

# PORTFOLIO SUMMARY



Prepared For  
Mrs Example Client

Relating to  
Current Plan

Prepared By  
Mr IFA Adviser  
IFA Adviser Firm

Report Date  
26 July 2018

*This report is designed to provide a portfolio summary. It includes portfolio breakdown, performance and volatility.*

# PORTFOLIO

## Introduction

This report is designed to provide a summary of the portfolio, Current Plan.

This report should not be regarded as a recommendation to buy or sell investments and any decisions should be made in conjunction with financial advice.

## Benchmark

A benchmark is a point of reference to allow the performance of the portfolio to be compared. The benchmark used in this portfolio is FTSE AllSh TR GBP.

## Current Portfolio

The portfolio is invested in the following holdings.

Fund Name	Investment Type	Weight	Fund Value
Marks & Spencer Worldwide Mgd Acc	OEICs and Unit Trusts	23.03%	£27,682.26
Scottish Widows Progressive A	OEICs and Unit Trusts	36.91%	£44,365.65
SLI Global Advantage Plat 1 Acc	OEICs and Unit Trusts	40.05%	£48,138.63
<b>Portfolio Total</b>			<b>£120,186.54</b>
<b>Portfolio Allocation Total</b>			<b>100.00%</b>

## Holding Notes

Please refer to the Holdings Notes Section at the end of this report.

# PORTFOLIO PURPOSE AND RISK PROFILE

## Portfolio Purpose

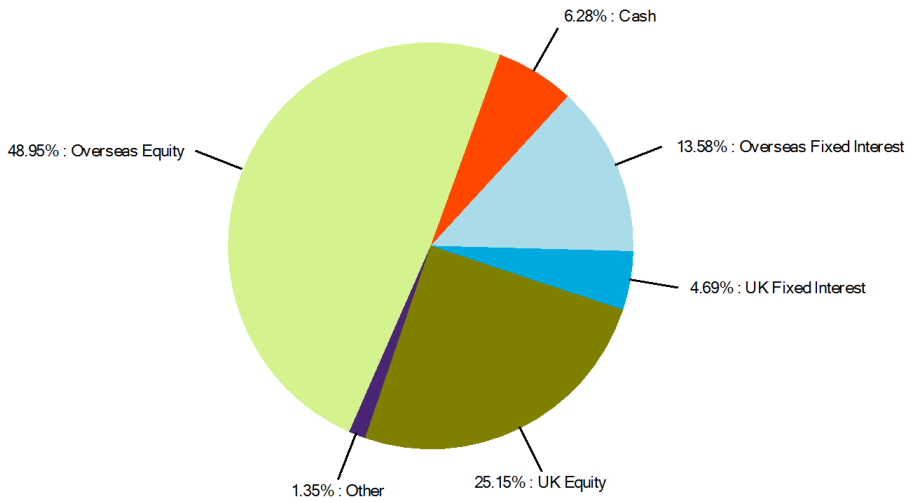
Some key information about the purpose of this portfolio includes:

- The portfolio is set to mature at age 65.

# PORTFOLIO BREAKDOWN

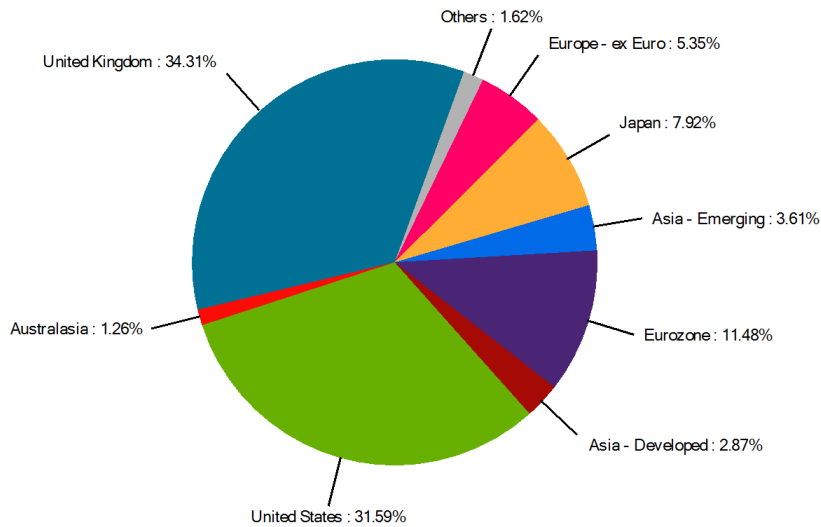
## Asset Allocation

Asset allocation is the strategy used in choosing between the various asset classes. The following chart shows the asset allocation of the portfolio in percentage terms.



