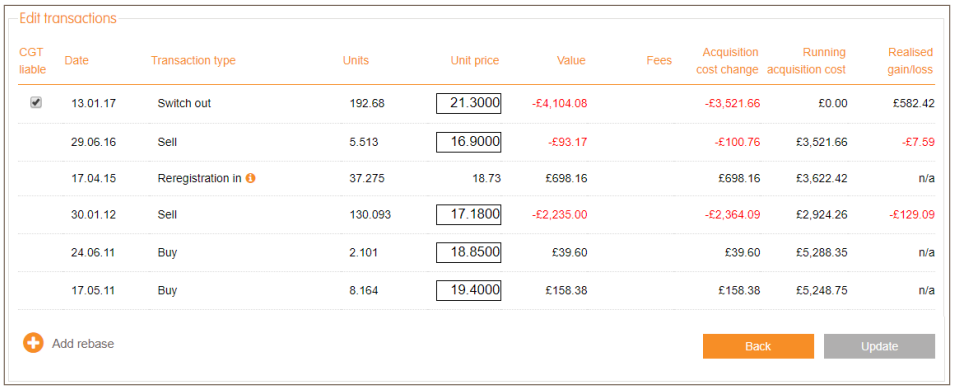
You can view the transactions that have contributed to the figures shown in the account detail table by clicking within the row of a particular asset. This will display a subset of transactions relevant to the unrealised or realised view and date range selected in the summary panel. In the unrealised view, the ten most recent transactions will be displayed. In the realised view, the transactions that occurred within the selected date range will be displayed. In both views, if there are earlier transactions than the subset shown you will have a checkbox option to show the additional transactions.

For each transaction you're shown the value of the transaction, its change to the asset's pooled acquisition cost and, for disposals, the realised gain / loss. The change to the acquisition cost and the realised gain / loss both take into account any transaction fees and the effect of matching rules.

Transactions highlighted with an ❶ contain manually entered data, such as acquisition costs for re-registered units, an asset rebase or a transaction edit. Hovering over the icon will show details of what has been entered or edited, by who and on what date.

A complete list of all CG transactions across all assets is available in the full history report.

6.2 Edit transactions



The edit option can be accessed from the asset's transaction list. This feature allows you to amend the unit price of a transaction, which in turn will affect the asset's pooled acquisition cost and the realised gain / loss for disposals. You may choose to update the unit price of a transaction to reflect the impact of a corporate action or to account for a switch between share classes. For switches, manual adjustments and certain corporate actions you can also select to include or exempt the transaction from CGT liability. If you exempt a transaction it will no longer be treated as a disposal, and vice versa if you include a transaction.

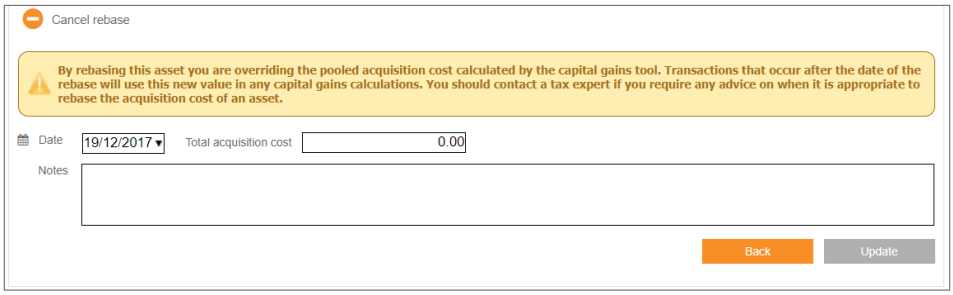
Once you have edited the unit price for a transaction use the Update button to save your changes. This will recalculate all values for the asset, and the updated values will be displayed on the edit transactions screen and in the asset, account and client totals when you return to the main CG tool. If you edit a transaction in a way that results in an invalid calculation result, such as a zero or negative acquisition cost, a warning message will be displayed and the edit will not be saved.

When a transaction is edited, the details of who made the last edit, when it was made and the original value are all recorded. Transactions that have been edited will be highlighted with an ℹ and tool tip on both the asset's transaction list and the edit transaction screen. Only details of the most recent edit to the transaction are displayed, however a full audit history of all edits can be provided if required.

