

# Client Report



## Jill Byrne

Report period 14/03/2024 to 26/01/2025

Prepared by <b>Ryan Woodhouse on 27/01/2025</b>	Firm name <b>Harwood Financial Planning Ltd</b>
--	--

## Total return

£10,578.29 | **+7.09%**

from 14/03/2024 to 26/01/2025

Valuation		Total money in & out	
14/03/2024	26/01/2025	Contributions	Withdrawals
£0.00	£167,293.48	£156,718.94	£0.00

### Accounts included in this report:

1. **Investment ISA** - Mrs Jill Byrne - AS10292398
2. **Investment Account** - Mrs Jill Byrne - AG10124279



## Performance summary

## Valuation History

Showing how the total value of your portfolio has changed during the reporting period



Account	Valuation at 14/03/2024	Valuation at 26/01/2025	Money in*	Money out*	Total return**
<b>Investment ISA</b> AS10292398	£0.00	£90,449.51	£86,189.97	£0.00	£4,259.54 +5.06%
<b>Investment Account</b> AG10124279	£0.00	£76,843.97	£70,528.97	£3.75	£6,318.75 +9.09%
<b>Portfolio</b>	<b>£0.00</b>	<b>£167,293.48</b>			<b>£10,578.29</b> <b>+7.09%</b>

\* The money in and out columns include transfers between accounts and exclude fees & charges. Dividend income paid out is included in the money out column.

\*\* Total return is shown as money-weighted which excludes money in & out.

## Fund Performance

	Date	Shares/Units	Share/Unit price	Valuation	Total return**
<b>Investment ISA</b> AS10292398					
Cash	14/03/2024	0.00	100.00p	£0.00	-£620.64
	26/01/2025	0.06	100.00p	£0.06	N/A
Fidelity Index World Fund P-Accumulation	14/03/2024	0.00	0.00p	£0.00	£968.69
	26/01/2025	1,852.53	386.31p	£7,156.51	+15.71%
Fundsmith Equity Fund I Class Accumulation	14/03/2024	0.00	0.00p	£0.00	£1,558.13
	26/01/2025	4,110.74	757.02p	£31,119.12	+5.23%
HSBC FTSE 250 Index Fund Acc C	14/03/2024	0.00	0.00p	£0.00	£258.33
	26/01/2025	1,317.98	327.90p	£4,321.66	+6.38%
M&G UK Inflation Linked Corporate Bond Fund I Acc	14/03/2024	0.00	0.00p	£0.00	£175.77
	26/01/2025	3,248.99	147.14p	£4,780.56	+3.83%
Royal London Sterling Credit Fund M Acc	14/03/2024	0.00	0.00p	£0.00	£518.50
	26/01/2025	8,641.59	154.50p	£13,351.26	+4.05%
Royal London Sterling Extra Yield Bond A	14/03/2024	0.00	0.00p	£0.00	£786.04
	26/01/2025	13,316.91	108.67p	£14,471.49	+5.77%
Slater Growth Fund P Acc	14/03/2024	0.00	0.00p	£0.00	-£35.81
	26/01/2025	618.51	667.36p	£4,127.69	-0.86%
Vanguard LifeStrategy 60% Equity Acc	14/03/2024	0.00	0.00p	£0.00	£343.64
	26/01/2025	18.57	25,830.75p	£4,796.77	+7.74%
WS Lindsell Train UK Equity Fund Acc	14/03/2024	0.00	0.00p	£0.00	£306.89
	26/01/2025	1,148.51	550.66p	£6,324.39	+5.12%
<b>Account Total</b>	14/03/2024			£0.00	
	26/01/2025			£90,449.51	
<b>Investment Account</b> AG10124279					
Cash	14/03/2024	0.00	100.00p	£0.00	-£488.14
	26/01/2025	0.00	100.00p	£0.00	N/A



