

Client name
Connor Williams
Client reference
0326B54

Valuation statement: Portfolio performance

1st October 2024 (opening values) to 23rd October 2024 (closing values)

Portfolio performance

This is a summary of your portfolio performance between the 1st October 2024 and the 23rd October 2024 (figures are shown as total amounts from all accounts). The growth section shows the growth your portfolio has achieved including the effect of costs on that growth. The “effect of costs on growth” figure is the total amount of all costs and charges you have incurred on your accounts displayed as a pounds and pence figure, and as a percentage of your average portfolio value during the period. Charges do not currently include any retained cash interest, for details of retained interest levels please contact us for a breakdown.

Value	Total
Start value	£29,984.52
End value	£30,000.00

Growth	Total
Growth (gross)	£43.76
Growth (net of costs)	£15.48
Effect of costs on growth	£28.28 (0.09%)

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Valuation statement: Overview



1st October 2024 (opening values) to 23rd October 2024 (closing values)

Accounts overview

This is an overview of all your accounts between the 1st October 2024 and the 23rd October 2024. Please note that 'Charges' comprises service costs, third-party payments and trading charges. 'Growth' is investment growth net of all charges and income. Please see the 'Costs and charges: Overview' section for a breakdown of the relevant charges. Charges do not currently include any retained cash interest, for details of retained interest levels please contact us for a breakdown.

Account ID Type	Values at 1st October 2024		Net payments	Income	Net transfers	Charges	Values at 23rd October 2024		Growth
	Cash	Investments					Cash	Investments	
02H576J ISA	£0.00	£9,992.97	£0.00	£0.00	£0.00	£0.00	£10,000.00	£7.03 (0.07%)	
	£9,992.97						£10,000.00		
02H5771 PENSION	£0.00	£9,999.99	£0.00	£0.00	£0.00	£0.00	£10,000.00	£0.01 (0.00%)	
	£9,999.99						£10,000.00		
02H5773 GIA	£200.00	£9,791.56	£0.00	£0.00	£0.00	£0.00	£9,800.00	£8.44 (0.08%)	
	£9,991.56						£10,000.00		

Total investments value: **£29,800.00**

Total cash value: **£200.00**

Total value: **£30,000.00**

Account investments: Balanced ISA | ISA | 02H576J

Account investments

This is a summary of this account's investments

* Prices as at 23rd October 2024

Asset name	ISIN	Units	Current price *	Book value	Opening value	Current value *
Vanguard Investments UK Ltd LifeStrategy 20% Equity Inc	GB00B4620290	21.9488	-	£2,500.00	£2,500.00	£2,500.00
Vanguard Global Short Term Bond Index (Hdgd) Acc	IE00BH65QG55	23.781	-	£2,500.00	£2,500.00	£2,500.00
Coutts Pacific Basin Prog 4	GB0008260241	120.0768	-	£2,500.00	£2,500.00	£2,500.00
BlackRock Absolute Return Bond D	GB00B618DS31	23.4302	-	£2,500.00	£2,492.97	£2,500.00
					Total value:	£10,000.00

Account investments: Vanguard SIPP | PENSION | 02H5771

Account investments

This is a summary of this account's investments

* Prices as at 23rd October 2024

Asset name	ISIN	Units	Current price *	Book value	Opening value	Current value *
Vanguard Investments UK Ltd LifeStrategy 100% Equity Inc	GB00B545NX97	49.14	-	£10,000.00	£9,999.99	£10,000.00
Total value:						£10,000.00

Account investments: Adv GIA | GIA | 02H5773

Account investments

This is a summary of this account's investments

* Prices as at 23rd October 2024

Asset name	ISIN	Units	Current price *	Book value	Opening value	Current value *
Vanguard Investments UK Ltd LifeStrategy 20% Equity Inc	GB00B4620290	17.559	-	£2,000.00	£2,000.00	£2,000.00
BlackRock Absolute Return Bond D	GB00B618DS31	28.1162	-	£3,000.00	£2,991.56	£3,000.00
Vanguard Investments UK Ltd LifeStrategy 100% Equity Inc	GB00B545NX97	23.5872	-	£4,800.00	£4,800.00	£4,800.00
Cash	-	0	-	-	£200.00	£200.00

Total value: **£10,000.00**

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Costs and charges: Overview

1st October 2024 (opening values) to 23rd October 2024 (closing values)

Summary of costs and charges

This is a breakdown of any fees and charges you have incurred on your accounts between the 1st October 2024 and the 23rd October 2024. Charges do not currently include any retained cash interest, for details of retained interest levels please contact us for a breakdown.

Account ID	Type	Average value during period	Service costs ¹	Third party payments ²	Investment costs ³	Total
02H576J	ISA	£9,993.28	£0.00 (0.00%)	£0.00	£13.36 (0.13%)	£13.36 (0.13%)
02H5771	PENSION	£9,999.99	£0.00 (0.00%)	£0.00	£1.50 (0.02%)	£1.50 (0.02%)
02H5773	GIA	£9,991.93	£0.00 (0.00%)	£0.00	£13.42 (0.13%)	£13.42 (0.13%)
Totals		£29,985.20	£0.00 (0.00%)	£0.00	£28.28 (0.09%)	£28.28 (0.09%)

A guide to costs and charges

The above portfolio values have been calculated using the average daily value of your portfolio over the reporting period.

