

The Platform Pension

Key features

Provided, operated and administered by
Hubwise Securities Ltd trading as SS&C Hubwise SIPP



Please read this document carefully

The Financial Conduct Authority is the financial services regulator. It requires this information to be provided to you, to help you decide whether the CASFS Platform Pension is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

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Overview

The CASFS Platform Pension ("Platform Pension") is available on the CASFS Platform ("Platform"). The Platform makes life less complicated, it is a secure account that enables you to bring your investments together in one location making it easier for you and your financial adviser to review the performance of your investments.

The Platform is brought to you by CASFS Ltd ("CASFS"), however Hubwise Securities Limited (Hubwise) provides certain platform administration functions, including trading, settlement, custody and associated services, together with facilities for investing in funds from a range of providers.

We explain below who is responsible for providing the Platform Pension, certain administration functions in respect of the Platform Pension and who acts as trustee. Regulatory information in respect of CASFS and Hubwise is set out at the end of this document.

Ideally we would like you to appoint a financial adviser to access the Platform and we refer to your financial adviser throughout this document. If you do not have an appointed financial adviser then you should contact our Client Services team in the first instance.

Please also note that Countrywide Assured plc provide certain services for CASFS Ltd such as use of their website and are referenced within this document.

The Platform Pension

The Platform Pension is a self-invested personal pension scheme established under one master trust deed and set of rules (copies of which are available on request) and registered in accordance with the Finance Act 2004. The Platform Pension is provided and operated by Hubwise Securities Ltd trading as SS&C Hubwise SIPP (the "Operator"), a UK registered company under number 06071374 which is authorised by the Financial Conduct Authority (FCA) to provide regulated products and services. The trustee of the Platform Pension is Hubwise Nominees Ltd, a UK registered company under number 07711864. Hubwise Nominees Ltd have entered into a service agreement with Hubwise Securities Ltd for the provision of day to day administration services relating to your Platform Pension. Hubwise Securities Ltd, will be your first point of contact in relation to your Platform Pension – contact details are included towards the end of the document.

Aims

The main aims of the Platform Pension are to:

- Provide a tax-efficient* way to save for your retirement.
- Provide via flexi-access drawdown, a one-off or series of ad hoc lump sum payments or, if you wish, a regular

pension income for such time as your pension fund retains a value. You will normally have the option of taking part of your pension benefits in the form of a tax-free cash lump sum (also called a pension commencement lump sum).

- Provide on your death a one-off lump sum payment to beneficiary/ies.
- Allow you to buy a lifetime annuity, referred to as an annuity throughout the rest of this document, if you decide to do so.
- Allow you to choose when you take your benefits subject to HM Revenue & Customs (HMRC) requirements.

HM Revenue and Customs practice and the law relating to taxation are complex and subject to individual circumstances and changes which cannot be foreseen.

Your commitment

Please refer to the section headed 'Is there a minimum contribution level?' later in this document to see the specific minimum contributions applicable to this product. In addition, please note the following:

- By investing in the Platform Pension, you are committing to a long-term investment.

- The Platform Pension is subject to UK registered pension scheme laws which means that you cannot normally encash your investment if you are under the age of 55 (rising to age 57 on 6 April 2028).
- If you start paying into your Platform Pension under the age of 55 you will not normally be able to start drawing benefits until that age (rising to age 57 on 6 April 2028).
- If you start regular contributions you expect to maintain them; if you don't it is likely that your pension benefits will be lower.
- You expect to remain eligible for tax relief on your contributions. You must tell us if there are any changes to your eligibility.

- You and your financial adviser if you have one are responsible for adhering to tax rules and the consequences of breaching them.

You should discuss all of the options available regarding your retirement and your Platform Pension with your financial adviser.

Details of HMRC tax allowances and tax reliefs are available on their website at www.hmrc.gov.uk and in our factsheets entitled *Pension scheme allowances and tax charges* and *Pension contributions and tax relief*, available on request or on our website www.countrywideassured.co.uk.

Pension contributions and savings above the annual and lifetime allowance thresholds respectively may incur tax charges which you should be aware of.

Risks

The value of assets held within your Platform Pension may go down

It is important to understand that the value of your Platform Pension and the returns you expect to receive depend entirely upon the performance of the underlying assets selected via the investment option you have chosen. The value of those assets can fall as well as rise and you may not get back your original investment. Your capital is at risk.