	Date	Shares/Units	Share/Unit price	Valuation	Total return**
Fidelity Index World Fund P-Accumulation	14/03/2024 26/01/2025	0.00 4,487.93	0.00p 386.31p	£0.00 £17,337.32	£2,740.72 +18.58%
Fundsmith Equity Fund I Class Accumulation	14/03/2024 26/01/2025	0.00 863.74	0.00p 757.02p	£0.00 £6,538.68	£473.50 +7.84%
HSBC FTSE 250 Index Fund Acc C	14/03/2024 26/01/2025	0.00 3,278.15	0.00p 327.90p	£0.00 £10,749.05	£832.65 +8.43%
LF Equity Income Fund C Acc	14/03/2024 26/01/2025	0.00 3,712.58	0.00p 0.95p	£0.00 £35.27	£-1.11 -3.06%
M&G Feeder of Property Portfolio I Acc	14/03/2024 26/01/2025	0.00 0.01	0.00p 997.96p	£0.00 £0.10	£-0.02 -16.74%
M&G UK Inflation Linked Corporate Bond Fund I Acc	14/03/2024 26/01/2025	0.00 2,509.28	0.00p 147.14p	£0.00 £3,692.15	£156.07 +4.43%
Slater Growth Fund P Acc	14/03/2024 26/01/2025	0.00 1,548.61	0.00p 667.36p	£0.00 £10,334.80	£25.08 +0.24%
Vanguard LifeStrategy 60% Equity Acc	14/03/2024 26/01/2025	0.00 46.81	0.00p 25,830.75p	£0.00 £12,091.37	£1,045.13 +9.50%
WS Lindsell Train UK Equity Fund Acc	14/03/2024 26/01/2025	0.00 2,917.45	0.00p 550.66p	£0.00 £16,065.23	£1,534.87 +10.60%
<b>Account Total</b>	14/03/2024 26/01/2025			£0.00 £76,843.97	
<b>Portfolio Total</b>	<b>14/03/2024</b> <b>26/01/2025</b>			<b>£0.00</b> <b>£167,293.48</b>	

\*\*Total return is shown as money-weighted which excludes money in & out



## Money in/out summary

### Total contributions into portfolio

£156,718.94

from 14/03/2024 to 26/01/2025

### Total withdrawals & income paid

£0.00

from 14/03/2024 to 26/01/2025

## Money in

Accounts	Regular & one-off contributions	Transfer between accounts	Transfer from other providers	Investment income**
Investment ISA AS10292398	£0.00	£0.00	£86,189.97	£461.73
Investment Account AG10124279	£0.00	£0.00	£70,528.97	£1.02

\*\* Investment income includes dividends and payouts from income funds that are either reinvested or kept in an account as cash

## Money Out

Accounts	Regular & one-off withdrawals	Transfer between accounts	Transfer to other providers	Income paid out	Ongoing fees & charges
Investment ISA AS10292398	£0.00	£0.00	£0.00	£0.00	£620.84
Investment Account AG10124279	£0.00	£3.75	£0.00	£0.00	£501.06



## Asset allocation

### Stock sector



- 17.54% Technology
- 16.36% Consumer Defensive
- 15.16% Financial Services
- 12.61% Healthcare
- 12.49% Industrials
- 10.03% Communication Services
- 9.26% Consumer Cyclical
- 2.21% Basic Materials
- 1.49% Real Estate
- 1.49% Energy
- 1.01% Utilities
- 0.35% Not Classified

### Stock classification



- 53.48% Cyclical  
(Financial Services, Consumer Cyclical, Technology, Communication Services, Real Estate)
- 27.6% Sensitive  
(Industrials, Utilities, Energy, Healthcare)
- 18.57% Defensive  
(Consumer Defensive, Basic Materials)
- 0.35% Not Classified

