

RECEIVED
27 APR 2018



OLD MUTUAL
WEALTH

Trustees of The Matlock Ford Pension Scheme
Pension Practitioner
48 Chorley New Road
Bolton
Lancashire
BL1 4AP

3/001335
32400

18 April 2018

Call us

Customer Contact Centre
Freephone: 0808 171 2626
Monday – Friday
8:00am to 7:00pm

Email us

ask@omwealth.co.uk

Dear Sir or Madam

Additional Direct Debit collection

Following instructions received, I can confirm that we will collect a single payment of £10,000.00 for your Collective Investment Account.

This payment will be collected from the bank account stated below on 10 May 2018 and will be in addition to any current Direct Debit payments that you have for this investment.

Name of Bank:

Sort Code: 238396

Bank Account Name: MATLOCK FORD DIRECTORS PENSION
SCHEME

Bank Account Number: ****9088

We have hidden the first part of the bank account number for security reasons.

Any instructions to redirect future payments into different funds will be confirmed under separate cover.

If you have any queries I recommend that you speak to your financial adviser. However, if you would like to speak to us, please call or email our Customer Contact Centre using the details shown and we will be happy to help.

Yours faithfully

Anthony Scammell
Head of Customer Experience

A copy of this letter has been made available to Tag Wealth Management. to view online.

Write to us

Old Mutual Wealth
Old Mutual House
Portland Terrace
Southampton
SO14 7AY

Visit our website

www.oldmutualwealth.co.uk

Your details

Trustees of The Matlock Ford
Pension Scheme
Client reference: 2-347214094
Account: 100350490

What to do next

Let your adviser or us know if you
have any questions about this letter





Trustees of The Matlock Ford Pension Scheme
Pension Practitioner
48 Chorley New Road
Bolton
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11B/000188
32400*

Dear Sir/Madam

Confirming your Investment

Thank you for choosing to invest in a Collective Investment Account with Old Mutual Wealth.

Making the most of our online services

If you are already registered for our online services you can view information, including valuations, and manage your account at any time by visiting our website www.oldmutualwealth.co.uk. Simply click on the "Customer login" button at the top right-hand side of the home page and then sign in to your account.

If you haven't registered for our online services you can visit the website above, click the "Customer login" button and then "Register", then follow the instructions shown.

By registering for our online services you can also choose to receive most correspondence from us online by following the instructions for switching off paper. All of your correspondence will then be stored in your customer login area so you can refer to it whenever you need to.

Your Investment

The effective date for your application is 18 April 2018.

We have set up your direct debit and the details are confirmed later in this letter.

If you have applied to make any other investments into this account not referred to here, we will write to you separately about them.

You should have received and read the following before investing, but if you would like another copy of any of the documents listed, please contact your financial adviser or our Customer Contact Centre on the number shown:

18 April 2018

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Write to us

Old Mutual Wealth
Old Mutual House
Portland Terrace
Southampton
SO14 7AY

Visit our website

www.oldmutualwealth.co.uk

Your details

Client reference: 2-347214094
Account: 100350490
Application: 2-2635976586

What to do next

Let your adviser or us know if you have any questions about this letter

Contact us if your bank/building society details are incorrect



- Terms and Conditions
- Key Features Document
- Costs and Charges Statement, included in an illustration or projection for your investment
- Key Investor Information Document or Key Information Document for your chosen funds.

Useful reference numbers

Your unique client reference is shown above, as well as the account number for this investment. All investments you have with us will be linked under the client reference, which will also appear on your half-yearly statements.

Please use your client reference number and account number in correspondence relating to this investment.

Future Statements

You will receive a statement from us for your account twice a year, dated 5 April and 5 October. This will show transactions on the account since the last statement, as well as the current value. Your financial adviser can get a valuation for you at any time online. Alternatively, you can see an up-to-date valuation yourself by logging into our online Customer Centre.

Investment Details

Direct Debit Payment

Payment Amount: £2,500.00
First Payment date: 10 May 2018
Thereafter: monthly

Direct debit payments will be made using BACS, the Bankers' Automated Clearing System, and will continue to be collected in each tax year until you ask us to cancel them. We are required by BACS to confirm the bank details for the direct debit in a separate letter, which is attached.

The amount collected will be used to invest into the funds shown below, in our SelfSelect investment range, after any initial fee has been deducted.



Fund Name	Income/ Accumulation	Total Expense Ratio	Rebate	Future fund investment split %
Old Mutual Cirilium Dynamic Passive Portfolio -U	Acc	0.6	0.0	100.00
Total				100%

Fund manager charges are based on the costs they incur in running the fund. These costs add up to what is known as the 'Total Expense Ratio' (TER). This is a combination of an amount known as the 'Annual Management Charge' (AMC), and any additional expenses necessary for running the fund.

Rebates - Fund managers pay us an income, known as a rebate, which varies from fund to fund, and can change over time.

The rebate belongs to you and we will add it to your account as a 'reinvested rebate'.

