

# Taxation Specialists Limited

## UK Pensioner's guide to paying taxes as a French resident

If you have applied for a Brexit residency card you are confirming to the French authorities that you will be living **permanently in France**. You are therefore **required to complete a French tax return**. The French authorities did not immediately enforce this requirement, but more and more people are now receiving letters asking why they have not filed a return of income, and they are now at **risk of a fine**.

### The pros

If you are retired with an S1 form, and you have a Government pension, private pensions or letting income, you are likely to benefit financially from the requirement to file both UK and French tax returns. A "Government" pension does not include the State Retirement pension – this will be taxed in France where tax on pensions is lower than that in the UK. The Government pension (e.g. military, NHS, teaching, local authority) and any letting income remain taxable in the UK, resulting in a smaller proportion of your taxable income being taxed at higher rates in the UK, and therefore **generating a tax refund from the UK**. Such refunds can be in the range of £1000 to £3000 per annum, with the added benefit of the HMRC then authorising future payments of private pensions to receive NT (no tax) codes as they are now taxed in France.

So, by completing your French return you both avoid the risk of a heavy fine, and **could save several thousand pounds each year**.

### The cons

You will need to file both a UK and French tax return, factoring in the different **deadlines** for filing and the different tax years (the UK year starts in April, the French in January). You also need to get a **signed Double Taxation form** from your French tax office and will need to navigate the process and the forms in French. This means a quite complicated procedure, but if you **save thousands of pounds** and avoid heavy fines for not completing a French return, it is clearly worth doing.

### The next steps

For retirees with S1 forms, Taxation Specialists Ltd offer 3 services:

- A full personal tax report detailing your tax liability to the UK and French authorities.
- Comprehensive instructions for your French tax return completion
- Comprehensive instructions to complete both the UK and French returns.

We will guide you through the whole process of completing your returns showing you how to claim any tax refund. We provide assistance and check the calculations. Your tax refund is paid in full by HMRC direct to your bank account.

For more details:

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<https://taxspec.com/french-residents/>