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

November 2020

Investor Number 189997

Dear Trustees,

Your Statement for the period 6 July 2020 to 5 October 2020 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 provides a view of your investments and 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**.

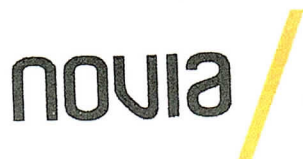
Your Statement provides a view of your overall investment position for your records. You have received this printed Statement because you have not activated your Investor Zone login. If you can't find your activation email and want to enjoy the convenience of Investor Zone, simply contact the Client 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](http://www.unbiased.co.uk). For pension advice, you can contact Pension Wise. Pension Wise is a free, impartial guidance service which has been introduced by the Government to help all consumers understand their options. Guidance can be accessed on the internet, telephone or face-to-face. To find out more, go to [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) or call their free phone number 0800 138 3944.

The designated Statement Line 01225 747 141, is open Monday to Friday from 8.30am to 5pm.



## the trustees of the CHL investment SSAS

Investor Number - 189997

Adviser Details - Novia Direct Clients

## / Summary

## Statement Period

06/07/2020 to 05/10/2020

| Product Wrapper                                      | Value (£) at<br>06/07/2020 <sup>1</sup> | Investments <sup>2</sup><br>(£) | Withdrawals <sup>3</sup><br>(£) | Value (£) at<br>05/10/2020 | %<br>Change <sup>4</sup> |
|--|---|---------------------------------|---------------------------------|----------------------------|--------------------------|
| Novia General Investment<br>Account (Gross) - 586540 | 25,050.12                               | 0.00                            | 0.00                            | 26,258.88                  | 4.83                     |
| <b>Total (£)</b>                                     | <b>25,050.12</b>                        | <b>0.00</b>                     | <b>0.00</b>                     | <b>26,258.88</b>           |                          |

## Notes

1. The opening value for this statement reflects the pricing at the start of the day on 06/07/2020 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.

## the trustees of the CHL investment SSAS

Investor Number - 189997

Novia General Investment Account (Gross) - 586540

## / Transaction Summary

Investments<sup>7</sup>

| 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 (£) |
|------------|----------------------------|------------------------|
| 12/07/2020 | Novia Documentation Charge | -3.00                  |
| 04/08/2020 | Annual Charge              | -10.41                 |
| 13/08/2020 | Novia Documentation Charge | -3.00                  |
| 02/09/2020 | Annual Charge              | -10.83                 |
| 12/09/2020 | Novia Documentation Charge | -3.00                  |
| 02/10/2020 | Annual Charge              | -10.92                 |
| Total      |                            | -41.16                 |

## 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.