### Asset class

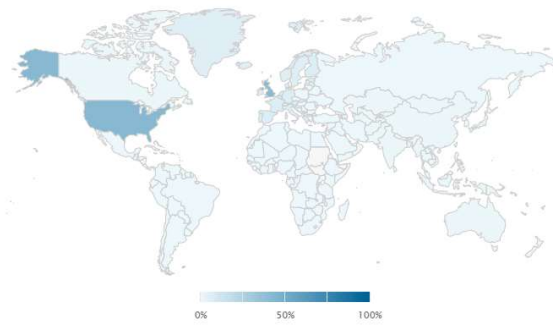


- 31.01% North American Stock
- 29.45% UK Stock
- 8.58% European Stock
- 6.03% Other Bond
- 4.4% European Bond
- 4.29% UK Corporate Bond Med/Long Term
- 3.16% UK Index Linked Bond
- 2.93% North American Bond
- 1.82% UK Corporate Bond Short Term
- 1.36% Other
- 1.29% Asia Pacific Stock (ex Japan)
- 1.11% Japan Stock
- 0.85% Cash
- 0.59% Other Stock
- 0.57% UK Gilt Bond Med/Long Term
- 0.55% Convertible
- 0.52% Emerging Markets Bond
- 0.51% Preferred Stock
- 0.29% Asia ex-Japan Bond
- 0.21% Emerging Markets Stock
- 0.21% Japan Bond
- 0.17% UK Gilt Bond Short Term
- 0.09% Not Classified
- 0.01% Commodity



## Exposure Map

Regions	Exposure (%)
United States	42.11
United Kingdom	41.23
Eurozone	6.66
Europe - ex Euro	5.21
Japan	1.54
Canada	0.92
Asia - Developed	0.72
Asia - Emerging	0.56
Australasia	0.51
Not Classified	0.23
Middle East	0.17
Latin America	0.10
Europe - Emerging	0.02
Africa	0.02



## Glossary

### A note on valuations

The value of investments is likely to change between the start of any given day and the end of that day. The value we use on the starting day of a report will be the starting value from that day. The value we use on all other days of the report will be as at the end of that day.

### Total return

Total return shows how well an account (or accounts) have done overall - including all income and returns made on units that have since been sold. It is calculated as:

The current value of the account

### Minus

The amount invested into it

### Plus

The amount that has been withdrawn and any income received.

If this report was generated while a transaction was not yet settled, the total return shown here may not match the valuation or money in/out columns.

### Total money in & out

'**Total contribution into portfolio**' - includes transfers from other providers and single and regular contributions (but does **not** include investment income).

'**Total withdrawals & income paid out**' - includes regular and one-off withdrawals, transfers to other providers (but does **not** include ongoing fees and charges).

'**Account Information**' - shows information as at the report generation time and date.

'**Transfer between accounts**' - shows money moved between Fidelity accounts, for example bed and ISA, or a stock transfer. You will not be able to see where money has gone to or come from if the other account in question is not included in this report.

### Money In

'**Regular & one-off contributions**' - this shows lump sum payments, regular savings plan, third party, employer contributions and tax relief received during the reporting period.

'**Transfer between accounts**' - shows money moved between Fidelity accounts, for example bed and ISA. These are shown only on the individual accounts.

'**Transfer from other providers**' - includes all transfers from external providers or platforms.

'**Investment Income**' - includes dividends and payments from income funds that are either re-invested or kept as cash.

### Money Out

'**Regular & one-off withdrawals**' - includes pension income payments.

'**Transfer between accounts**' - shows transfers between Fidelity accounts only.

'**Transfer to other providers**' - shows external transfers for investments leaving Fidelity.

'**Income paid out**' - includes natural income payments.

'**Ongoing fees and charges**' includes any payments to advisers, DFMs and Fidelity.

### Asset Allocation

A series of charts showing the stock sectors, asset classes and regions that your client is currently invested in.

### For Deal Corrections:

Adjustments shown on your report are deal corrections to rectify an error. If a correction includes compensation, this will add to the total return figure.

It's rare, but sometimes the correction may result in a larger or smaller return than is the case. If you think this has happened, please let us know.

Where we've been able to identify the nature of a deal correction, this will be included in the relevant column and will not be called out separately.





## Transfer between accounts

shows money moved between Fidelity accounts, for example bed and ISA, stock transfers, or crystallisations.

