



ST. JAMES'S PLACE
WEALTH MANAGEMENT

YOUR WEALTH ACCOUNT

Pensionpractitioner.Com

5 APRIL 2019





ST. JAMES'S PLACE

WEALTH MANAGEMENT

St. James's Place House
1 Tetbury Road Cirencester Gloucestershire GL7 1FP
Telephone: 0800 028 0615

Wealth Account

Please find enclosed your Wealth Account for the period ending 5 April 2019. This provides you with information about your investments with St. James's Place. The Wealth Account includes all plans owned by you individually or jointly with someone else. The totals therefore include the full value of all jointly held investments.

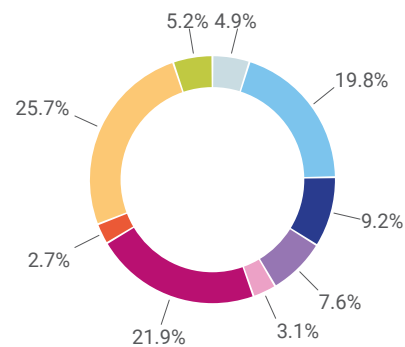
If you have any questions about the information in your Wealth Account, please contact us on:

Telephone	:	0800 028 0615
Email	:	Our Client Services Team at: client.reports@sjp.co.uk
Post	:	St. James's Place Administration Centre, PO Box 9034, Chelmsford, CM99 2XA

Wealth Account Summary

Overview	Unit Value as at 31 Dec 2018	Changes since 31 Dec 2018		Value as at 5 Apr 2019	
		Investments	Withdrawals and Income Paid	Current Encashment Value	Current Unit Value
Investment	-	-	-	-	-
Retirement	£817,669	-	-	£864,182	£867,850
Banking	-			-	-
Total Values	£817,669			£864,182	£867,850

Split of Assets by Asset Class	
Asset Class	Value
UK Equity	£42,407
North American Equity	£171,868
Asia & Pacific Equity	£80,217
European Equity	£65,957
Other Equity	£26,577
Alternative Investments	£189,747
Property	£23,197
Fixed Interest	£222,608
Cash	£45,272
Not Classified	£0
Current Unit Value	£867,850
Current Encashment Value	£864,182



Investment

No current holdings

Retirement	Plan/Account Number	Unit Value as at 31 Dec 2018	Changes since 31 Dec 2018		Value as at 5 Apr 2019	
			Investments	Withdrawals	Current Encashment Value	Current Unit Value
Retirement Plans	Various	£817,669	-	-	£864,182	£867,850
Total		£817,669	-	-	£864,182	£867,850

Banking

No current holdings

Protection

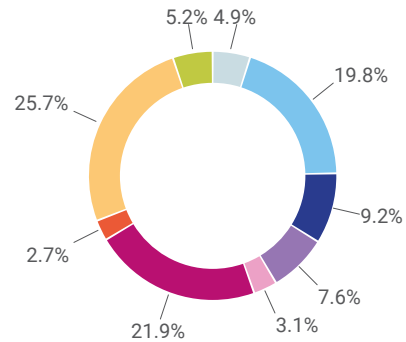
No current holdings

Retirement Summary

This page provides analyses of your retirement plans by asset class and fund/asset.

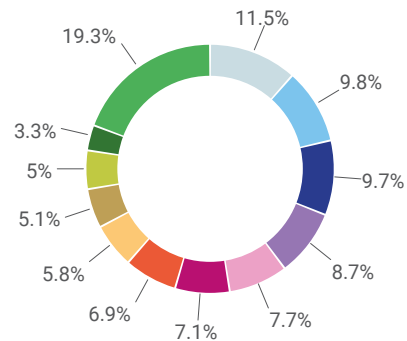
Split of Investments by Asset Class

Asset Class	Value
UK Equity	£42,407
North American Equity	£171,868
Asia & Pacific Equity	£80,217
European Equity	£65,957
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Alternative Investments	£189,747
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Fixed Interest	£222,608
Cash	£45,272
Not Classified	£0
Current Unit Value	£867,850
Current Encashment Value	£864,182



Split of Investments by Fund/Asset

Fund/Asset	Value
Global Equity	£100,226
Investment Grade Corporate Bond	£84,979
Multi Asset	£84,194
Worldwide Managed	£75,301
International Corporate Bond	£67,136
Alternative Assets	£61,900
International Equity	£59,673
Global Growth	£49,942
Index Linked Gilts	£44,555
UK Absolute Return	£43,652
Property	£28,428
Other	£167,861
Current Unit Value	£867,850
Current Encashment Value	£864,182



This chart displays your largest funds/assets by value. The full breakdown is in the table below.