## Equity Region

The following chart shows how the equity content of the portfolio is spread across the major world regions in percentage terms.



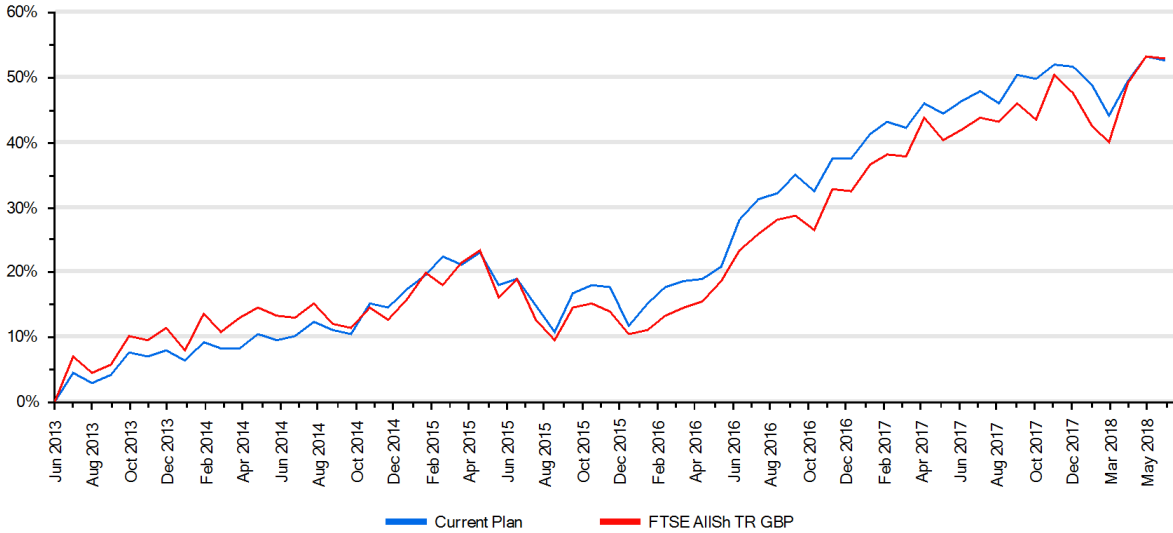
# PORTFOLIO PERFORMANCE

## Past Performance

There are a number of different ways of looking at the performance of the portfolio.