Past performance is not a guide to the returns you may receive in the future.

Impact of charges and expenses

Fees and charges will have an impact on the value of your Platform Pension. These charges may vary over time and you should be aware that any increase in these charges would have an adverse impact on your Platform Pension.

Tax treatment subject to change and interpretation

The tax treatment of the Platform Pension is subject to change at any time and any tax benefits associated with your Platform Pension will depend on your personal circumstances and therefore may not always be sustainable. Our interpretation of relevant tax legislation and guidance and any changes made is subjective.

We are not tax experts or tax advisers. Please consult with your financial adviser and/or professional tax adviser for a full understanding of the taxation of your investments and savings.

Processing investment instructions

The price paid for assets to be held in your Platform Pension may rise or fall in the period between us receiving your instruction and the time the instruction is processed. There may be situations where you are in an advantageous position as a consequence of this although there may be situations where you may be at a disadvantage.

Exercising our right to liquidate

If insufficient cash is held we may exercise our right to sell some or all of the assets held within your Platform Pension to meet charges and fees. This may occur at a disadvantage in terms of price.

The effect of foreign exchange rates

If you hold any assets which are not denominated in sterling, the value of those investments will be affected by movements in the foreign currency exchange rates as well as movements in the value of the underlying investments.

If you change your mind

If you exercise your right to cancel additional monies paid in or your pension transfer from another provider you may find that the value of your investment falls between the date of your investment and the date of cancellation and that, once any fees are deducted, you may receive back less than you paid in.

If we are returning a pension transfer payment, the original provider may charge for taking the payment back or, in some cases, may not be willing to take it back. If the transfer payment is returned, you may still be liable for any adviser fees agreed.

If you make a transfer from another scheme to your Platform Pension any guarantees will be lost and the pension and any death benefits may be lower than those you would have received from the transferring scheme.

Your benefits could also be lower for a number of reasons:

- Annuity rates, if you choose to buy an annuity, are lower than anticipated.
- Tax rules and legislation change.
- Charges increase above those anticipated at the beginning.
- You take your benefits before the age originally planned.
- You contribute less than you planned.

If you take payments from your drawdown plan, poor investment returns, particularly coupled with high income payments, could significantly reduce the amount you will have left to buy a secure pension, such as an annuity, or exhaust your drawdown plan completely. Any income you elect to take from your drawdown plan will be taxed at your own marginal rate of income tax, and particularly where payments are taken in lump sum form, could increase your income tax liability.

When you come to take your benefits from your Platform Pension, depending upon the manner in which you do this, the amount of future tax relievable contributions you are able to make to defined contribution pension arrangements may be restricted.

Before you take any benefits from your Platform Pension, we recommend that you seek free and impartial guidance from the independent organisation appointed by the government for this purpose.

Pension Wise is a government service provided by Money Helper that offers free, impartial guidance to help you understand your pension options and help you think about how to make the best use of your pension savings; information about the tax implications of different options and other important things you should think about; and tips on getting the best deal, including how to shop around. An appointment with Pension Wise is free. They can be contacted on 0800 138 3944 or you can book an appointment online at <https://www.moneyhelper.org.uk/en/pensionsand-retirement/pension-wise/book-a-free-pension-wise-appointment>

More information will be provided in the lead up to taking your pension benefits.

Questions and answers

What is a Personal Pension?

A Personal Pension is a tax-efficient investment vehicle through which you can invest in a range of funds and depending on your earnings that you pay income tax can offer up to 45% tax relief on contributions. Any investment gains that arise from your Personal Pension are free from income and capital gains tax.

Is this a stakeholder pension?

No, the government has set minimum standards that a pension plan must meet to be classed as a stakeholder pension. These are to do with contribution levels, charges and terms and conditions.

The Platform Pension is not a stakeholder pension. Our minimum contribution is higher and charges can be higher than the government stakeholder standards allow.

You should also consider whether you have access to a work place pension scheme to which your employer will contribute. Where a stakeholder plan or work place pension scheme is available, they may meet your needs at least as well as our Platform Pension.

Who can open a Platform Pension?

The Platform Pension is now closed to new clients but is available to existing Countrywide Assured plc clients and you can make adhoc single contributions or transfer in existing pensions held with other providers to your existing Platform Pension.

Do I need to have a financial adviser to have a Platform Pension?

Ideally, we would like you to have a financial adviser who can provide advice and take instructions and act on your behalf. However, we can provide access to the Platform without a financial adviser but there will be restrictions on certain activities or instructions we can accept direct from you.

