

Private and confidential

FAO The Trustees of Northern Bus Ret Ben
Scheme
Pension Practitioner
Venture Wales, Merthyr Tydfil Industrial Park,
Pentrebach
Merthyr Tydfil
CF48 4DR
26 February 2021

17/002280

**FOR YOUR
RECORDS**

Welcome to your statement 5 October 2020 to 5 January 2021

INSIDE YOUR STATEMENT

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What your statement covers

Your statement covers investments, and any cash waiting investment, in any of the following types of account:

- Collective Investment Account
- Collective Investment Bond
- Collective Retirement Account
- Stocks and Shares ISA
- Stocks and Shares Junior ISA

Other investments will not be included in this statement and we will contact you about them separately.

How to contact us

If you need to contact us about this statement you can email us at statements@omwealth.com. Alternatively, you can call us on **freephone 0808 141 5070 between 8am and 7pm, Monday to Friday**. Old Mutual Wealth is the provider of your accounts, but we are not responsible for the performance of the assets you invest in through them. Please bear in mind that we cannot give investment advice.

Your adviser contact

To discuss your investments in more detail, you can also contact your financial adviser, who is familiar with your personal needs and circumstances.

Tag Wealth Management.

Telephone: +44 07831216196

Email: info@tag.uk.com



**OLDMUTUAL
WEALTH**

Section 1 - Your portfolio summary

Customer name:	Northern Bus Ret Ben Scheme
Customer reference:	AC2093523
Statement dates:	05/10/2020 to 05/01/2021
Financial adviser:	Tag Wealth Management.

Account type	Account number	Previous value (05/10/2020) (£)	In			Out			Current value (05/01/2021) (£)
			Payments in	Income received	Customer Account Credits	Payments out	Old Mutual Wealth charges	Adviser fees	
CIA	AC2093523-002	£51,101.51	£0.00	£0.00	£0.00	£0.00	£38.91	£64.54	£55,335.14
	Total	£51,101.51	£0.00	£0.00	£0.00	£0.00	£38.91	£64.54	£55,335.14



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Your guide to reading your statement

Your portfolio summary

Shows the current and previous values of your investment. It also summarises what has gone into and out of your investments. You can see more details in the individual overviews which follow.

Previous and current values

When comparing the previous and current values please remember that the current value reflects the market performance of your assets/portfolios over the statement period, as well as the amounts shown in the In and Out columns.

Income received

A summary of the interest and dividend distributions received for your assets. This has either been reinvested or paid to you if you have chosen the income payment option.

Customer Account Credits

Are reinvested amounts of commission or rebate payments. See the Charge Basis and Customer Account Credits section later in your statement for more details.

Old Mutual Wealth charges

Shows the charges you have paid to us during this statement period.

Adviser fees

Shows the fees paid to your authorised financial adviser and any discretionary investment managers, if applicable from your investments during the statement period.

You can see more information about fees and charges in the individual investment overviews.

Section 2 - Investment overviews

Customer Name:	Northern Bus Ret Ben Scheme
Customer reference:	AC2093523
Statement dates:	05/10/2020 to 05/01/2021
Financial adviser:	Tag Wealth Management

Your Collective Investment Account (account number AC2093523-002)

Previous value (05/10/2020) (£)	In			Out			Current value (05/01/2021) (£)
	Payments in	Income received	Customer Account Credits	Payments out	Old Mutual Wealth charges	Adviser Fees	
£51,101.51	£0.00	£0.00	£0.00	£0.00	£38.91	£64.54	£55,335.14

This investment is on Charge Basis 3, as at 05/01/2021.

The Collective Investment Account is issued by Old Mutual Wealth Limited.



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Your guide to reading your statement

Your investment overview

Shows the value of your account three months ago, and the value at the end of this statement period. It also shows a summary of what has gone into and out of your investment.

Previous and current values

When comparing the previous and current values please remember that the current value reflects the market performance of your selected assets/portfolios over the statement period, as well as the amounts shown in the In and Out columns.