- 1 Service costs** - the charges for administering your product, any financial adviser charges, charges made by a discretionary fund manager for managing your model portfolio and any dealing charges on share trading, such as dealing fees and stamp duty.
- 2 Third party payments** - any payments received and retained from third parties in relation to financial instruments held.
- 3 Investment costs** - this includes charges made by the provider (e.g. fund manager) of investments held within your product. These are included within the fund, or instrument, price, so they are not shown separately on transactions.

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Costs and charges: Service costs

1st October 2024 (opening values) to 23rd October 2024 (closing values)

Summary of service costs

This is a breakdown of service costs you have incurred on your accounts between the 1st October 2024 and the 23rd October 2024. Charges do not currently include any retained cash interest, for details of retained interest levels please contact us for a breakdown.

Account ID	Type	Average value during period	Platform charges ⁴	Adviser charges (one-off) ⁵	Adviser charges (ongoing) ⁵	DFM charges ⁶	Dealing charges ⁷	Total
02H576J	ISA	£9,993.28	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)
02H5771	PENSION	£9,999.99	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)
02H5773	GIA	£9,991.93	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)
Totals		£29,985.20	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)

A guide to service costs

If you are using one product to pay adviser charges relating to other products, this will have the effect of reducing the total return on investment for that product and increasing the total return on investment for the other products.

- ⁴ **Platform charges** - the charges we make to cover the costs of administering your product.
- ⁵ **Adviser charges** - any payments deducted and paid to your financial adviser in relation to the service they provide to you.
 - **One-off fees** - One-off fees paid to your financial adviser.
 - **Ongoing fees** - Ongoing fees paid to your financial adviser.
- ⁶ **DFM charges** - the charges made by a discretionary fund manager for managing your model portfolio.
- ⁷ **Dealing charges** - this includes costs for buying and selling investments such as dealing fees and stamp duty.

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Costs and charges: Investment costs

1st October 2024 (opening values) to 23rd October 2024 (closing values)

Summary of investment costs

This is a breakdown of charges incurred by the investments you held across all of your accounts between the 1st October 2024 and the 23rd October 2024. This table only includes assets that have incurred a charge during the period. Charges do not currently include any retained cash interest, for details of retained interest levels please contact us for a breakdown.

Account ID	Type	Fund/investment name	Average value during period	One-off ⁸	Ongoing ⁹	Transaction ¹⁰	Incidental ¹¹	Total
02H576J	ISA	Vanguard Investments UK Ltd LifeStrategy 20% Equity Inc	£2,500.00	£0.00 (0.00%)	£0.35 (0.01%)	£0.11 (0.00%)	£0.00 (0.00%)	£0.46 (0.02%)
02H576J	ISA	Vanguard Global Short Term Bond Index (Hdgd) Acc	£2,500.00	£0.00 (0.00%)	£0.24 (0.01%)	£0.23 (0.01%)	£0.00 (0.00%)	£0.47 (0.02%)
02H576J	ISA	Coutts Pacific Basin Prog 4	£2,500.00	£0.00 (0.00%)	£2.08 (0.08%)	£0.08 (0.00%)	£0.00 (0.00%)	£2.16 (0.09%)
02H576J	ISA	BlackRock Absolute Return Bond D	£2,493.28	£0.00 (0.00%)	£8.71 (0.35%)	£1.56 (0.06%)	£0.00 (0.00%)	£10.27 (0.41%)
02H5771	PENSION	Vanguard Investments UK Ltd LifeStrategy 100% Equity Inc	£9,999.99	£0.00 (0.00%)	£1.39 (0.01%)	£0.11 (0.00%)	£0.00 (0.00%)	£1.50 (0.02%)
02H5773	GIA	Vanguard Investments UK Ltd LifeStrategy 20% Equity Inc	£2,000.00	£0.00 (0.00%)	£0.28 (0.01%)	£0.09 (0.00%)	£0.00 (0.00%)	£0.37 (0.02%)
02H5773	GIA	BlackRock Absolute Return Bond D	£2,991.93	£0.00 (0.00%)	£10.45 (0.35%)	£1.88 (0.06%)	£0.00 (0.00%)	£12.33 (0.41%)
02H5773	GIA	Vanguard Investments UK Ltd LifeStrategy 100% Equity Inc	£4,800.00	£0.00 (0.00%)	£0.67 (0.01%)	£0.05 (0.00%)	£0.00 (0.00%)	£0.72 (0.02%)
Totals				£0.00 (0.00%)	£24.17 (0.08%)	£4.11 (0.01%)	£0.00 (0.00%)	£28.28 (0.09%)

The total average value of your portfolio was **£29,985.20**. This figure includes all assets and cash held during the period, including assets that didn't incur any investment charges which aren't shown in this table. This amount is used to calculate the total charge percentage figures so they are represented as a proportion of your whole portfolio.

A guide to our charges

These represent the charges made by the asset manager to administer the asset. These charges are included within the asset's price, so they are not shown separately on transactions.

Due to how we round percentage figures to display them in the table, the individual percentages shown in the table may not add up to the total percentage figures that are shown.

Please be aware that some assets may have product charges that are negative values. This is due to the way the regulation requires them to be calculated.

8 One-off - the one off charges include the entry and exit charges.

9 Ongoing - the ongoing charges are the charges for running the portfolio. These charges include but are not limited to the investment management fee, valuation fees, legal fees.

10 Transaction - the transaction costs are the costs incurred for purchasing and selling securities within the portfolio. Costs include brokerage commissions, stamp duty and spreads.

11 Incidental - the incidental costs include performance fees paid if certain performance levels are achieved (over and above any levels set out in the investment objective) within a set time period.

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