Can I change my mind?

Yes, you have a legal right to cancel your request, within 30 days of when you receive our cancellation notice. Please note that any fees incurred during the time between the pension transfer or additional contribution to the Platform Pension and the cancellation will be borne by you. Similarly, any losses on investments are borne by you.

We will also deduct any payments that we made to your financial adviser when returning your monies following cancellation.

If we are returning a pension transfer payment, the original provider may charge for taking the payment back or, in some cases, may not be willing to take it back. Depending on your agreement with your financial adviser you may still be liable for any fees agreed. Please speak to your financial adviser if you require further details.

Can I transfer my existing pension to my existing Platform Pension?

In most cases, yes. We accept transfers in from HMRC- recognised schemes. However, defined benefit schemes (e.g. final salary schemes) do not generally allow transfers to a Personal Pension unless you have received personal advice from an FCA-regulated financial adviser who holds the appropriate pension transfer qualifications. If the value of your transfer is £30,000 or above from a defined benefit scheme, the transfer must be on a fully-advised basis by a suitably-qualified pensions specialist, with a positive recommendation to transfer. Please contact us if you wish to transfer your existing pension to a Platform Pension.

Please note that, although we do not charge a fee to transfer your pension into a Platform Pension, your pension provider may charge you to transfer out of their scheme.

How much money can I contribute in a year and what tax relief will I receive on contributions?

There is no limit on the amount of money you can contribute to your Platform Pension each year but the amount you can contribute and receive tax relief on is limited. Tax relievable contribution amounts are based on your relevant UK earnings. If you have no relevant UK earnings then you are still able to make contributions up to £3,600 including tax relief each year. If you do have relevant UK earnings then you can receive tax relief on contributions up to the amount you earn, to a maximum of £60,000. We will claim tax relief at the basic rate (currently 20%) from HMRC on a monthly basis.

However, if you make contributions above the current limit of £60,000, you may incur a tax charge via HMRC's 'annual allowance tax charge'. The annual allowance is set each year by the UK Government and therefore may change in the future.

The maximum tax relievable contributions will be limited if you are subject to the Money Purchase Annual Allowance (MPAA) or you are a high income individual and subject to annual allowance tapering. Further information on the annual allowance tax charge, MPAA and annual allowance tapering can be found in our factsheet entitled Pension Contributions & Tax Relief available on request.

Please seek specialist tax advice if you have specific tax concerns. All contributions made into your Platform Pension are subject to a correctly completed contributions form, which should be completed as part of the online application process.

Is there a minimum contribution level?

If you transfer your existing pension to a Platform Pension there is no requirement to make any contribution provided you meet the minimum transfer value of £1,000.

Where contributions are to be made the minimum levels are:

Minimum lump sum: £1,000

Minimum regular contributions: £50 per month / £250 per quarter / £500 per half year / £1,000 per annum.

Who can contribute to my Platform Pension?

You can make personal contributions, and other people can make contributions e.g. your spouse or parents, and your employer. Where employer contributions are to be made they will be paid gross rather than net of tax relief. You should note that where contributions are being made from different sources the maximum contribution levels outlined previously in this document will apply to the total contributions received.

Can I have more than one Platform Pension?

We would not open two Platform Pensions for you but it is possible to have other pension plans with different providers.

What are the investment options?

The investment options available on the Platform are as follows:

Sanlam Investment Solutions Fund Range

The Sanlam Investment Solutions Fund Range is a range of risk targeted funds managed by Atomos Investments Limited, (trading as "atomos") whose capability combines the freedom and expertise to invest across a wide spectrum of asset classes, markets and instruments, offering access to a wide universe of opportunities.

Model Portfolios

The model portfolio service comprises a range of Active, Indexed and Socially Responsible (SRI) model portfolios managed by atomos, and is brought to you by your financial adviser, the discretionary manager which is currently atomos and CASFS. This service enables the discretionary manager to select, buy and sell the assets in which your Platform Pension is invested without prior reference to you.

In order to access this service you must have a financial adviser who will consider a range of model portfolios and recommend one or more model portfolios for you depending upon their assessment of your risk profile. Once selected, your Platform Pension shall be invested in the model portfolio. The assets making up the model portfolio will be selected and managed by the discretionary manager in accordance with the restrictions of the model portfolio you have chosen.