Following HMRC guidance, from 6 April 2013 income tax may be payable on these rebates. We will deduct an amount equal to the basic rate of tax and allocate the net rebate to your account. Whether you can reclaim this tax or have an additional income tax liability will depend on your marginal rate of tax and personal circumstances. You should speak with your adviser if you are unsure.

More information is in our Terms and Conditions.

Share Class Conversions

If a fund manager launches a new version of a fund you hold, which offers you better value, your account will benefit from automatic conversion to the newer version of the fund. This is known as a 'share class conversion'; more information is on our website www.oldmutualwealth.co.uk/shareclassconversion

Payments to Old Mutual Wealth

The Service Charge

We make a regular charge, called 'The Service Charge', based on the total value of any investments you hold on the platform.

We take the Service Charge in monthly instalments, based on monthly valuations. Bear in mind that, as the total value of the investments you hold on the platform increases or decreases in future as a result of market movements, withdrawals or further contributions, the Service Charge will vary accordingly.

The charge is based on the following percentages and is taken by cashing in units from your account each month.

Total amount invested on the platform	Percentage charge each year
First £25,000	0.40%
From £25,000 to £500,000	0.20%
From £500,000 to £1,000,000	0.15%
More than £1,000,000	0.10%

On the day the charge is due, we calculate an annual charge taking account of the value on that day of all your funds held on the platform. Then we take 1/12th of this as a monthly instalment.

We will deduct the charge by selling units from all of your funds proportionally.

Payments to your financial adviser

Any fees we are paying to your financial adviser from your account, are listed below. Your adviser will have explained the effect that deducting these fees will have on your account.



Initial fee (for direct debit payments)

Direct debits paid by you:

3.00

%

each direct debit

This fee will be deducted from each direct debit payment before the balance is invested into your choice of funds.

Servicing fee

0.50% of your account value each year, divided by 12 and paid monthly.

Any switch or servicing fees you authorise will apply to your entire account and will override any switch or servicing fees already in place.

If you are paying your financial adviser a switch or servicing fee as a percentage of your investment any top-up could result in an increase to the monetary amount they receive. Your adviser will give you details of the effect of this on your investment.

Income

When you invest in funds with income units or shares, the funds managers distribute income payments to investors in these funds. Any distributions of income received in respect of your income funds will be reinvested into your account.

Cancellation Rights

If you change your mind and wish to cancel this application, please let us know in writing within 30 days of receipt of this letter.

You will be entitled to a refund up to the amount paid to us, less any fees we have paid to your adviser on your behalf. However, the value could have fallen since the investment was made so you might not receive back what was originally invested.

If you have any questions about this letter, I recommend that you speak to your financial adviser or, if you would like to speak to us, please call or email our Customer Contact Centre using the details shown in this letter and we will be happy to help.



Yours faithfully

Anthony Scammell
Head of Customer Experience

A copy of this letter has been made available to Tag Wealth Management..

Trustees of The Matlock Ford Pension Scheme
Pension Practitioner
48 Chorley New Road
Bolton
Lancashire
BL1 4AP

Dear Sir/Madam

**Important Confirmation of the set-up of your direct debit instruction,
including future payment schedule**

Thank you for your investment into a Collective Investment Account.

We have accepted your direct debit instruction and the details are shown below (we have hidden the first part of the bank account number for security reasons).

Amount:	2,500.00
First collection date:	10/05/2018
Frequency:	monthly
Bank:	
Bank Sort code:	238396
Bank account name:	MATLOCK FORD DIRECTORS PENSION SCHEME
Bank account number:	****9088

Please check the details and if they are all correct you do not need to do anything. However, if any of the details are incorrect, please contact our Customer Contact Centre using the details shown in the attached letter.



For your information, we will collect direct debits using the reference number 100350490-4. You might need to quote this number should you ever need to discuss the direct debit with your bank. The company name that will appear on your bank statement for the direct debit will be Old Mutual Wealth Ltd.

Direct debit payments will continue to be collected in each tax year until you ask us to cancel them; you can cancel the direct debit at any time. A copy of the Direct Debit Guarantee is included at the end of this letter.

If you have any questions about this letter, please contact your financial adviser. However, should you need to contact us, please call our Customer Contact Centre on the number shown above.

Yours faithfully



Anthony Scammell
Head of Customer Experience

THE DIRECT DEBIT GUARANTEE



This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If there are any changes to the amount, date or frequency of your Direct Debit, Old Mutual Wealth Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Old Mutual Wealth Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Old Mutual Wealth Ltd or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Old Mutual Wealth Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Calls may be monitored and recorded for training purposes and to avoid misunderstandings and records are available for at least five years.

Old Mutual Wealth Ltd, Old Mutual Wealth Life and Pensions Ltd and Old Mutual Wealth Business Services Ltd are registered in England & Wales under numbers 1680071, 4163431 and 1579311 respectively. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Old Mutual Wealth Ltd is authorised and regulated by the Financial Conduct Authority. Old Mutual Wealth Life and Pensions Ltd 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 is 386 1301 59.

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