Split of Investments by Fund and Asset Class

	UK Equity %	North American Equity %	Asia & Pacific Equity %	European Equity %	Other Equity %	Alternative Investments %	Property %	Fixed Interest %	Cash %	Not Classified %	Unit Value
Global Equity	4.7	36.9	30.3	15.9	7.8	-	-	-	4.4	-	£100,226
Investment Grade Corporate Bond	-	-	-	-	-	-	-	94.7	5.3	-	£84,979
Multi Asset	-	-	-	-	-	100.0	-	-	-	-	£84,194
Worldwide Managed	8.1	52.9	6.3	22.6	3.4	-	-	-	6.7	-	£75,301
International Corporate Bond	-	-	-	-	-	-	-	94.9	5.1	-	£67,136
Alternative Assets	-	-	-	-	-	100.0	-	-	-	-	£61,900
International Equity	2.6	70.5	-	11.2	-	-	-	-	15.7	-	£59,673
Global Growth	3.3	58.4	10.6	15.2	4.0	-	-	-	8.5	-	£49,942

Retirement Summary

This page provides analyses of your retirement plans by asset class and fund/asset.

Split of Investments by Fund and Asset Class											
	UK Equity %	North American Equity %	Asia & Pacific Equity %	European Equity %	Other Equity %	Alternative Invest- ments %	Property %	Fixed Interest %	Cash %	Not Classified %	Unit Value
Index Linked Gilts	-	-	-	-	-	-	-	100.0	-	-	£44,555
UK Absolute Return	-	-	-	-	-	100.0	-	-	-	-	£43,652
Property	-	-	-	-	-	-	81.6	-	18.4	-	£28,428
North American	-	88.3	-	7.0	-	-	-	-	4.7	-	£24,336
UK & General Progressive	91.4	1.4	0.1	3.0	0.2	-	-	-	3.9	-	£23,478
Greater European	28.0	-	-	67.2	0.4	-	-	-	4.4	-	£22,788
Corporate Bond	-	-	-	0.1	-	-	-	92.7	7.2	-	£22,561
Asia Pacific	-	5.8	82.3	-	7.5	-	-	-	4.4	-	£21,233
Global Emerging Markets	3.0	1.0	45.6	4.1	37.4	-	-	-	8.9	-	£16,165
Emerging Markets	-	3.3	51.4	2.0	39.9	-	-	-	3.4	-	£16,103
Diversified Bond	0.5	0.5	-	-	-	-	-	89.4	9.6	-	£14,486
Japan	-	-	99.3	-	-	-	-	-	0.7	-	£6,711
Totals	4.9	19.8	9.2	7.6	3.1	21.9	2.7	25.7	5.2	-	£867,850

Retirement Details

Retirement Plans - Various

Plan Numbers 15D45D56, 24D85L53, 34D57H08, 42D60P29, 53D49M74, 63D06J52, 82C75P74, 87C09K89

