



Portfolio Insight

User Guide

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Proposed Analysis

Use the calendar icon to set the review period for the analysis and click apply.

Client Details Proposed Analysis Portfolio Comparison

Client: Rachel Jones
Module: Portfolio Insight
Case Ref:

Portfolio Analysis

Review Period

From: 2024 To: 2025

Include fund transaction costs? Yes No

Specify Investment Value? Yes No

From: Mar To: Mar

Jan Feb Mar Jan Feb Mar

Apr May Jun Apr May Jun

Jul Aug Sep Jul Aug Sep

Oct Nov Dec Oct Nov Dec

Reset Review period (Months) 12 Apply

Create up to 3 portfolios to be used in the comparison.

Please Add a Portfolio +

Next

PRIVACY Ts & Cs

Choose whether to include fund transaction charges (this must be set to yes if the analysis is being generated on Model Portfolios) and whether to specify the investment value.

If yes is selected for specifying the investment value, the below boxes will appear.

Portfolio Analysis

Review Period

Include fund transaction costs? Yes No

Specify Investment Value? Yes No

Total Investment Value: £ 0

Valuation Date: (calendar icon)

Target Age: 0

Growth Rate (Inflation adjusted): 0 %

Once the relevant details have been entered, click the blue plus icon to add an investment portfolio. Up to three portfolios can be entered into each analysis.

Investment Portfolios

Create up to 3 portfolios to be used in the comparison.

Please Add a Portfolio +

Back Next

Investment Selection

Enter the name for the portfolio. The Review Period will default to the dates set on the previous page, but this can be changed on this page if required. The benchmark can be chosen from the drop-down list, as well as the option for no benchmark.

The screenshot shows the 'Investment Selection' page. At the top, there are fields for 'PORTFOLIO NAME' (Current Investment), 'REVIEW PERIOD' (Mar 2024 - Feb 2025 (12 Months)), and 'BENCHMARK' (Morningstar UK). Below this is a section titled 'Investment Selection' with tabs for 'Funds' (selected), 'User Templates', and 'Managed Portfolios'. On the left, a 'Filter' sidebar includes fields for 'Product Provider' (Please Select), 'Fund Manager' (Please Select), a 'Search' input (Royal London) with a checkbox for 'Include Legacy Funds?', and radio buttons for 'Primary Funds' (Yes selected). Below the filter sidebar are buttons for 'Portfolio Upload' and 'Go!'. On the right, a list of funds is displayed with a 'Fund Name' column and a 'Fund Name' dropdown. The list includes: RLBF II Royal London Ethical Bond M Acc, RLBF II Royal London Shrt Dur Crdt M Acc, RLBF II Royal London Shrt Dur Crdt M Inc, Royal London Abs Ret Govt Bd M GBP Acc, Royal London APAC ex Jpn Eq Tilt P Acc, Royal London Cautious Managed A Acc, Royal London Corporate Bond, Royal London Duration Hedged Credit, Royal London EM Mkts Eq Tilt Z £ Acc, Royal London Ethical Bond M Acc, Royal London Europe ex UK Eq Tilt Z Acc, and Royal London European Corporate Bd Z Inc. At the bottom, a 'Product Availability: 124 Products' button is shown, and a 'Performance' section is partially visible.

Use the filters and/or search function to locate the funds required for this analysis. Click on the fund in the right-hand list and this will move to the list of funds selected at the bottom of the page. The product availability will update to show the number of products that are available with these funds. Click on this button to view the available products.

The screenshot shows a table with two sections: 'Product Availability: 6 Products' and 'Performance'. The 'Product Availability' section has a 'Funds Selected' header and a table with rows for 'Funds' (Royal London Ethical Bond M Acc) and 'Weighted Average'. The 'Performance' section has a header with columns for 'Cost', 'Performance', and 'Benchmark'. Below the headers are rows for 'Weighted Average' with values 0.44%, 6.64%, and 100.00% respectively. There are also '100 %' and 'X' icons in the 'Benchmark' column.