You can, at any time, agree with your financial adviser to change a model portfolio applied to your Platform Pension to another from the available range. Changing a model portfolio would mean a change in risk profile. Your financial adviser will be able to advise you on whether such a change will be suitable for you.

You can remain in the same model portfolio as initially recommended by your financial adviser but you cannot change a model portfolio without advice from a financial adviser.

Third Party Funds

You may invest in one or more of the third party managed funds available under the Platform. The Platform will take instructions from you or your financial adviser (acting as agent on your behalf) and will place orders with the relevant asset provider to buy and/or sell shares in the funds based on those instructions, in accordance with the dealing provisions in the CASFS Platform Terms and Conditions.

Can I change my investments?

If you have chosen to invest in funds managed by Atomos Investments Limited, or third party funds, you may, through your financial adviser, switch funds. If you have selected the model portfolio service, atomos as the discretionary manager, at their discretion, can switch the assets you hold in your Platform Pension without reference to you. A switch is, in effect, a buy and sell transaction which will involve the movement of money from and to the relevant client account of your Platform Pension. Any switch is subject to any requirements or restrictions that are placed on the Platform Pension as a matter of law or regulation.

Who manages the investment portfolio held in my Platform Pension?

You and your financial adviser are responsible for deciding which investment option is suitable for you. CASFS and Hubwise are neither investment managers nor advisers; it is imperative that you consider if a Platform Pension, and the investment options available, is an appropriate investment product for you based on your investment experience and personal circumstances.

Can I hold property in a Platform Pension?

No, property cannot be held in the Platform Pension. We do however offer an alternative pension arrangement in which property can be held. Contact us or your financial adviser for more information on options for holding property within a pension scheme.

How can I check the value of my pension?

You and/or your financial adviser will be able to access an online valuation or alternatively you can phone Client Services on 03330 155600 during office hours (Monday to Friday 9am to 5pm) and they will be able to tell you the current value of your fund.

We will send you a quarterly statement for your records. It is also prudent to review your Platform Pension on a regular basis to ensure that it is the correct product for your investment needs.

What is the lifetime allowance?

The standard lifetime allowance is currently £1,073,100. You can usually take up to 25% of your pension pot as tax free cash but the tax free cash element is now capped at a maximum of 25% of the standard lifetime allowance. Any excess benefits taken above the standard lifetime allowance will be taxed at your marginal rate of income tax. Your lifetime allowance may be higher if you have been granted protection by HMRC. More information on the lifetime allowance can be found in our factsheet Pension scheme allowances and tax charges, which is available on request.

When can I access my Platform Pension?

The earliest age you can start taking money from your Platform Pension is currently 55 increasing to 57 from 6 April 2028. It may be possible to start taking benefits earlier than age 55 if you have a protected pension age or satisfy the ill-health conditions, as defined by the Finance Act 2004.

How can I take my benefits?

If you wish, you can normally take up to 25% of your Platform Pension tax free* as a Pension Commencement Lump Sum (PCLS), subject to a maximum of 25% of the standard lifetime allowance. but the remaining pot must form a 'drawdown plan'.

After taking a PCLS, you can opt to have complete flexibility (known as 'flexi-access') as to how you take income from the rest of your drawdown plan (i.e. any combination of lump sums or monthly payment), payment. You will need advice from your financial adviser before taking any benefits if you choose this option. Each will be taxed as income under PAYE, whether you take further lump sums or a monthly income. As soon as you take any income from your Platform Pension a restriction on any future tax relievable money purchase contributions applies of £10,000 a year which is known as the money purchase annual allowance (MPAA). Note taking a PCLS only will not make you subject to the MPAA, but as soon as any income payment is received the MPAA will apply to you.

Alternatively, you can take money direct from your pot without having to put the money into a drawdown plan and 25% of this sum will be tax free with 75% being subject to income tax at your marginal rate. This is called an 'uncrystallised funds pension lump sum' ('UFPLS'). You can take one or more UFPLS payments and these can be regular or irregular payments. Payment of a UFPLS will trigger the MPAA and restrict future tax relievable money purchase contributions to £10,000 a year.

You can also take up to three small pots of up to £10,000. 25% will be tax free and 75% will be subject to marginal rate income tax in the same way as UFPLS. Taking small pot payments does not trigger the MPAA restriction on future tax relievable money contributions.