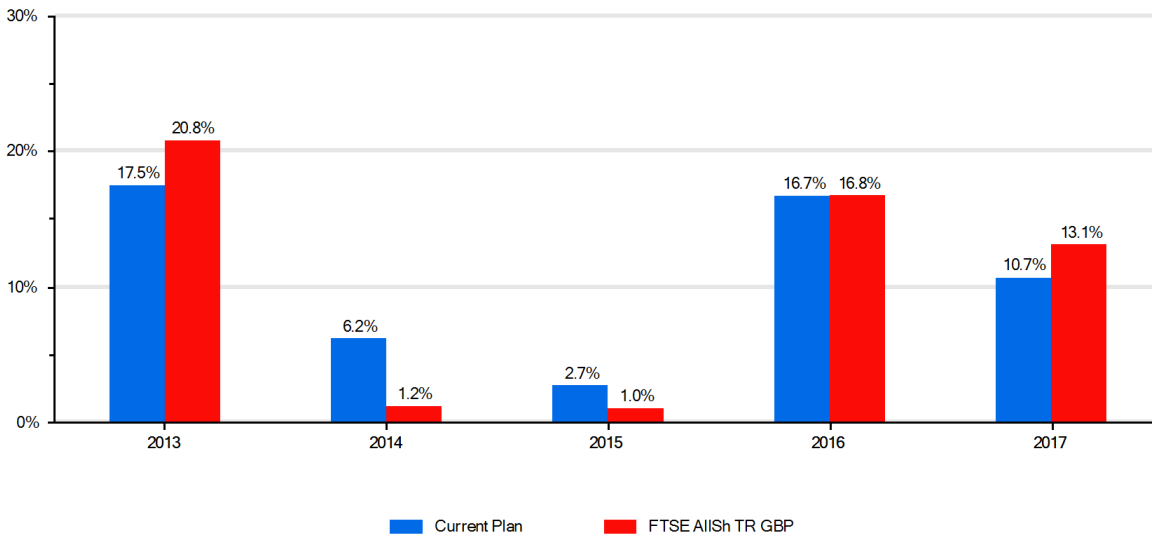
## Cumulative Returns

The graph below compares the performance of the portfolio with FTSE AllSh TR GBP benchmark.



## Discrete Returns

The graph below illustrates the performance of the portfolio with the FTSE AllSh TR GBP benchmark for complete calendar years.

