

Trustees of The Matlock Ford Pension Scheme  
Pension Practitioner.com  
Daws House, 33-35 Daws Lane  
London  
NW7 4SD

Dear Sir/Madam

## Confirming your Investment

Thank you for choosing to invest in a Collective Investment Account with Old Mutual Wealth.

### Making the most of our online services

If you are already registered for our online services you can view information, including valuations, and manage your account at any time by visiting our website [www.oldmutualwealth.co.uk](http://www.oldmutualwealth.co.uk). Simply click on the "Customer login" button at the top right-hand side of the home page and then sign in to your account.

If you haven't registered for our online services you can visit the website above, click the "Customer login" button and then "Register", then follow the instructions shown.

By registering for our online services you can also choose to receive most correspondence from us online by following the instructions for switching off paper. All of your correspondence will then be stored in your customer login area so you can refer to it whenever you need to.

### Your Investment

We have received your payment of £30,000.00 and have invested it into your chosen funds in our SelfSelect investment range. Details are on the Contract Note, which is attached for you to keep for reference. If you authorised any initial adviser fees, we will have deducted these before your payment was invested, and the 'Total invested' value shown on your Contract Note will reflect this.

The effective date for your application is 29 November 2016.

If you have applied to make any other investments into this account not referred to here, we will write to you separately about them.

29 November 2016

**Call us**  
Customer Contact Centre  
Freephone: 0808 171 2626  
Monday – Friday  
8:00am to 9:00pm

**Email us**  
[ask@omwealth.com](mailto:ask@omwealth.com)

**Write to us**  
Old Mutual Wealth  
Old Mutual House  
Portland Terrace  
Southampton  
SO14 7AY

**Visit our website**  
[www.oldmutualwealth.co.uk](http://www.oldmutualwealth.co.uk)

**Your details**  
Client reference: 2-347214094  
Account: 100350490  
Application: 2-1445219682

**Enclosed with this letter**  
Contract Note

**What to do next**  
Let your adviser or us know if you have any questions about this letter

You should have received the following before investing, but if you would like another copy of any of the documents listed, please contact your financial adviser or our Customer Contact Centre on the number shown:

- Terms and Conditions
- Key Features Document
- Key Investor Information Document (if available for your funds).

## Useful reference numbers

Your unique client reference is shown above, as well as the account number for this investment. All investments you have with us will be linked under the client reference, which will also appear on your half-yearly statements.

Please use your client reference number and account number in correspondence relating to this investment.

## Future Statements

You will receive a statement from us for your account twice a year, dated 5 April and 5 October. This will show transactions on the account since the last statement, as well as the current value. Your financial adviser can get a valuation for you at any time online. Alternatively, you can see an up-to-date valuation yourself by logging into our online Customer Centre.

## Share Class Conversions

If a fund manager launches a new version of a fund you hold, which offers you better value, your account will benefit from automatic conversion to the newer version of the fund. This is known as a 'share class conversion'; more information is on our website [www.oldmutualwealth.co.uk/shareclassconversion](http://www.oldmutualwealth.co.uk/shareclassconversion)

## Payments to Old Mutual Wealth

### The Service Charge

We make a regular charge, called 'The Service Charge', based on the total value of any investments you hold on the platform.

We take the Service Charge in monthly instalments, based on monthly valuations. Bear in mind that, as the total value of the investments you hold on the platform increases or decreases in future as a result of market movements, withdrawals or further contributions, the Service Charge will vary accordingly.

The charge is based on the following percentages and is taken by cashing in units from your account each month.

Total amount invested on the platform	Percentage charge each year
First £25,000	0.40%
From £25,000 to £500,000	0.20%
From £500,000 to £1,000,000	0.15%

More than £1,000,000	0.10%
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On the day the charge is due, we calculate an annual charge taking account of the value on that day of all your funds held on the platform. Then we take 1/12th of this as a monthly instalment.

We will deduct the charge by selling units from all of your funds proportionally.

### **Payments to your financial adviser**

Any fees we are paying to your financial adviser from your account, are listed below. Your adviser will have explained the effect that deducting these fees will have on your account. If you have previously authorised an Initial Fee for direct debit payments this will not be affected by this top up so will continue to be paid as authorised.