Product Availability: 6 Products		Performance		
Funds Selected		Cost	Performance	Benchmark
▼ Funds		0.44%	6.64%	100 % X
Royal London Ethical Bond M Acc		0.44%	6.64%	100 % X
Weighted Average		0.44%	6.64	100.00%
Weighted Average		0.44%	0.00%	6.64% 100.00%

Click on the performance button to view an on-screen graph of performance.



Templates that have been created within Fund Sector Templates will appear under User Templates and these can be used alongside the other investment types.

Managed Portfolios will show a list of model portfolios, organised alphabetically by provider. Use the drop-down list to choose the provider to see the models available for each provider.

Filter

DFM Provider

Brewin Dolphin Ltd.

Search

Portfolio Name

Advanced Filter Options ►

Go!

Portfolio Name

Portfolio N...

- Brewin Dolphin MPS Balanced
- Brewin Dolphin MPS Cautious
- Brewin Dolphin MPS Cautious Higher Eq.
- Brewin Dolphin MPS Global Equity
- Brewin Dolphin MPS Growth
- Brewin Dolphin MPS Income
- Brewin Dolphin MPS Income Higher Eq.
- Brewin Dolphin MPS Passive Plus Balanced
- Brewin Dolphin MPS Passive Plus Caut HE
- Brewin Dolphin MPS Passive Plus Cautious
- Brewin Dolphin MPS Passive Plus Gbl Eq.
- Brewin Dolphin MPS Passive Plus Growth

All selected investments will be shown in the list below, which can be expanded to show the details of each option.

Funds Selected	Cost	Performance	Benchmark
▼ Funds	0.44%	6.64%	<input type="text" value="50"/> % 
<i>Royal London Ethical Bond M Acc</i>	0.44%	6.64%	<input type="text" value="100"/> % 
Weighted Average	0.44%	6.64	100.00%
▶ <i>Mixed Investment 20-60%</i>	6.64%	<input type="text" value="15"/> % 	
▶ <i>Mixed Investment 40-85%</i>	6.64%	<input type="text" value="15"/> % 	
▶ <i>Brewin Dolphin MPS Growth</i>	0.46%	12.28%	6.64% <input type="text" value="20"/> % 
Weighted Average	0.31%	2.46%	6.64% <input type="text" value="100.00"/> %

Once the investment portfolios have been entered, proceed next to see the comparison results.

Portfolio Analysis

Review Period  Yes No Yes No

Include fund transaction costs? Yes No

Create up to 3 portfolios to be used in the comparison.

Portfolio Name	
Proposed Investment	
Current Investment	

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Portfolio Comparison Results

Performance

These graphs will show the cumulative and discrete returns of the different investment portfolios, alongside the chosen benchmark. There is the ability to add a secondary benchmark at the top of the page, which will be added to the graphs.



Product Availability

This tab will show a list of products and providers, with tick and cross icons to indicate where each of the investment portfolios are available. Results are arranged alphabetically, but there is also the facility to search for a desired provider in this list.

Products can be filtered by specifying desired product features using the option on the right. Select from the list on the right to include only products offering these features, then click save. For commonly used features, click Save as New Template to save this selection.

Performance	Product Availability	Risk	Portfolio Holdings	Asset Allocation	Projected Values
Search by Provider / Product					Specify Product Feature (0)
Provider Name	Product Name		Sam	Portfolio	
@SIPP	@SIPP Collective SIPP		✗	✓	
@SIPP	@SIPP Collective SIPP		✗	✓	
@SIPP	@SIPP Full SIPP		✗	✓	
@SIPP	@SIPP Solo SIPP		✗	✓	
@SIPP	@SIPP Solo SIPP +		✗	✓	
7IM	7IM SIPP		✓	✓	
7IM	7IM 7IM SIPP (7IM Discretionary/Retirement Income Service)		✗	✓	
Aberdeen Wrap	Aberdeen Wrap SIPP for Wrap (Provided by Standard Life Assurance Ltd)		✓	✗	
Aegon Retirement Choices	Aegon Retirement Choices SIPP		✓	✗	

