

**Private and confidential**

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

4/000141

► *For your records*

22 February 2022

## Welcome to your quarterly statement 21 November 2021 to 20 February 2022

### INSIDE YOUR STATEMENT

#### Contents

##### Section 1

Your portfolio summary

##### Section 2

Your investment  
overviews

##### Section 3

Additional information

##### Section 4

Transaction details

### 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@quilter.com**. Alternatively, you can call us on **freephone 0808 141 5070 between 8.30am and 5.30pm, Monday to Friday**. Quilter 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**

# Quilter

Section 1 - Your portfolio summary

|                     |                             |
|---------------------|-----------------------------|
| Customer name:      | Northern Bus Ret Ben Scheme |
| Customer reference: | AC2093523                   |
| Statement dates:    | 21/11/2021 to 20/02/2022    |
| Financial adviser:  | Tag Wealth Management.      |

| Account type | Account number | Previous value<br>(20/11/2021)<br>(£) | In          |                 |                          | Out          |                 |              | Current value<br>(20/02/2022)<br>(£) |
|--------------|----------------|---------------------------------------|-------------|-----------------|--------------------------|--------------|-----------------|--------------|--------------------------------------|
|              |                |                                       | Payments in | Income received | Customer Account Credits | Payments out | Quilter charges | Adviser fees |                                      |
| CIA          | AC2093523-002  | £59,510.11                            | £0.00       | £0.00           | £0.00                    | £0.00        | £42.27          | £74.14       | £56,557.38                           |
|              | Total          | £59,510.11                            | £0.00       | £0.00           | £0.00                    | £0.00        | £42.27          | £74.14       | £56,557.38                           |



statements@quilter.com  
freephone 0808 141 5070

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.

Quilter 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



statements@quilter.com  
freephone 0808 141 5070

|                     |                             |
|---------------------|-----------------------------|
| Customer Name:      | Northern Bus Ret Ben Scheme |
| Customer reference: | AC2093523                   |
| Statement dates:    | 21/11/2021 to 20/02/2022    |
| Financial adviser:  | Tag Wealth Management.      |

## Your Collective Investment Account (account number AC2093523-002)

| Previous value<br>(20/11/2021)<br>(£) | In          |                 |                          | Out          |                 | Current value<br>(20/02/2022)<br>(£) |
|---------------------------------------|-------------|-----------------|--------------------------|--------------|-----------------|--------------------------------------|
|                                       | Payments in | Income received | Customer Account Credits | Payments out | Quilter charges | Adviser fees                         |
| £59,510.11                            | £0.00       | £0.00           | £0.00                    | £0.00        | £42.27          | £74.14                               |
|                                       |             |                 |                          |              |                 | £56,557.38                           |

This investment is on Charge Basis 3, as at 20/02/2022. See the Charge Bases and Customer Account Credits page for more details.

The Collective Investment Account is issued by Quilter Investment Platform Limited.

### 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:    | 21/11/2021 to 20/02/2022    |
| Financial adviser:  | Tag Wealth Management.      |

# Quilter

statements@quilter.com  
freephone 0808 141 5070

## Your Collective Investment Account (account number AC2093523-002)

### Valuation as at 20/02/2022

| Asset/Portfolio name                                       | Number of units | Unit price (£)                   | Asset value (£) |
|--|-----------------|----------------------------------|-----------------|
| <b>Individual Asset(s)</b>                                 |                 |                                  |                 |
| Quilter Investors Creation Moderate Portfolio Acc -U2 (UK) | 40,482.7840     | 1.3950                           | £56,473.48      |
|  |                 | Total asset value                | £56,473.48      |
|  |                 | Total cash value                 | £83.90          |
|  |                 | Total account value              | £56,557.38      |
|  |                 | Accrued Adviser Servicing Fee    | £72.52          |
|  |                 | Accrued Service charge           | £13.49          |
|  |                 | Total accrued fees and charges** | £86.01          |
|  |                 | Total withdrawal value           | £56,471.37      |

\*\* Total accrued fees and charges – shows the amount of any financial adviser or discretionary investment manager fees, as well as any Quilter 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 (21/11/2021) (£) | £115.05 |
| Closing balance (20/02/2022) (£) | £83.90  |

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

#### 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.



statements@quilter.com  
freephone 0808 141 5070

|                     |                             |
|---------------------|-----------------------------|
| Customer Name:      | Northern Bus Ret Ben Scheme |
| Customer reference: | AC2093523                   |
| Statement dates:    | 21/11/2021 to 20/02/2022    |
| 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 | £74.14                              |
| Total adviser fees    |                   |                          | £74.14                              |

**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.

Quilter charges

| Charge type    | Frequency           | Amount (£) |
|----------------|---------------------|------------|
| Service charge | Monthly instalments | £42.27     |
| Total charges  |                     | £42.27     |

**Quilter charges**  
Shows the total charges taken from your account during this statement period. See the Charge Bases and Customer Account Credits page later in this statement for more details about how these charges work. You can see the actual charge deductions in the 'Transaction details' section of your statement.

## Section 4 - Transaction Details



|                     |                             |
|---------------------|-----------------------------|
| Customer Name:      | Northern Bus Ret Ben Scheme |
| Customer reference: | AC2093523                   |
| Statement dates:    | 21/11/2021 to 20/02/2022    |
| 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      | £115.05     |
| 21/11/2021      | Adviser ongoing servicing fee   | -£74.14               | £40.91      |
| 21/11/2021      | Product/service charge, Collective Investment Account (CIA) for the period 22-Oct-2021 to 21-Nov-2021 | -£14.29               | £26.62      |
| 21/12/2021      | Product/service charge, Collective Investment Account (CIA) for the period 22-Nov-2021 to 21-Dec-2021 | -£13.77               | £12.85      |
| 21/01/2022      | Sale of Quilter Investors Creation Moderate Portfolio Acc -U2   | £85.26                | £98.11      |
| 27/01/2022      | Product/service charge, Collective Investment Account (CIA) for the period 22-Dec-2021 to 21-Jan-2022 | -£14.21               | £83.90      |
| Closing balance |   |                       | £83.90      |

### 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 (£) |
|------------|---|----------|-------------------------|-----------|-----------|
| 21/01/2022 | Quilter Investors Creation Moderate Portfolio Acc -U2 | S        | 59.9160                 | 1.4230    | £85.26    |

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter is the trading name of Quilter Investment Platform Limited which provides an Individual Savings Account (ISA), Junior ISA (JISA) and Collective Investment Account (CIA) and Quilter Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Quilter Investment Platform Limited and Quilter Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively. Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Quilter Investment Platform Limited is authorised and regulated by the Financial Conduct Authority. Quilter Life & Pensions Limited 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 386 1301 59.