



ND Automation Limited Retirement Benefit Scheme  
Office 12  
Venture Wales Building  
PENTREBACH  
MERTHYR  
CF48 4DR

Write to  
Aegon Digital Solutions  
SUNDERLAND  
SR43 4DL

Visit  
[aegon.co.uk/support](https://aegon.co.uk/support)

7/001092  
38900/00019

Dear Sir/Madam

02/02/2023

## Your Aegon statement

Thank you for investing through Aegon Retirement Choices (ARC). Your statement for the period 18 October 2022 to 17 January 2023 is enclosed. If you have both a joint Aegon account and an individual Aegon account, a separate statement pack will be sent for each.

### Your statement

Your statement provides a concise view of your investments and features:

- a **Summary** showing a single view of all the product wrappers held within your Aegon account;
- a **Transaction summary** for each product wrapper showing any money into and money out of your account as well as any Aegon charges and charges paid to your adviser, and
- a **Valuation** for each product wrapper

This statement provides a view and value of your investments under the above investor number at the statement date. To reduce the size of your statement and help reduce the amount of paper we use, you'll find your full transaction history online. You can visit your online account at any time, if you already have access, using your username and password. Please call us if you need help with access to the website. If you have questions relating to your investments please call your adviser.

### Changes to your Terms and Conditions (T&Cs)

We're making some changes to your T&Cs that come into effect on 31 December 2022. Please read the 'Important Information' page following this letter for more information.

We've also included a 'Costs and charges information' section showing the charges you've paid over the period shown in that section. It compares with the information in any illustration you received. Where your illustration estimated the charges you might pay, the 'costs and charges information' gives you the actual charges you paid and how they affected the growth of your investments. Please note that it doesn't follow the same time period as this statement.

### Customer details

Customer name  
ND Automation Limited Retirement  
Benefit Scheme  
Customer number  
21179565

### Documents enclosed

- Summary
- Transaction summary
- Valuation
- Costs and charges information

- We've clarified taxation on GIAs and removed reference to Gross GIA.
- We've clarified our process on death to confirm that at 3 years after your date of death, assets will be moved out of your ISA wrapper and into either your existing GIA if you have one or one that we open for you.
- For customers who hold funds in a model portfolio we've clarified that we won't directly inform you of any fund events or corporate actions with the exception of fund suspensions.
- We've clarified that rebates on investments in your Aegon GIA will be paid net of basic rate tax, which will be deducted at source and paid to HMRC. It is your responsibility to correctly account for or reclaim any tax due.
- We've clarified our process for receiving instructions in relation to Discretionary Fund Manager charge payments. Instructions to us to pay the DFM charge payment will be received from you or your adviser if you have instructed them to do so on your behalf.
- We've updated our Sanctions section to clarify that where we or the investment provider of any investments in your product wrapper are subject to any sanctions or regulatory restrictions it includes sanctions and regulatory restrictions in the UK or any other jurisdiction.
- We've updated our process for changes to regular contributions. We need to receive any instructions not less than 12 business days before the collection of your next contribution for them to take effect for that collection.

**You can find a copy of the 'Summary of changes' document and the new T&Cs at [aegon.co.uk/arctc](https://aegon.co.uk/arctc).**



### Statement details

Statement period  
Investor  
Customer number  
Adviser details

18/10/2022 to 17/01/2023  
ND Automation Limited Retirement Benefit Scheme  
21179565  
Haven Global Strategies Limited

### Summary

Account	Value (£) at 18/10/2022 <sup>1</sup>	Value (£) at 17/01/2023	Change in value <sup>5</sup> (£)
Aegon General Investment Account (Gross) - 71681845	23,732.48	25,060.32	1,327.84
<b>Total (£)</b>	<b>23,732.48</b>	<b>25,060.32</b>	<b>1,327.84</b>

### Notes

1. The opening value for this statement may vary from the closing value of your previous statement. This is due to market valuation changes.
2. Since the start of your statement period.
3. Investments and/or money held within our GIA, Stocks and Shares ISA and Offshore Bond wrappers are administered and protected under the current rules set out in the Client Assets Sourcebook (CASS) which is published by the Financial Conduct Authority (FCA). Assets and/or money held within our Self Invested Pension Plan (SIPP) are not subject to these CASS rules.



Customer number 21179565  
Customer ND Automation Limited Retirement Benefit Scheme

Valuation - Aegon General Investment Account (Gross) - 71681845

Investment name	Number of units/shares	Unit/Share price (£)	Value (£)
Jupiter Merlin Worldwide Ptf I Acc <sup>3</sup>	6,027.400000	4.157400	25,058.31
Cash			2.01
Pending <sup>1</sup>			0.00
Value at 17/01/2023			25,060.32

Notes

1. Pending is the sum of monies allocated to trades that haven't settled at the end of the statement period. These include: switches, buy and sell instructions, movement of cash and incomplete rebalancing instructions. Trades typically clear within 5 business days and your current investment holdings and cash values can be viewed online, via your adviser if you have one, or by calling us. Transfers where proceeds of the transfer haven't yet been received aren't included.
2. The valuation shown is based on the latest price available at the statement closing date.
3. We'll be sending you more information on costs and charges for these investments on a yearly basis.
4. If you hold an Aegon Secure Trustee Investment plan, the total value of the plan is shown, not the value of the underlying investments. The number of units shown will reflect the total value and the unit price will always be £1.00.
5. The valuation of an Aegon Secure Trustee Investment plan doesn't take into account any guaranteed benefit you may have selected. Please speak to your adviser to find out more.
6. Corporate actions occurring during the statement period may have had an impact on your investments.

Aegon is a brand name of Scottish Equitable plc (No. SC144517) and Aegon Investment Solutions Ltd (No. SC394519) registered in Scotland, registered office: Edinburgh Park, Edinburgh, EH12 9SE. Both are Aegon companies. Scottish Equitable plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aegon Investment Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Their Financial Services Register numbers are 165548 and 543123 respectively.





## Costs and charges information

### Notes

1. You may find the charge percentages are different to charges shown in any illustration you received. This is because an illustration uses potential charge figures while this document uses data we receive from the fund managers showing the actual charges applied.
2. Please remember that past performance isn't a guide to future performance. The value of an investment can fall as well as rise and isn't guaranteed. You could get back less than you originally invested. While we use the most accurate information available to us, as some of the information is provided by a 3rd party we can't guarantee the accuracy of their information. We are not responsible or liable for any loss caused by any reliance on the information contained within this document.
3. Where we don't have the specific information on charges for your investments, we've made an estimate.
4. A further fund level breakdown is available on request.