Any transaction edits entered in the previous CG calculator will be automatically transferred to the new tool. The details of who made the edit, when it was made and the original value will also be available in the new tool for these edits.

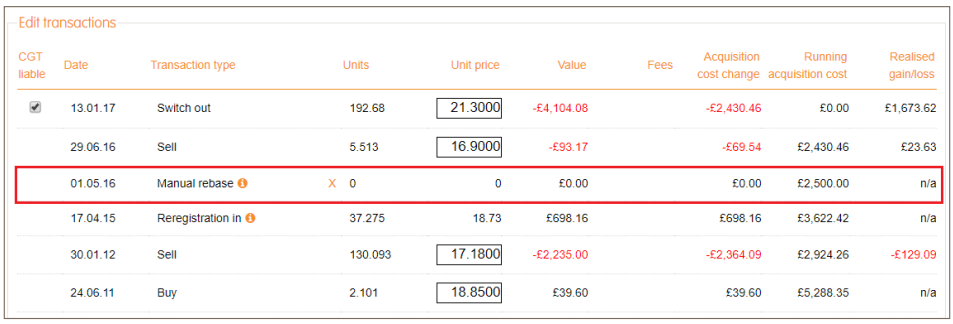
The acquisition cost for in-specie transfers cannot be updated through the edit transactions screen. Costs for in-specie transfers can be added and edited through the re-registered asset panel on the main screen.

6.3 Rebase asset



The rebase asset feature can be found within the edit transactions section of the CG tool by selecting the Add rebase option at the bottom of the page. This allows you to override the total pooled acquisition cost of an asset which may be required in the event of the death of an account owner or a change in UK tax status. Please note that Nucleus cannot provide guidance on when or to what value the acquisition cost of an asset should be rebased, you should contact an appropriate tax expert if you require any advice on this matter.

To add a rebase you must enter the date it is to apply at, the total acquisition cost (not a per unit cost) and notes to record the reason for the rebase. The Update button will save your changes and recalculate values for all transactions that occurred after the rebase date. These changes will also be reflected in the asset, account and client totals when you return to the main screen. If you enter a rebase that results in an invalid calculation result, such as a zero or negative acquisition cost, a warning message will be displayed and the edit will not be saved.



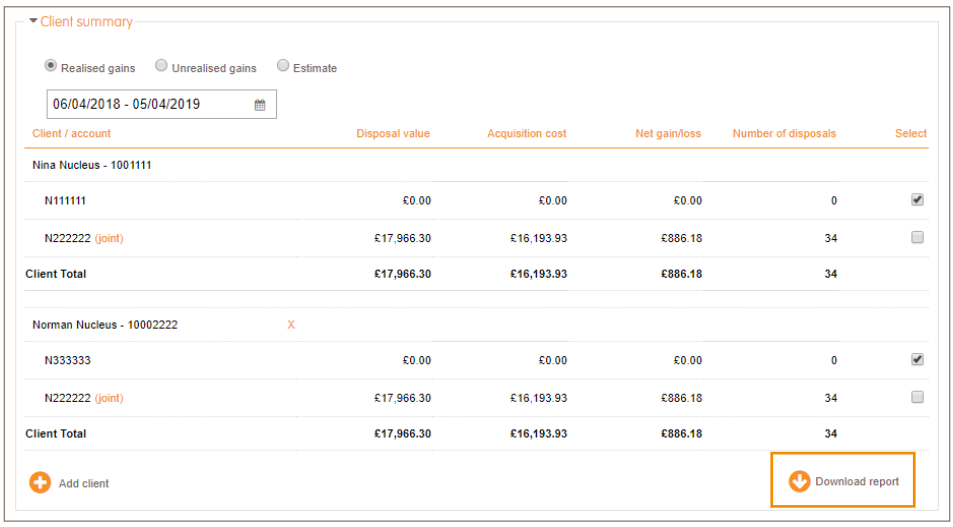
CGT liable	Date	Transaction type		Units	Unit price	Value	Fees	Acquisition cost change	Running acquisition cost	Realised gain/loss
☑	13.01.17	Switch out		192.68	21.3000	-£4,104.08		-£2,430.46	£0.00	£1,673.62
	29.06.16	Sell		5.513	16.9000	-£93.17		-£69.54	£2,430.46	£23.63
	01.05.16	Manual rebase ⓘ	X	0	0	£0.00		£0.00	£2,500.00	n/a
	17.04.15	Reregistration in ⓘ		37.275	18.73	£698.16		£698.16	£3,622.42	n/a
	30.01.12	Sell		130.093	17.1800	-£2,235.00		-£2,364.09	£2,924.26	-£129.09
	24.06.11	Buy		2.101	18.8500	£39.60		£39.60	£5,288.35	n/a

When a rebase is added, the details of who made the change and when are all recorded. As with edited transactions, any asset that has had a rebase applied will have an info icon and tool tip containing this information.