Taking money from your pot may erode the capital value of your Platform Pension and could result in a lower income than anticipated in the future. You should take advice from an FCA-authorized financial adviser or suitably qualified tax adviser as to the best method to take your Platform Pension benefit in your particular circumstances, before making any such decisions.

* Tax concessions are not guaranteed and may change in the future. Tax free means the investor pays no tax.

After I have taken benefits, does my Platform Pension still benefit from tax relief?

Yes. Your Platform Pension pot will benefit from tax free* growth on investment returns and you will receive tax relief on any contributions you make up to age 75. This will be subject to the limits explained above depending on whether you have taken any income from your drawdown plan.

* Tax concessions are not guaranteed and may change in the future. Tax free means the investor pays no tax.

What happens if I am in capped drawdown?

If you had started to take payments from your pension prior to the April 2015 pension freedoms, your pension is designated as capped drawdown. This will mean that you are allowed to take income from your pension up to a certain limit each year.

You are entitled to keep your pension as capped drawdown or if you wish to have more freedom, you can convert to a flexi-access drawdown arrangement meaning that there would be no capped income limit. You will need to consider implications such as the money purchase annual allowance.

Do you offer annuities?

No. If you are looking to purchase an annuity, you must transfer all or part of your pension to an annuity provider.

Is pension income subject to National Insurance?

No.

What happens to my Platform Pension if I die?

When we are notified of your death by your personal representative, we will ask for a copy of your death certificate.

Please note that the Operator, on behalf of the Trustee retains ultimate discretion over the distribution of your pension, despite a beneficiary being named.

In the event of your death the following options are available to your beneficiary. The tax position will depend on whether your death occurs before reaching age 75 or on or after reaching 75:

1. on death before 75 to take a tax-free lump sum. If you die after the age of 75, take the whole pot as a lump sum but this will be subject to a tax charge at the marginal rate of the beneficiary;
2. to transfer the Platform Pension into a pension arrangement of their own or with another pension provider.

Do I have to choose a beneficiary to receive my Platform Pension if I die?

Clients normally choose a beneficiary e.g. a spouse or a child. This is not legally required but we strongly recommend that you do tell us of your wishes to help ensure we consider paying the correct beneficiaries.

How much does a Platform Pension cost?

Full details of the charges applicable to your Platform Pension will be shown in your Key Features Illustration.

The product charge is calculated using basis points (BPs) where 100 BPs is the equivalent to 1%.

There are no additional charges for transfers in.

More details on the charges that apply are available in the Schedule of Charges which is available on our website www.countrywideassured.co.uk. Other fees for work in relation to divorce and death for example are available on request and will be quoted to you before any work is carried out.

How much will the advice cost?

You will agree the cost of the advice you receive with your financial adviser. We will deduct the amount on your behalf and pass it on to your financial adviser. You can see these costs in your personalised Key Features illustration.

Do you set up a bank account for me?

Yes, a bank account will be set up in the name of your Platform Pension, currently at RBS. If interest is payable, it may be variable and the current rate of interest paid can be confirmed by contacting SS&C either by email HW-Services@sscinc.com or calling 01283 495245

If I am not satisfied, can I transfer out to another provider?

Yes, you can transfer out to another provider as long as the provider is HMRC-approved.

Is my money protected in any way?

The Financial Services Compensation Scheme (FSCS) is the UK's statutory fund of last resort for customers of financial services firms. This means that the FSCS can pay compensation to consumers if a financial services firm is unable, or likely to be unable, to pay claims against it. The FSCS is not intended to cover the consequences of poor investment decisions.

As a retail client you may be able to claim compensation from the FSCS if Hubwise Securities Ltd are declared in default and are unable to meet liabilities to you. Depending on the type of investments you hold, there will be limits to the amount of redress available from the FSCS.

Whilst your money is being held in the Platform Pension bank account set up for you, it is covered by the FSCS's UK deposit recovery scheme up to the maximum £85,000. Investment business is protected up to £85,000 per firm in which your monies are invested. The Custody Terms, which form part of the CASFS Platform Terms & Conditions, also explain the amount of redress that may be available in respect of custody services provided by Hubwise.

You can get more information at www.fscs.org.uk or by writing to

Financial Services Compensation Scheme,
10th Floor Beaufort House,
15 St Botolph Street,
London, EC3A 7QU.

Who can I contact if I have any further questions?