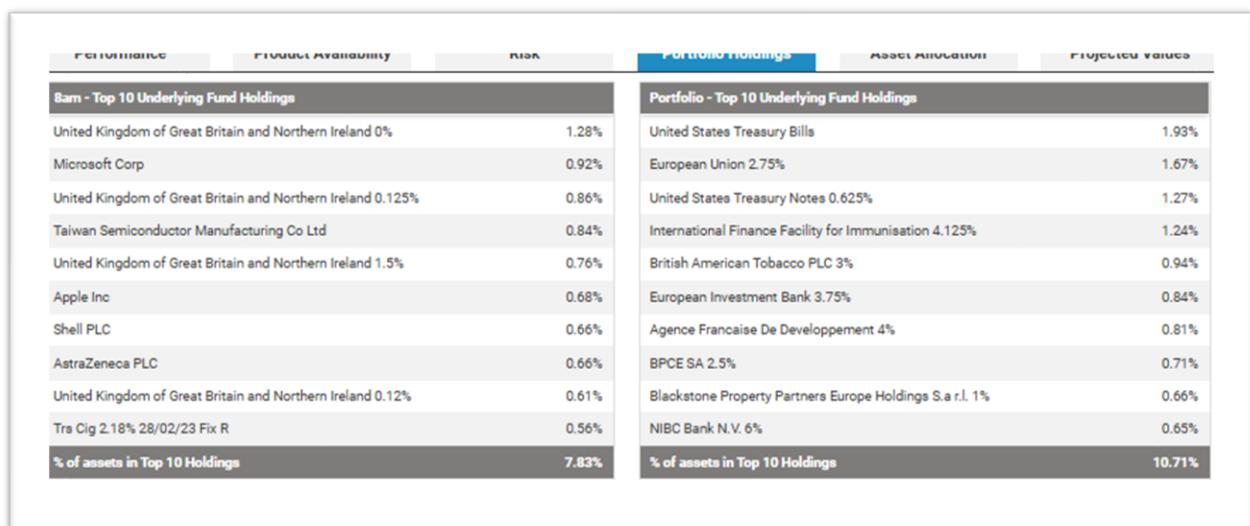
Risk

The risk tab shows the standard deviation and volatility of each of the investment portfolios. If an MPS has been selected for the investments, the risk of this will be indicated.



Portfolio Holdings

This tab shows the top ten holdings within each of the portfolios entered.



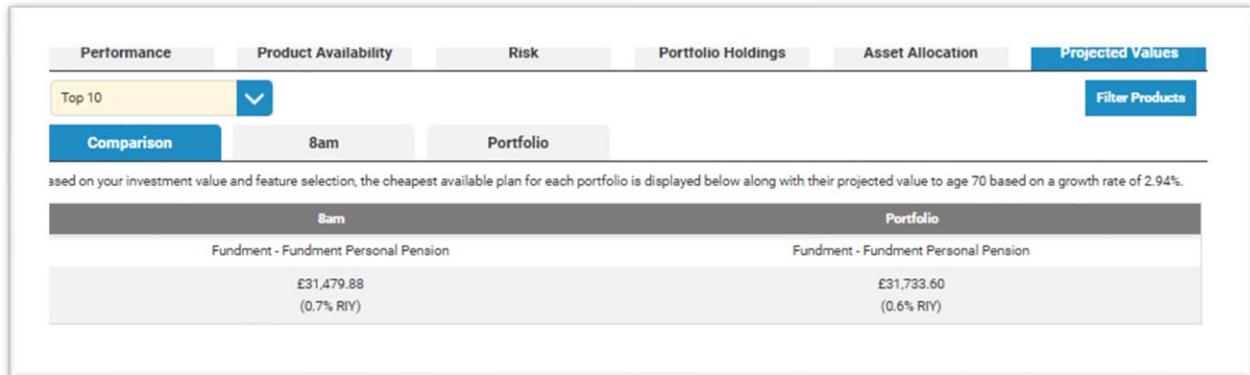
Asset Allocation

On this tab, there is the ability to enter a target asset allocation. Once this has been entered, the system will indicate how the entered portfolios compare to the target.