The rebase value will show as zero in the value and acquisition cost change fields, because it is resetting the running acquisition cost. The new acquisition cost will appear in the running acquisition cost field on both the asset edit screen and the main screen of the tool, and on the full history report.

A rebase can also be deleted by selecting the X within the edit transaction table followed by the Update button. This will recalculate all values for the asset, account and client based on the relevant transactions and distributions.

7.0 Report options



The CG tool provides three report options – pdf, csv and full transaction history.

The pdf report provides you with the same information that is displayed on screen in either the unrealised gains view or the realised gains view. The report will include the client summary results for all clients and accounts in the summary and account detail information for only those accounts you have selected via the checkboxes. Transaction level information that can be viewed within the account detail table will not be included in the pdf report.

The csv report provides unrealised gains or realised gains results for the accounts you have selected via the checkboxes, it does not include the client summary results that are displayed on screen. This is to enable you to easily use the information in the csv report in your own calculations.

The full history report provides you with details of all transactions and distributions that affect the capital gains results for the accounts included in the client summary table. This report will contain a complete history of each account regardless of whether you have selected the unrealised gains or realised gains view and any date range applied. In addition to the transaction information displayed on the edit transaction screen, the full history report also provides running balances for acquisition cost and pooled units, details of sold units that have been subject to matching rules and audit information for any manual edits that have been applied to the account.

7.1 Transaction classifications

The CG tool applies different calculation rules depending on the type of transaction or distribution. The table below provides a summary of how each of these impacts the calculations and what override options are available:

Transaction type	Units in pooled lot	Acquisition cost of pooled lot	Realises a gain / loss	Subject to matching rules	Override options
Buy Rebalance in Switch in AMC unit rebate	Increase	Increase	No	Yes	Unit price
Sell Auto disinvestment Rebalance out	Decrease	Proportional decrease	Yes	Yes	Unit price
Switch out	Decrease	Proportional decrease	Yes	Yes	Unit price Exempt from CGT liability
Manual credit adjustment	Increase	Increase	No	No	Unit price
Manual debit adjustment	Decrease	Proportional decrease	No	No	Unit price Include in CGT liability
Asset conversion in	Increase	Increase (from previous asset)	No	No	None
Asset conversion out	Decrease	Proportional decrease	No	No	None
In-specie transfer in	Increase	Increase	No	No	Total acquisition cost must be entered
In-specie transfer out	Decrease	Proportional decrease	No	No	None
Inter account transfer in	Increase	Increase (from previous account)	No	No	None
Inter account transfer out	Decrease	Proportional decrease	No	No	None
Notional distribution – accumulation funds	None	Increase	No	No	None
Equalisation payment – all funds	None	Decrease	No	No	None

Exempt from CGT liability – transaction can be overridden so that it does not realise a gain / loss and is not subject to matching rules.

Include in CGT liability – transaction can be overridden so that it does realise a gain / loss and is subject to matching rules.

8.0 Estimate



The estimate view allows you to view the potential gain or loss that may result in the event of a disposal that you propose.

It's extremely important to note that the figures calculated in this section are estimates and should therefore be used as a guide only.

The estimated gain / loss figures displayed are calculated using each asset's last known unit price. The actual prices used when a trade is placed are likely to be different, therefore the gain / loss figures are likely to change too.

