

38900/08/006138

the trustees of the CHL investment SSAS

C/O: Retirement Capital
Office 12 Venture Wales Building
Merthyr Tydfil
PENTREBACH
CF48 4DR

November 2021

Investor Number 189997

Dear Trustees,

Your Statement for the period 6 July 2021 to 5 October 2021 is enclosed and shows all the product wrappers held within your Novia Account. If you have both a joint Novia Account and an individual Novia Account, a separate statement pack will be sent for each.

Your Statement includes:

- / A **Summary** showing all the product wrappers held within your Novia Account
- / A **Transaction Summary** for each product wrapper showing Investments, Money In, Withdrawals, Novia Charges, Adviser Charges and Discretionary Fund Manager Charges
- / **Corporate Actions** that have taken place
- / **Valuations** for each product wrapper
- / A section showing **Detailed Trades**.

Quarterly Statements provide a view of your overall investment position for your records. You have received this printed Statement because you have not activated your Investor Zone login. If you can't find your activation email and want to enjoy the convenience of Investor Zone, simply contact the Client Services team on 0345 680 8000 to have a new activation email issued.

Our records show you do not currently have an FCA regulated financial adviser registered for your Novia Wrap Account. Until you have appointed a new financial adviser, we will be unable to action any requests to change your investments (other than simply selling your investments to cash or transferring out to another provider). Our standard charges will now apply to your Novia Wrap Account. Full details of the Novia Charges can be found in the Novia Charges Schedule and more information is available in our Terms and Conditions.

It is important that you understand the impact of remaining invested without an Adviser. We recommend that you obtain appropriate advice to understand your options and review your choices, particularly for retirement.

You can find details of regulated advisers online at www.unbiased.co.uk. For pension guidance you can contact The Pensions Advisory Service which is a free, impartial guidance service. To find out more go to www.pensionsadvisoryservice.org.uk or call their free phone number 0800 011 3797.

The dedicated Statement Line 01225 747 141, is open Monday to Friday from 8.30am to 5pm.

the trustees of the CHL investment SSAS

Investor Number - 189997

Adviser Details - Novia Direct Clients

/Summary

Statement Period

06/07/2021 to 05/10/2021

Product Wrapper	Value (£) at 06/07/2021 ¹	Investments ² (£)	Withdrawals ³ (£)	Value (£) at 05/10/2021	% Change ⁴
Novia General Investment Account (Gross) - 586540	32,069.50	0.00	0.00	31,985.34	-0.26
Total (£)	32,069.50	0.00	0.00	31,985.34	

Notes

1. The opening value for this statement reflects the pricing at the start of the day on 06/07/2021 and may vary from the closing value of your previous statement if Novia received information after the previous statement was generated that affects the opening value. Other valuations are normally taken at the end of the business day and include transactions and prices for that date.
2. Excluding incomplete transfers or re-registrations.
3. Includes cash withdrawals, transfers out and re-registrations out. Other monies out such as Novia Charges, Adviser charges and Discretionary Fund Manager charges are shown within the Charging sections for each Product Wrapper.
4. Percentage Change shows the change in value as a percentage, accounting for investments and withdrawals. *Where the total amount withdrawn exceeds the total invested, or the calculation cannot be enumerated because the opening or closing value is zero, the Percentage Change will not be calculated.
5. A current view of your investments can be seen via your secure login to Novia's Investor Zone.

the trustees of the CHL investment SSAS

Investor Number - 189997

Novia General Investment Account (Gross) - 586540

Transaction Summary

Investments⁷

Date	Transaction	Transaction Amount (£)
	Total	0.00

Money In

Date	Transaction	Transaction Amount (£)
	Total	0.00

Withdrawals

Date	Transaction	Transaction Amount (£)
	Total	0.00

Novia Charges

Date	Transaction	Transaction Amount (£)
12/07/2021	Novia Documentation Charge	-3.00
02/08/2021	Annual Charge	-13.23
12/08/2021	Novia Documentation Charge	-3.00
02/09/2021	Annual Charge	-13.58
12/09/2021	Novia Documentation Charge	-3.00
02/10/2021	Annual Charge	-13.56
	Total	-49.37

Adviser Charges

Date	Transaction	Transaction Amount (£)
	Total	0.00

Discretionary Fund Manager Charges

Date	Transaction	Transaction Amount (£)
	Total	0.00

Corporate Actions

During the statement period there were no Corporate Actions that had a material effect on the Assets within your Product Wrapper.