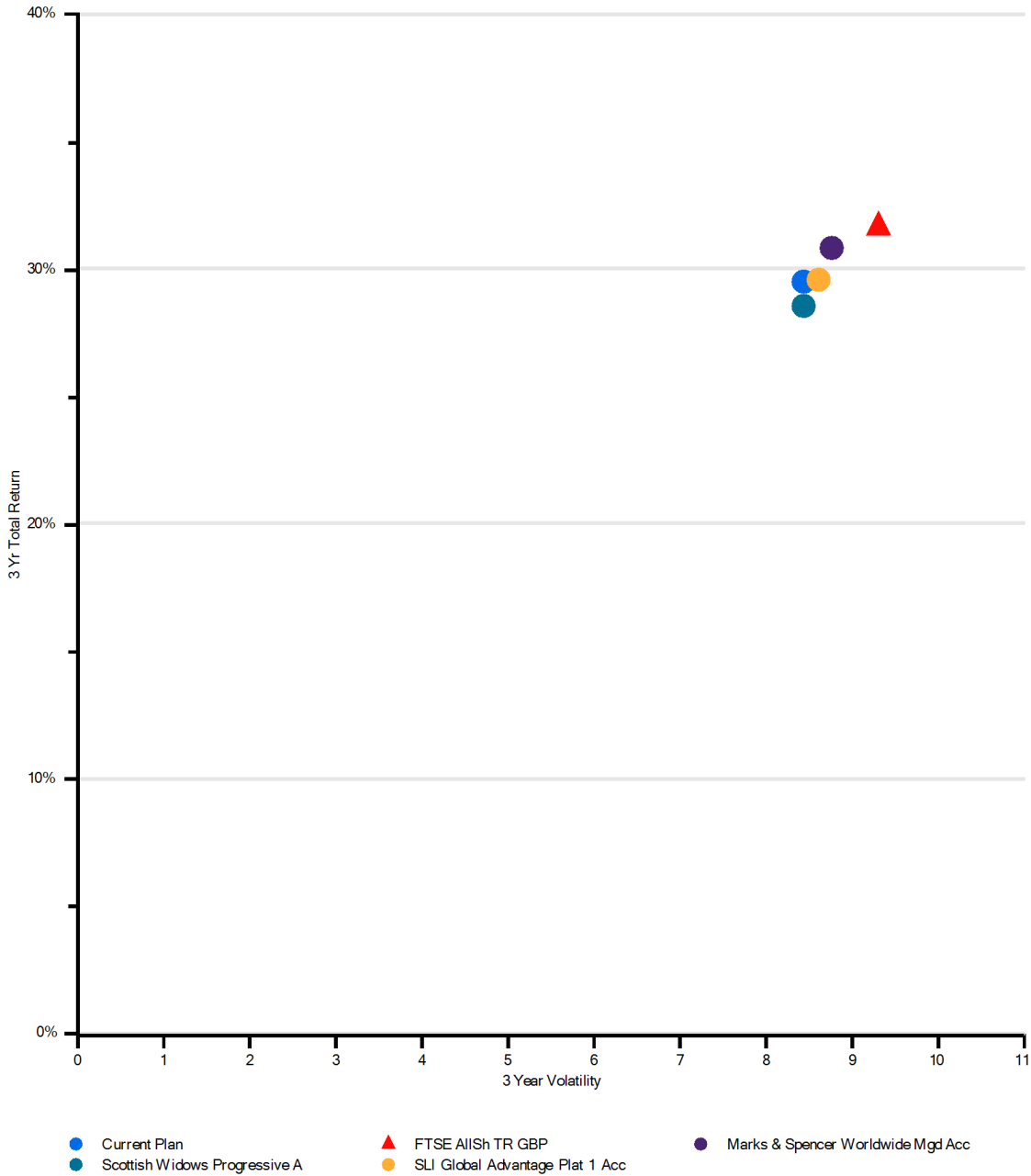


# RISK REWARD

## Risk Reward

This chart compares the risk reward profile of the portfolio and the benchmark.

- Risk – This is represented by the 3 year volatility of the portfolio.
- Reward – This represented by the 3 year cumulative return of the portfolio.



# PORTFOLIO HOLDING NOTES

## Asset Allocation Data

The data used for asset Allocation and Equity Region is provided as at 30/06/2018 with the exception of the following holdings. If the data is unavailable then it will be displayed as unknown within the charts.

Fund Name	Weight	As At
Marks & Spencer Worldwide Mgd Acc	23.03%	31/03/2018
SLI Global Advantage Plat 1 Acc	40.05%	31/05/2018

## Past Performance Data

This report displays past performance for the portfolio from 31/12/2012 to 30/06/2018 which is calculated from the discrete monthly returns data for each portfolio holding.

## Holdings Value

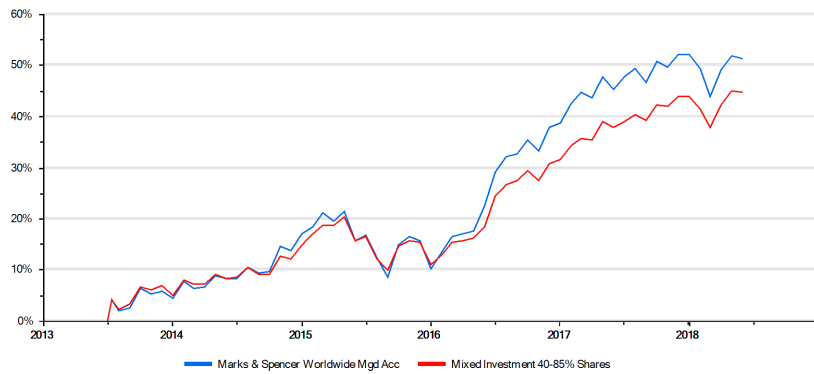
The portfolio holdings are values as at 25/07/2018.

# Marks & Spencer Worldwide Mgd Acc

## Objective

The Fund's objective is to achieve long term capital growth, as well as a reasonable yield. The Fund invests in United Kingdom fixed interest stocks, United Kingdom and overseas equities and other securities. Generally the Fund invests in transferable securities listed or traded on an eligible securities market with power to invest in recently issued transferable securities which are to be so listed or traded. The Manager's investment policy may mean that at times it is appropriate not to fully invest but to hold cash or near cash. This will only occur when the Manager reasonably regards it as necessary to enable units to be redeemed or for the efficient management of the Fund in accordance with its objects or purpose that may reasonably be regarded as ancillary to the objects of the Fund.

