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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

1 April 2020

Investor Number 189997

Dear Trustees,

Your Annual Cost and Charges Statement for the period 1 January 2019 to 31 December 2019 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.

This statement shows you the actual cost and charges incurred on your investments held with Novia. It is intended to give you an annual summary to help you understand the costs associated with your investments and can be read in conjunction with your Quarterly Statements.

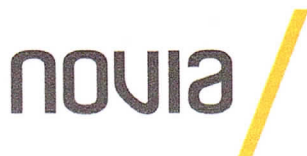
If you have any questions regarding your statement, or for more information about investing with Novia, please contact your adviser or call the Client Services Team on 0345 680 8000.

Thank you for using the Novia service and we look forward to assisting you with future investments.

Yours sincerely



Nick Raine
Director of Operations



Cost and Charges Statement

Investor Details

Investor Name - the trustees of the CHL investment SSAS

Investor Number - 189997

Statement Details

Wrapper Name - Novia General Investment Account (Gross)

Wrapper Number - 586540

Currency - £GBP

Reporting Period - 1 January 2019 - 31 December 2019

Investment Value - Start: £24,113.18 End: £27,865.86

Average Daily Balance - £26,345.06

This statement shows you the actual cost and charges incurred on your investments held with Novia. This report is intended to give you an annual summary to help you understand the costs associated with your investments and can be read in conjunction with your Quarterly Statements.

Costs Charges Summary

Costs Charge Type	%	Amount (£)
Service Costs and Charges	1.13%	£297.80
Third Party Payments	0.00%	£0.00
Product Costs and Charges	1.86%	£490.50
Total Costs and Charges	2.99%	£788.30

The table above gives an overview of the Adviser and Platform costs and charges associated with providing the service and the costs and charges incurred from investing in the assets held during the reporting period.

The percentage figures displayed within this table are calculated by using the average daily balance of your account over the report period in relation to the amounts charged.

Timing differences between the dates a charge is taken and value of your investment will affect the calculation of the percentage charged to your account. This will occur due to both large changes in investment value, usually following a withdrawal or an investment deposit, and one off charges.

The **Service Costs and Charges** referenced in the table above are the costs associated with providing the service to an Investor e.g. any Adviser charges and the Platform charge.

The **Third Party Payment** records any amounts received by the Platform from third parties. Novia does not receive any such payments.

The **Product Costs and Charges** referenced in the table above are the costs incurred by any assets held during the reporting period by the Investor e.g. the ongoing fund charges and any initial charges.

A breakdown of each of the Service Costs and Charges and Product Costs and Charges is in the **Itemisation of Service Costs and Charges** and **Itemisation of Product Costs and Charges** sections of this report.