Section 2 - Investment overviews

Customer Name:	Northern Bus Ret Ben Scheme
Customer reference:	AC2093523
Statement dates:	05/10/2020 to 05/01/2021
Financial adviser:	Tag Wealth Management

Your Collective Investment Account (account number AC2093523-002)

Valuation as at 05/01/2021

Asset/Portfolio name	Number of units	Unit price (£)	Asset value (£)
Individual Asset(s)			
Quilter Investors Creation Moderate Portfolio Acc -U2 (UK)	40,849.9520	1.3530	£55,269.99
		Total asset value	£55,269.99
		Total cash value	£65.15
		Total account value	£55,335.14
		Accrued Adviser Servicing Fee	£56.53
		Accrued Service charge	£6.57
		Total accrued fees and charges**	£63.10
		Total withdrawal value	£55,272.04

** Total accrued fees and charges – shows the amount of any financial adviser or discretionary investment manager fees, as well as any Old Mutual Wealth charges due to be paid from your account which had not yet been deducted at the end of the statement period.

Collective Investment Account cash summary

Opening balance (05/10/2020) (£)	£0.00
Closing balance (05/01/2021) (£)	£65.15

The interest rate which currently applies to cash held with your account is 0.00%.



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Valuation

A more detailed valuation of your account at the end of the statement period, showing the assets you're invested in, the units you hold, the price per unit and the total value.

Cash summary

Shows the opening and closing balance of the cash held within your account. You can see details of the amounts which have gone in and out in the transaction details section of your statement.

Section 2 - Investment overviews

Customer Name:	Northern Bus Ret Ben Scheme
Customer reference:	AC2093523
Statement dates:	05/10/2020 to 05/01/2021
Financial adviser:	Tag Wealth Management.

Your Collective Investment Account (account number AC2093523-002)

Adviser fees

Fee name	Fee rate (£ or %)	Payment frequency	Amount paid in statement period (£)
Adviser servicing fee	0.50% each year	in quarterly instalments	£64.54
Total adviser fees			£64.54

Old Mutual Wealth charges

Charge type	Frequency	Amount (£)
Service charge	Monthly instalments	£38.91
Total charges		£38.91



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Adviser fees

Shows the type and amount or percentage of any fees you've authorised us to pay your authorised financial adviser from this account. It then shows you the total amount of fees that you have actually paid during this statement period. See the 'adviser fees explained' page of this statement for more information about your adviser fees. You can see details of the fee transactions in the 'Transaction details' section of the statement.

Old Mutual Wealth charges

Shows the total charges taken from your account during this statement period. You can see the actual charge deductions in the 'Transaction details' section of your statement.

Section 3 - Transaction Details

Customer Name:	Northern Bus Ret Ben Scheme
Customer reference:	AC2093523
Statement dates:	05/10/2020 to 05/01/2021
Financial adviser:	Tag Wealth Management.

Your Collective Investment Account (AC2093523-002)

Cash transactions

This section shows cash transactions during the statement period.

Date	Transaction details	Transaction Value (£)	Balance (£)
Starting balance			£0.00
21/10/2020	Sale of Quilter Investors Creation Moderate Portfolio -WS	£77.31	£77.31
21/10/2020	Product/service charge	-£12.77	£64.54
21/10/2020	Adviser ongoing servicing fee	-£64.54	£0.00
21/11/2020	Product/service charge	-£13.11	-£13.11
21/11/2020	Sale of Quilter Investors Creation Moderate Portfolio -WS	£13.11	£0.00
21/12/2020	Sale of Quilter Investors Creation Moderate Portfolio Acc -U2	£78.18	£78.18
29/12/2020	Product/service charge, Collective Investment Account (CIA) for the period 22-Nov-2020 to 21-Dec-2020	-£13.03	£65.15
Closing balance			£65.15

Asset transactions

This section shows units/ shares bought and sold during the statement period.

Abbreviations

B = Buy S = Sell R = Re-registration T = Transfer C = Corporate Action M = Model rebalance

Date	Transaction type/ Asset name	Buy/Sell	Number of units/ shares	Price (£)	Value (£)
21/10/2020	Quilter Investors Creation Moderate Portfolio Acc -U2	S	10.1349	1.2000	£12.77
21/10/2020	Quilter Investors Creation Moderate Portfolio Acc -U2	S	51.2222	1.2600	£64.54
23/11/2020	Quilter Investors Creation Moderate Portfolio Acc -U2	S	9.9923	1.3120	£13.11
28/11/2020	Quilter Investors Creation Moderate Portfolio Acc -U2	N/A	0.0004*	0.0000*	£0.00
21/12/2020	Quilter Investors Creation Moderate Portfolio Acc -U2	S	58.2560	1.3420	£78.18

* These transactions do not have a price or value as the units were moved internally without being bought or sold. This is typically due to fund manager adjustments or an historic model transfer.