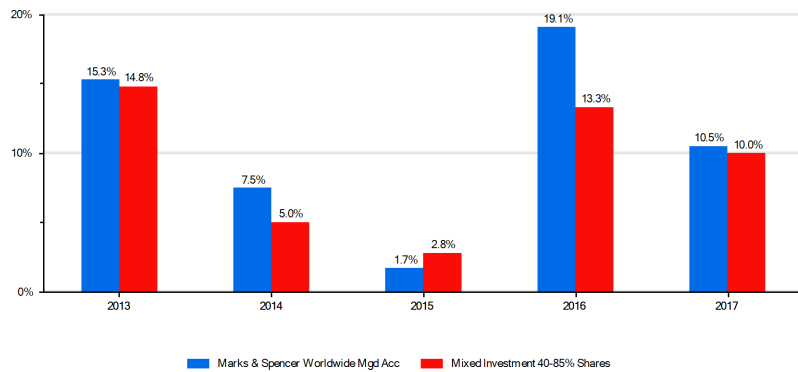
## Cumulative Returns 30/06/2018



## Key Info

Company	Marks & Spencer Unit Trust Limited
ISIN	GB0005655435
Universe	OEICs and Unit Trusts
IMA Sector	Mixed Investment 40-85% Shares
Launch Date	13/10/1988
Size (as at 30/06/2018)	£635m
Initial Charge	0%
Annual Management Charge	1.5%
Total Expense Ratio	1.43%
Morningstar Analyst Rating™	Not Rated
Morningstar Overall Rating	★★★★
Performance Date	30/06/2018
Asset Allocation Date	31/03/2018

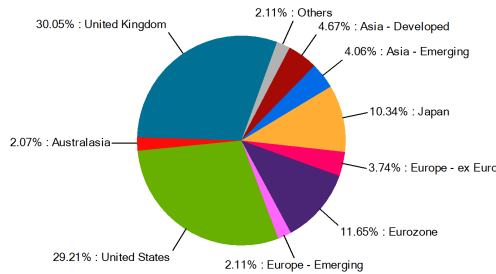
## Discrete Returns



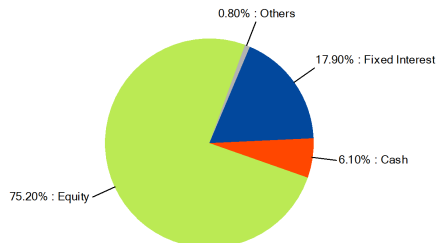
## Top Ten Holdings

HSBC FTSE All-World Index Inst Inc	13.75%
HSBC American Index Institutional Inc	9.40%
HSBC European Index Institutional Income	6.99%
HSBC GIF Global Em Mkts Local Dbt ZQ1	6.59%
HSBC Japan Index Institutional Inc	5.68%
HSBC GIF Global Emerg Mkts Bd ZQ1	4.58%
HSBC GIF Global Real Estate Eq ZQ1	3.90%
HSBC GIF Economic Scale GEM Equity ZD	3.42%
HSBC Pacific Index Instl Inc	3.17%
HSBC GIF Global Government Bond ZD	2.57%
<b>Top Ten Holdings Concentration:</b>	<b>60.05%</b>

## Equity Region



## Asset Allocation 31/03/2018



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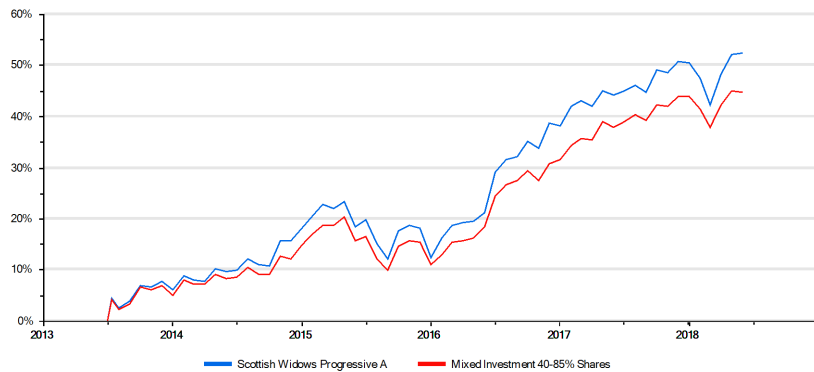


# Scottish Widows Progressive A

## Objective

The fund seeks to provide long term capital growth by investing mainly in multimanager regulated collective investment schemes. The Fund will invest mainly in Equity funds (up to a maximum of 85%) while maintaining a moderate exposure to Fixed Income funds. These investments will be diversified across a number of geographic areas including the United Kingdom and other international markets.