In the first instance you should contact your financial adviser. Failing that you can contact us via the details below:

CASFS Ltd
PO Box 13493
Chelmsford
CM99 2GP

T 03330 155600

E enq@countrywide-assured.co.uk

Money Helper is also available to assist scheme members and their beneficiaries with any difficulty they have failed to resolve with the trustees or administrators of a scheme. Making a complaint will not affect your legal rights.

What happens if I want to make a complaint?

We pride ourselves on our dedication to customer care. However we do recognise that there may be occasions where service or standards fall short of expectations, where this happens we will do everything we can to resolve the problem.

The person whom you should contact will depend on the nature of the complaint you wish to raise. Where a complaint is received by one of the parties noted below, that should in fact be addressed by another party, it will be passed to the correct party and we will advise you accordingly.

Should you wish to make a complaint regarding the Platform Pension or the administration of it you can write to the SS&C Hubwise SIPP Complaints Manager at:

Hubwise Securities Limited
Waverley Court
Wiltell Road
Lichfield
Staffordshire
WS14 9ET

If your complaint concerns the service you have received from the Platform, please write to the Head of Compliance at:

CASFS Ltd
PO Box 13493
Chelmsford
CM99 2GP

If your complaint relates to the advice you have been given you should write in the first instance to your financial adviser.

If you are not entirely satisfied with the response you receive you can complain to:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

T 0800 023 4567

Complaining to the Ombudsman will not affect your legal rights.

Can you close my Platform Pension?

We reserve the right to close your Platform Pension at any time upon giving you 30 days' notice in writing, following which your Platform Pension must be transferred to another suitable pension plan or benefits taken.

Additional information

Ability to disinvest

If you owe us any outstanding fees, we reserve the right to disinvest from your most liquid investment, including cash.

Regulatory protection

Under the FCA rules we classify all our investors as 'retail clients' so you benefit from the highest level of regulatory protection.

Business language

All communications will be in English.

Regulatory information

The Platform is made available by CASFS Ltd which is authorised and regulated by the Financial Conduct Authority, FRN: 472783. Certain platform activities and the pension product are provided by Hubwise Securities Limited (Hubwise) which is authorised and regulated by the Financial Conduct Authority, FRN: 502619.

Hubwise provides administration, custody and related services.

Atomos Investments Limited is authorised and regulated by the Financial Conduct Authority with No: 122588.

Law

The Platform Pension is subject to the laws of England and Wales. Any disputes would be subject to the English Court system exclusively. This Key Features Document and the legislation referred to herein are correct at the time of writing.

Minor non-monetary benefits

CASFS may give or receive minor non-monetary benefits to/from some of the firms whom we work with in order to offer you a better service. Such benefits may include information relating to financial instruments or investment services; participation in conferences, seminars and training events; and minor hospitality (such as food and drink during a business meeting, conference, seminar or training event). Any costs we incur in provision of such benefits will not affect the charges you pay for our service. Further information regarding these arrangements is available on request.

The Platform is made available by CASFS Ltd which is authorised and regulated by the Financial Conduct Authority, FRN: 472783. Certain platform activities are provided by Hubwise Securities Limited (Hubwise) which is authorised and regulated by the Financial Conduct Authority, FRN: 502619. Hubwise is the provider of the Platform ISA available on the Platform and provides administration, custody and related services. CASFS Ltd is registered in England and Wales with No: 02354894, with registered office: 2nd Floor, 4 West Strand, West Strand Road, Preston PR1 8UY. Hubwise is registered in England and Wales with No: 06071374, with registered office: Waverley Court, Wiltell Road, Lichfield, Staffordshire, WS14 9ET. Atomos Investments Limited (trading as atomos) is registered in England and Wales with No: 02041819, with registered office: 2nd Floor, 5 Hatfields (Alto), London SE1 9PG. Atomos Investments Limited is authorised and regulated by the Financial Conduct Authority with No: 122588. Sanlam Investments UK Limited (trading as Sanlam Investments) is registered in England and Wales with No: 05809399, with registered offices: Monument Place, 24 Monument Street, London EC3R 8AJ. Sanlam Investments UK Limited is authorised and regulated by the Financial Conduct Authority with No: 459237. CASFS Ltd Registered in England and Wales 2354894 is authorised and regulated by the Financial Conduct Authority. Countrywide Assured plc and CASFS Ltd are subsidiaries of Chesnara plc. Registered UK office: 2nd Floor, Building Four, West Strand Business Park, West Strand Road, Preston, PR1 8UY.

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