/ Valuation

Novia General Investment Account (Gross) - 586540

Starting value as at 06/07/2021 was £32,069.50, of which £594.59 was cash.

Asset Name	Number of units/shares	Unit/share price (£)	Value (£)
Cash	621.570000	1.000000	621.57
Quilter Inv Cirilm Dyn Pfl R Acc	10,535.360000	2.977000	31,363.77
Pending ¹⁰			0.00
Value at 05/10/2021			31,985.34

Notes

Client Money & Assets

Your Assets and Cash are protected by Novia in accordance with the rules of the Financial Conduct Authority that protect client assets and money (CASS 6 & 7 accordingly). A very small number of Assets are not protected to the same degree and these are marked on your statement if it applies.

Transaction Summary Notes

6. A current full transaction history is available via your secure login to Novia's Investor Zone.
7. Excluding any re-registrations that have not been confirmed to Novia by the transferring Investment Manager.
8. Contributions via cheques are detailed using the date that the cheque has cleared to cash, so uncleared cheques are not shown. The date that the cheque is banked is used for tax purposes.

Corporate Actions Notes

9. More information about Corporate Actions is available at www.novia-financial.co.uk.

Valuation Notes

10. Pending includes monies allocated to trades that are not completed at the end of the statement period. These include: switches, buy and sell instructions, movement of cash to and from the appointed Stockbroker and incomplete rebalancing instructions. Uncleared cheques and transfers where proceeds of the transfer have not yet been received are not included.
11. The valuation shown is based on the latest price available at the statement closing date.
12. Stockbroker Valuations are those held by the appointed Stockbroker one business day before the end of the statement period. Stockbroker cash balances may be up to four business days behind the date shown due to equity trading typically taking three business days to settle.
13. The person authorised to submit trades on your Novia Stockbroker Account(s) will receive a Tax Year End Pack and quarterly valuations from the appointed Stockbroker, detailing the directly traded equities held.
14. Following a full withdrawal/transfer out, Novia will continue to receive distributions from Investment Managers. These are applied to your wrapper and will be paid out of your wrapper on a periodic basis as per the Terms & Conditions.

/Detailed Trades

Novia General Investment Account (Gross) - 586540

Trade date and time	Asset Name	Trade type	Units	Unit/ share price (£)	Value before charges (£)	Investment Charges (£)	Value after charges (£)
02/09/21 00:00:00	Quilter Inv Cirilm Dyn Pfl R Acc	Sell	24.919000	3.063900	76.35		76.35

/Notes

15. All trades are direct with the Investment Managers or the firm that manufactures/issues the Asset, other than those marked ¹⁵, which are placed through Winterflood Securities Limited in accordance with our Best Execution Policy.
16. Investment Charges may be applied by the Investment Manager at the time of the transaction. Your holdings are reduced accordingly. Details of the Investment Charges applied by Investment Managers can be found on the Investments List available at the Novia website.
17. Investment Manager Initial Charge (IM Initial Charge) is applied by the Investment Manager to the money you have invested. The value of your holding is reduced to reflect this.
18. The Dilution Levy reflects a charge which may be imposed by the manager of a collective investment on large purchases or sales, where such transactions may disadvantage other investors.
19. Stockbroker Dealing Charge. Novia aggregates deals (combines trades for all clients wishing to deal) in Exchange Traded Funds (ETFs). The aggregated deal will incur a charge levied by the appointed Stockbroker. For more information on aggregation please see the Terms & Conditions. Where the trade is direct via your Stockbroker Account, there will be a dealing charge levied by the Stockbroker on each deal instructed by you or your Adviser. Details of stockbroker charges can be found on the Novia Charges Schedule.
20. Exit Charge is applied by the Investment Manager to the money you have disinvested. The value of your proceeds is reduced to reflect this.
21. Stamp Duty Reserve Tax is payable to HM Revenue & Customs on transactions effected through the UK's stock exchanges.
22. PTM Levy is a £1 levy applied for the Panel of Takeovers and Mergers on trades over £10,000.
23. Other is a charge paid to the Investment Manager that does not fit the standard charges descriptions.