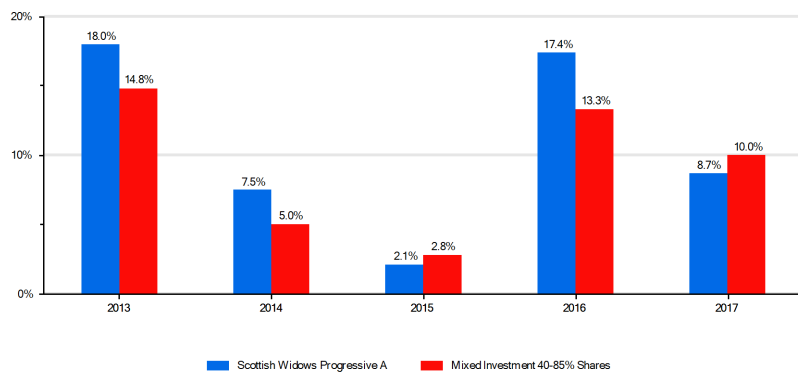
## Cumulative Returns 30/06/2018



## Key Info

Company	Scottish Widows Unit Trust Managers Ltd
ISIN	GB0031611204
Universe	OEICs and Unit Trusts
IMA Sector	Mixed Investment 40-85% Shares
Launch Date	28/01/2002
Size (as at 30/06/2018)	£221m
Initial Charge	7%
Annual Management Charge	2%
Total Expense Ratio	2%
Morningstar Analyst Rating™	Not Rated
Morningstar Overall Rating	★★★★
Performance Date	30/06/2018
Asset Allocation Date	30/06/2018

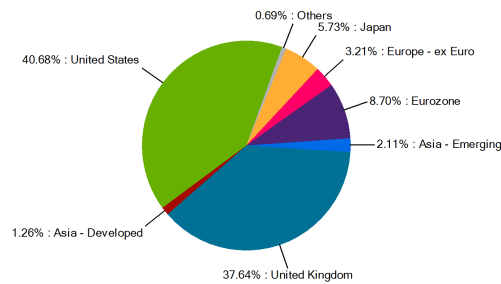
## Discrete Returns



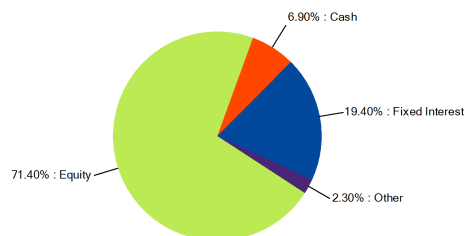
## Top Ten Holdings

Russell Inv US Equity I	18.81%
Scot Wid MM UK Equity Growth A Acc	13.34%
Scot Wid MM UK Equity Focus A Acc	13.27%
Russell Inv US Quant I	8.27%
Russell Inv Continental Eurp Eq I	7.76%
Russell Inv Global Bond GBPH-A	5.30%
Russell Inv Global Bond (Euro Hdg)GBPH-I	5.23%
Russell Inv Euro Fixed Income GBPH-I Inc	5.09%
Russell Inv US Bond GBPH-I Income	4.20%
Russell Inv Japan Equity I	4.15%
<b>Top Ten Holdings Concentration:</b>	<b>85.42%</b>

## Equity Region



## Asset Allocation 30/06/2018



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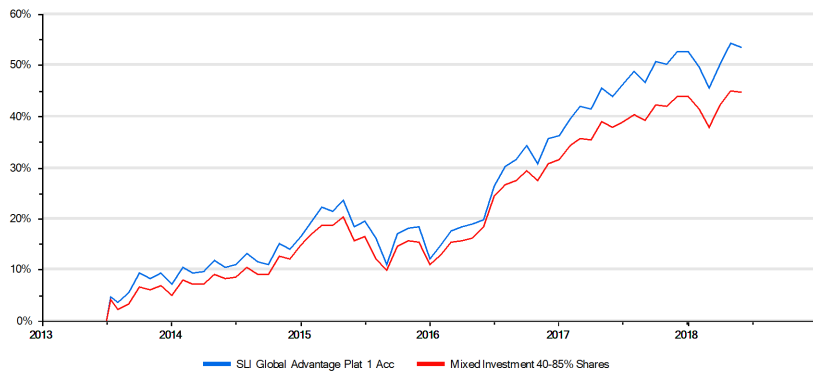
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# SLI Global Advantage Plat 1 Acc