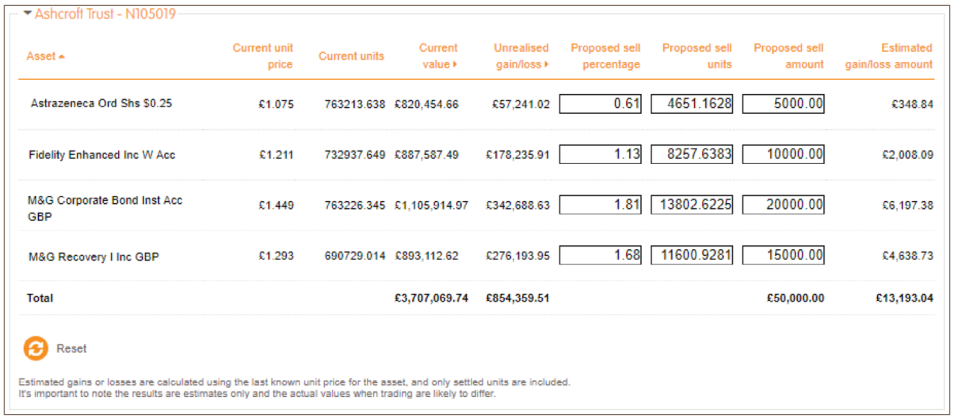
8.1 Estimate summary



Underneath the usual client summary panel, the estimate summary panel will display three pieces of information:

- Realised gain / loss in current tax year – this highlights the actual gain or loss already made in the current tax year across all the client's Nucleus accounts.
- Proposed additional gain / loss – this figure will populate with the total of the proposed disposal amounts you input into the estimate proposal table below.
- Resulting realised gain / loss in current tax year – this adds the previous two amounts together, to illustrate the potential total gain or loss the client could make because of the disposals you propose in the table below.

8.2 Estimate proposal table


Ashcroft Trust - N105019

Asset	Current unit price	Current units	Current value	Unrealised gain/loss	Proposed sell percentage	Proposed sell units	Proposed sell amount	Estimated gain/loss amount
Astrazeneca Ord Shs $0.25	£1.075	763213.638	£820,454.66	£57,241.02	0.61	4651.1628	5000.00	£348.84
Fidelity Enhanced Inc W Acc	£1.211	732937.649	£887,587.49	£178,235.91	1.13	8257.6383	10000.00	£2,008.09
M&G Corporate Bond Inst Acc GBP	£1.449	763226.345	£1,105,914.97	£342,688.63	1.81	13802.6225	20000.00	£6,197.38
M&G Recovery I Inc GBP	£1.293	690729.014	£893,112.62	£276,193.95	1.68	11600.9281	15000.00	£4,638.73
Total			**£3,707,069.74**	**£854,359.51**			**£50,000.00**	**£13,193.04**

Reset

Estimated gains or losses are calculated using the last known unit price for the asset, and only settled units are included.
It's important to note the results are estimates only and the actual values when trading are likely to differ.

The third section on the page is the place where you enter the proposed disposals, on a per asset basis. All assets that the client currently holds are displayed here, except where key information is missing (see section 8.3 below).

You can enter a proposed disposal in one of three ways, filling in the relevant field in the table:

- Number of units to be disposed
- Percentage of the asset to be disposed
- Monetary value to be disposed

Each time you complete any of these three values, the others complete automatically, along with the estimated potential gain or loss that could occur at the end of the asset's row.

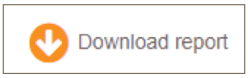
Values will update as you type. Hitting the enter key will move your cursor down to the next asset in the table, while pressing the tab key will move you along to the next column.

If you attempt to enter a value that is more than the asset currently holds, the value will automatically default to the max available as soon as your cursor moves from the field.

8.3 Excluded assets

Any of the client's currently held assets that are excluded from the Narrate CG tool, either due to having missing acquisition costs or due to an exclusion because of a data error, will not be displayed in the estimate view. Wherever this is the case, a small warning will be displayed above the estimate proposal panel referring you to the unrealised gains view for more information.

8.4 Generating reports



By clicking the Download report button displayed within the top client summary panel, you can produce two types of report. These are:

- pdf report – a pdf reproduction of both the estimate summary panel and the estimate proposal panel underneath, complete with all the proposed disposal information you have input and the resulting estimated gain / loss figures.
- csv report – a csv reproduction of the estimate proposal panel only. Again, this is complete with all the proposed disposal information you have input and the resulting estimated gain / loss figures.

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0131 226 9535, or via the Relay UK service on 18001 0131 226 9535.

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