

the trustees of the CHL investment SSAS
C/O: Retirement Capital
Office 12 Venture Wales Building
Merthyr Tydfil
PENTREBACH
CF48 4DR

February 2022

Investor Number 189997

Dear Trustees,

Your Statement for the period 6 October 2021 to 5 January 2022 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.

Thank you for using the Novia service and we look forward to assisting you with future investments.

Yours faithfully,

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Lynzi Harrison
Chief Operating Officer

the trustees of the CHL investment SSAS

Investor Number - 189997

Adviser Details - Novia Direct Clients

/ Summary

Statement Period	06/10/2021 to 05/01/2022				
Product Wrapper	Value (£) at 06/10/2021 ¹	Investments ² (£)	Withdrawals ³ (£)	Value (£) at 05/01/2022	% Change ⁴
Novia General Investment Account (Gross) - 586540	31,985.34	0.00	0.00	32,910.23	2.89
Total (£)	31,985.34	0.00	0.00	32,910.23	

Notes

1. The opening value for this statement reflects the pricing at the start of the day on 06/10/2021 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.

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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 (£)
12/10/2021	Novia Documentation Charge	-3.00
02/11/2021	Annual Charge	-13.62
12/11/2021	Novia Documentation Charge	-3.00
02/12/2021	Annual Charge	-13.53
12/12/2021	Novia Documentation Charge	-3.00
02/01/2022	Annual Charge	-13.64
	Total	-49.79

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.