

Private and confidential

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18 May 2021

**FOR YOUR
RECORDS**

Welcome to your quarterly statement 17 February 2021 to 16 May 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.

Sterling Partnership Ltd

Telephone: +44 01482863127

Email: ian.England@sterling-partnership.co.uk



**OLDMUTUAL
WEALTH**

Section 1 - Your portfolio summary



statements@omwealth.com
freephone 0808 141 5070

Customer name:	Mr Andrew Rafter
Customer reference:	AC2169603
Statement dates:	17/02/2021 to 16/05/2021
Financial adviser:	Sterling Partnership Ltd

Account type	Account number	Previous value (16/02/2021) (£)	In			Out			Current value (16/05/2021) (£)
			Payments in	Income received	Customer Account Credits	Payments out	Old Mutual Wealth charges	Adviser fees	
CRA	AC2169603-002	£1,624.79	£450.00	£0.00	£0.00	£0.00	£0.00	£0.00	£2,075.43
CRA	AC2169603-003	£96,076.09	£0.00	£0.00	£0.00	£0.00	£60.15	£239.12	£95,833.63
	Total	£97,700.88	£450.00	£0.00	£0.00	£0.00	£60.15	£239.12	£97,909.07

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



statements@omwealth.com
freephone 0808 141 5070

Customer Name:	Mr Andrew Rafter
Customer reference:	AC2169603
Statement dates:	17/02/2021 to 16/05/2021
Financial adviser:	Sterling Partnership Ltd

Your Collective Retirement Account (account number AC2169603-002 Uncrystallised)

Previous value (16/02/2021) (£)	In			Out			Current value (16/05/2021) (£)
	Payments in	Income received	Customer Account Credits	Payments out	Old Mutual Wealth charges	Adviser fees	
£1,624.79	£450.00	£0.00	£0.00	£0.00	£0.00	£0.00	£2,075.43

This investment is on Charge Basis 3, as at 16/05/2021. See the Charge Bases and Customer Account Credits page for more details.

The Collective Retirement Account is issued by Old Mutual Wealth Life & Pensions 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



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Customer Name:	Mr Andrew Rafter
Customer reference:	AC2169603
Statement dates:	17/02/2021 to 16/05/2021
Financial adviser:	Sterling Partnership Ltd

Your Collective Retirement Account (account number AC2169603-002 UnCrystallised)

Valuation as at 16/05/2021

Asset/Portfolio name	Number of units	Unit price (£)	Asset value (£)
Individual Asset(s)			
Quilter Investors Cirilium Moderate Pass Port Acc -U (UK)	1,119.8760	1.8522	£2,074.23
		Total asset value	£2,074.23
		Total cash value	£1.20
		Total account value	£2,075.43
		Total withdrawal value	£2,075.43

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.

Payment summary

In/Out	Payment date	Payment type	Amount (£)
In	22/02/2021	Direct Debit payment from Employer	£150.00
In	22/03/2021	Direct Debit payment from Employer	£150.00
In	20/04/2021	Direct Debit payment from Employer	£150.00
		Total payments in	£450.00

Payment summary

Shows the actual monetary payments made into and out of your account over the last three months (excluding fees and charges). For taxable payments the amount shown here is the gross amount, before tax was deducted.

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Customer reference:	AC2169603
Statement dates:	17/02/2021 to 16/05/2021
Financial adviser:	Sterling Partnership Ltd

Your Collective Retirement Account (account number AC2169603-003 Crystallised)

Previous value (16/02/2021) (£)	In			Out		Current value (16/05/2021) (£)
	Payments in	Income received	Customer Account Credits	Payments out	Old Mutual Wealth charges	
£96,076.09	£0.00	£0.00	£0.00	£0.00	£60.15	£95,833.63

This investment is on Charge Basis 3, as at 16/05/2021. See the Charge Bases and Customer Account Credits page for more details.

The Collective Retirement Account is issued by Old Mutual Wealth Life & Pensions 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



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Statement dates:	17/02/2021 to 16/05/2021
Financial adviser:	Sterling Partnership Ltd

Your Collective Retirement Account (account number AC2169603-003 Crystallised)

Valuation as at 16/05/2021

Asset/Portfolio name	Number of units	Unit price (£)	Asset value (£)
Individual Asset(s)			
Quilter Investors Cirilium Moderate Pass Port Acc -U (UK)	51,647.4700	1.8522	£95,661.44
		Total asset value	£95,661.44
		Total cash value	£172.19
		Total account value	£95,833.63
		Accrued Adviser Servicing Fee	£77.71
		Accrued Product charge	£19.43
		Total accrued fees and charges**	£97.14
		Total withdrawal value	£95,736.49

** 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.

Adviser fees

Fee name	Fee rate (£ or %)	Payment frequency	Amount paid in statement period (£)
Adviser servicing fee	1.00% each year	in monthly instalments	£239.12
		Total adviser fees	£239.12

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.

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.

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Financial adviser:	Sterling Partnership Ltd

Your Collective Retirement Account (account number AC2169603-003 Crystallised)

Old Mutual Wealth charges

Charge type	Frequency	Amount (£)
Product charge	Monthly instalments	£60.15
Total charges		£60.15

Old Mutual Wealth 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.