Projected Values

Based on the investment value and feature selection, the cheapest available plan for each portfolio added will be displayed along with their projected value up to the target age entered. You can then toggle between each portfolio to view the league table for each. Use the 'Filter Products' to define the product type. Use the drop down 'Top 10' to view the full list of product.

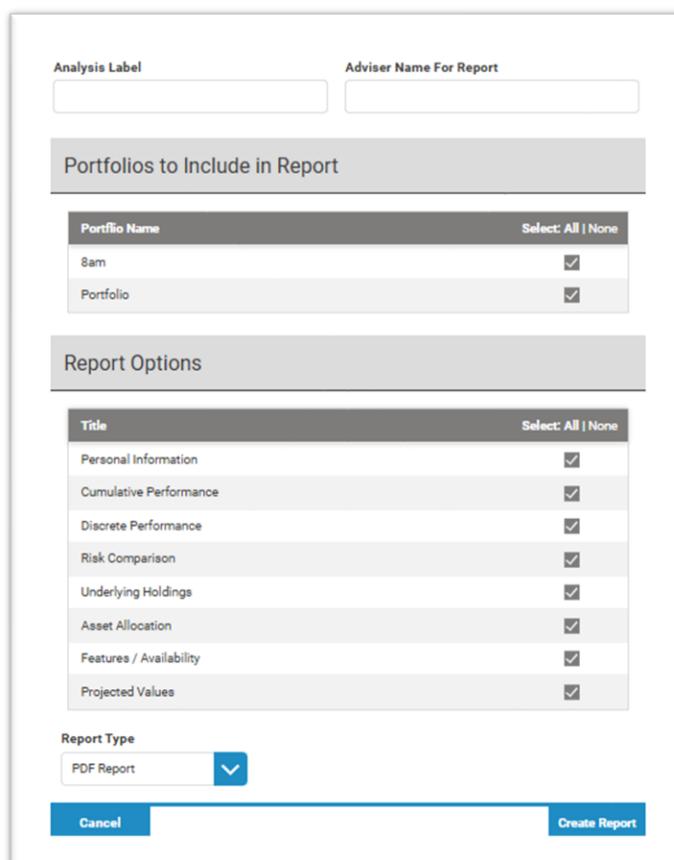


The screenshot shows a user interface for 'Projected Values'. At the top, there are tabs for Performance, Product Availability, Risk, Portfolio Holdings, Asset Allocation, and Projected Values. The 'Projected Values' tab is active. Below this, a dropdown menu is set to 'Top 10'. A 'Filter Products' button is available. The main content area has tabs for Comparison, 8am, and Portfolio. A message states: 'Based on your investment value and feature selection, the cheapest available plan for each portfolio is displayed below along with their projected value to age 70 based on a growth rate of 2.94%.' Below this, a table compares the two portfolios:

8am	Portfolio
Fundment - Fundment Personal Pension	Fundment - Fundment Personal Pension
£31,479.88 (0.7% RIY)	£31,733.60 (0.6% RIY)

Report

To generate the report, click the Print button at the bottom of the page. This will open a second window with a list of report features to select from. The analysis label will be how this report appears within archived reports. The report type will default to PDF, but Word report can be selected from the report type drop-down.



The screenshot shows a 'Report' configuration window. It includes fields for 'Analysis Label' and 'Adviser Name For Report'. A section titled 'Portfolios to Include in Report' lists '8am' and 'Portfolio' with checkboxes checked. A 'Report Options' section lists various report features with checkboxes, all of which are checked. The checked features are: Personal Information, Cumulative Performance, Discrete Performance, Risk Comparison, Underlying Holdings, Asset Allocation, Features / Availability, and Projected Values. A 'Report Type' dropdown is set to 'PDF Report'. At the bottom are 'Cancel' and 'Create Report' buttons.