### **Servicing fee**

0.50% of your account value each year, divided by 12 and paid monthly.

Any switch or servicing fees you authorise will apply to your entire account and will override any switch or servicing fees already in place.

If you are paying your financial adviser a switch or servicing fee as a percentage of your investment any top-up could result in an increase to the monetary amount they receive. Your adviser will give you details of the effect of this on your investment.

### **Income**

When you invest in funds with income units or shares, the funds managers distribute income payments to investors in these funds. Any distributions of income received in respect of your income funds will be reinvested into your account.

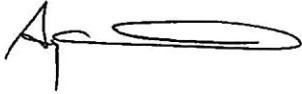
### **Cancellation Rights**

If you change your mind and wish to cancel this application, please let us know in writing within 30 days of receipt of this letter.

You will be entitled to a refund up to the amount paid to us, less any fees we have paid to your adviser on your behalf. However, the value could have fallen since the investment was made so you might not receive back what was originally invested.

If you have any questions about this letter, I recommend that you speak to your financial adviser or, if you would like to speak to us, please call or email our Customer Contact Centre using the details shown in this letter and we will be happy to help.

Yours faithfully



Anthony Scammell  
Head of Customer Experience

A copy of this letter has been made available to Tag Wealth Management..

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual Wealth Ltd, Old Mutual Wealth Life and Pensions Ltd and Old Mutual Wealth Business Services Ltd are registered in England & Wales under numbers 1680071, 4163431 and 1579311 respectively. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Old Mutual Wealth Ltd is authorised and regulated by the Financial Conduct Authority. Old Mutual Wealth Life and Pensions Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number is 386 1301 59.

NBContractCo-TH04-V148.0.0



**Collective Investment Account Contract Note**

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**Collective Investment Account - Contract Note**

This contract note details the transactions carried out following the investment into your account.

Account holder:	<b>Trustees of The Matlock Ford Pension Scheme</b>	Account number:	<b>100350490</b>
Client Reference Number:	<b>2-347214094</b>	Application number:	<b>2-1445219682</b>
Payment received:	<b>£30,000.00</b>	Financial adviser:	<b>Tag Wealth Management.</b>
Effective Date:	29 November 2016		
Investment range:	SelfSelect		

Fund name	Trade date	Units	Unit price (p)	Amount invested (£)	Fund type	Rebates	TER
Old Mutual Cirilium Dynamic Passive -U	29/11/2016	21,391.8995	140.24	30,000.00	Acc	0.00%	0.85%
<b>Total invested</b>				<b>30,000.00</b>			

**Collective Investment Account Contract Note**

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**Notes**

- 1) For information on the trading time for each fund please refer to the Funds List section entitled Cut Off Times and Dealing Points.
- 2) The total invested is the payment we received, less any charge shown.
- 3) Due to rounding there may be a slight difference in the number of units multiplied by the unit price and the transaction value.
- 4) These transactions were dealt on a forward basis which means that the prices used were the first available for each fund after your transactions were carried out.
- 5) In the case of OEICs and other Collective Investment Schemes, fund managers sometimes charge a dilution levy to protect the interests of existing and remaining investors. Where there are unusually high levels of buying and selling this may increase the fund's dealing costs and affect the value of its assets and a dilution levy may therefore be charged. Funds that could be subject to a dilution levy are detailed in the Funds List.
- 6) Fund manager charges are based on the costs they incur in running the fund. These costs add up to what is known as the 'Total Expense Ratio' (TER). This is a combination of an amount known as the 'Annual Management Charge' (AMC), and any additional expenses necessary for running the fund.
- 7) Fund managers pay us an income, known as a rebate, which varies from fund to fund, and can change over time. The rebate belongs to you and we will add it to your account as a 'reinvested rebate'. Following HMRC guidance, from 6 April 2013 income tax may be payable on these rebates. We will deduct an amount equal to the basic rate of tax and allocate the net rebate to your account. Whether you can reclaim this tax or have an additional income tax liability will depend on your marginal rate of tax and personal circumstances. You should speak to your adviser if you are unsure. More information is in our Terms and Conditions.

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

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NBContract-TH03-V96.0.0