## Objective

The objective of the Fund is to provide capital appreciation; it is intended that income will not be a prime consideration. The investment policy of the Fund is to invest mostly in global equities, equity type investments and fixed interest securities. "Equity type investments" will include convertible stocks, stock exchange listed warrants, Depository Receipts and any other such investments which entitle the holder to subscribe for or convert into the equity of the company and/or where the share price performance is, in the opinion of the ACD, influenced significantly by the stock market performance of the company's ordinary shares. The Fund may also invest in other transferable securities, money-market instruments, deposits, cash and near cash, derivatives and collective investment schemes.

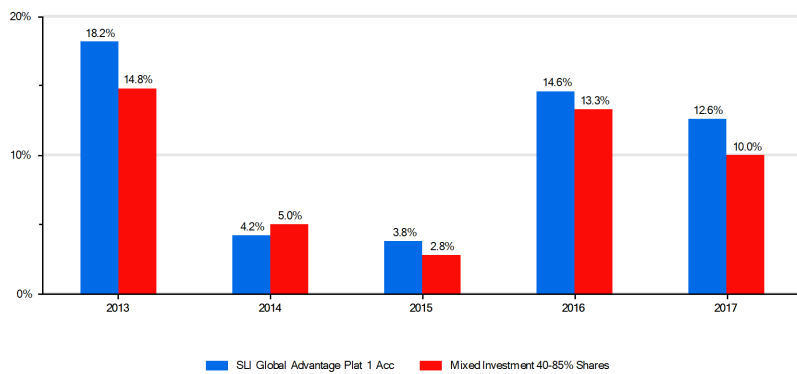
## Cumulative Returns 30/06/2018



## Key Info

Company	Standard Life Investments
ISIN	GB00B5VBS792
Universe	OEICs and Unit Trusts
IMA Sector	Mixed Investment 40-85% Shares
Launch Date	22/05/2012
Size (as at 30/06/2018)	£592m
Initial Charge	0%
Annual Management Charge	0.5%
Total Expense Ratio	0.66%
Morningstar Analyst Rating™	Not Rated
Morningstar Overall Rating	★★★★
Performance Date	30/06/2018
Asset Allocation Date	31/05/2018

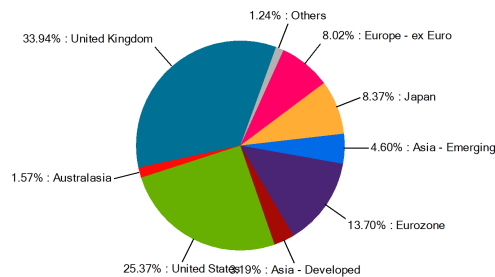
## Discrete Returns



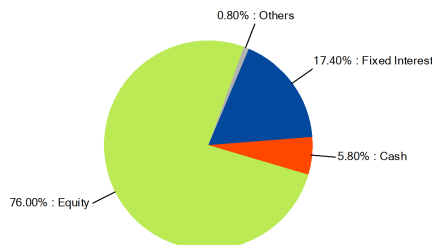
## Top Ten Holdings

SLI Global Bond Z Acc USD	7.78%
SLI Pacific Basin Trust	6.85%
SLI Japanese Trust	6.41%
Etd Future	3.50%
HSBC Holdings PLC	1.80%
United States Treasury Bonds 1.75%	1.62%
Royal Dutch Shell PLC B	1.61%
BP PLC	1.58%
British American Tobacco PLC	1.15%
GVC Holdings PLC	0.95%
<b>Top Ten Holdings Concentration:</b>	<b>33.26%</b>

## Equity Region



## Asset Allocation 31/05/2018



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