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Mr P Stirland
7 Field Close
Welton
Lincoln
LN2 3TT

November 2015

Investor number 156167

Dear Mr P Stirland,

Your Half Yearly Statement for the period 6 April 2015 to 5 October 2015 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 Half Yearly Statement provides a concise view of your investments and features:

- A **Summary** showing a single view of all the product wrappers held within your Novia Account
- A **Transaction Summary** for each product wrapper showing Investments, Money In, Withdrawals, Money Out, Novia Charges, Adviser Charges and Discretionary Fund Manager Charges
- **Dealing Charges** showing any charges applied by an Investment Manager
- **Corporate Actions** that have taken place
- A **Valuation** for each product wrapper.

Your statement provides a view of your overall investment position for your records. You can view a detailed transaction history and valuation via your secure login.

Our Half Yearly Statement enquiry line 01225 747 141, will be open from 9am to 5pm until 11 December 2015. Thank you for using the Novia service and we look forward to assisting you with future investments.

Yours sincerely,

Bill Vasilieff
Chief Executive Officer