Investor Pensionpractitioner.Com

Commencement Date 29 Sep 2009

Total Invested £539,450

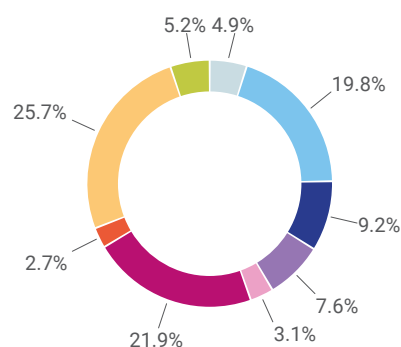
Total Withdrawn/Transferred Out -

Current Unit Value £867,850

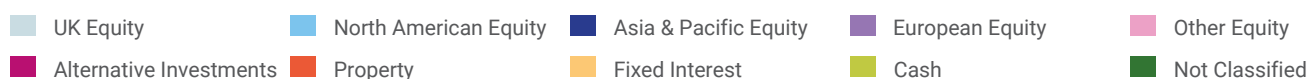
Current Encashment Value £864,182

Net Change £328,400

Value By Asset Class



Fund/Asset	Number of Units	Unit Price	Unit Value	Fund/Asset %
Global Equity - Acc	7,048.255	1422.00p	£100,226	11.5%
Inv Grade Corporate Bond - Acc	45,129.778	188.30p	£84,979	9.8%
Multi Asset - Acc	81,034.157	103.90p	£84,194	9.7%
Worldwide Managed - Acc	29,869.443	252.10p	£75,301	8.7%
Intl Corporate Bond - Acc	38,210.810	175.70p	£67,136	7.7%
Alternative Assets Pn - Acc	49,480.520	125.10p	£61,900	7.1%
International Equity - Acc	10,734.537	555.90p	£59,673	6.9%
Global Growth - Acc	44,235.686	112.90p	£49,942	5.8%
Index Linked Gilts - Acc	39,995.579	111.40p	£44,555	5.1%
UK Absolute Return - Acc	36,744.460	118.80p	£43,652	5.0%
Property - Acc	15,259.093	186.30p	£28,428	3.3%
North American - Acc	2,930.632	830.40p	£24,336	2.8%
UK & General Progressive Pn - Acc	12,183.795	192.70p	£23,478	2.7%
Greater Euro Prog Pn - Acc	10,003.593	227.80p	£22,788	2.6%
Corporate Bond - Acc	9,357.630	241.10p	£22,561	2.6%
Asia Pacific Pn - Acc	2,786.879	761.90p	£21,233	2.4%
Global Emerging Markets - Acc	9,025.950	179.10p	£16,165	1.9%
Emerging Markets Equity - Acc	11,268.577	142.90p	£16,103	1.9%
Diversified Bond - Acc	12,718.571	113.90p	£14,486	1.7%
Japan - Acc	7,374.290	91.00p	£6,711	0.8%
Total			£867,850	



Information about your Wealth Account

Basis of the Report

This Wealth Account shows the latest valuation we hold for your plans and assets as at 5 Apr 2019. It is intended as an overview of your investments with St. James's Place and is for information purposes only. Plans that have been applied for but were not in force as at 5 Apr 2019 are not included in valuations. Where appropriate we have assumed that contributions due have been received.

If you have fully encashed or transferred any plans during the year, the brought forward totals on this report may differ from those reported last year.

The current encashment value includes any early withdrawal charges we would have taken had you encashed or transferred your plan on 5 Apr 2019. Where the current encashment value and the current unit value are the same, early withdrawal charges do not apply. Details of our charges are provided in the Terms and Conditions of your plans. If you cash in or transfer all or part of any plan the values will be those applicable at the date of encashment or transfer and there may also be a tax charge depending on your circumstances.

The values as at 31 Dec 2018 shown in the Wealth Account Summary section are those we had at that time.

Explanatory Notes

The net change figures in Plan Details are calculated as (current unit value) + (total withdrawn or transferred out) + (total distribution income paid) - (total invested).

'Withdrawals' includes Income Distributions from Investment Bonds, amounts transferred out of ISAs and lump sums, income or amounts transferred out of retirement plans. Advice charges are not included in this figure.

In order to simplify the presentation we have rounded all values to the nearest whole number. For example, a current value of £35,287.64 will be shown as £35,288. For the same reason percentages are shown on the pie chart only when they represent at least 2% of the total.

The asset class information shown in the analysis is as at 28 February 2019 for St. James's Place Funds except for the Alternative Assets, Emerging Markets Equity and Property funds. For these, and for third party funds, the asset class information is as at 28 Feb 2019 or earlier. Asset allocation data for St. James's Place funds is supplied by Financial Express Ltd and State Street Corporation whilst asset allocation data for third party funds is supplied by Lipper Ltd, a Thomson Reuters company. 'Alternative Investments' includes funds which have complex investment strategies, e.g. hedge funds, or invest into assets other than equities, bonds, property and cash (e.g. commodities or derivatives).

If your pension with St. James's Place is arranged through your employer, our governance arrangement for workplace pension schemes applies to you. We use an independent company, PTL UK, to provide that governance and oversight. For more detail, or if you wish to make a comment direct to them, please go to www.sjp.co.uk/GAA

You should always contact your St. James's Place Partner or our Administration Centre to check for any changes to the values set out in the Wealth Account prior to relying on them.

Pensionpractitioner.Com
Gavin Mc Closkey
48 Chorley New Road
Bolton
BL1 4AP



ST. JAMES'S PLACE
WEALTH MANAGEMENT

The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives. Members of the St. James's Place Partnership in the UK represent St. James's Place Wealth Management plc, which is authorised and regulated by the Financial Conduct Authority.

St. James's Place Wealth Management plc, St. James's Place UK plc, St. James's Place Unit Trust Group Ltd, St. James's Place International plc, St. James's Place Investment Administration Ltd are members of the St. James's Place Wealth Management Group.

St. James's Place UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

St. James's Place Unit Trust Group Ltd and St. James's Place Investment Administration Ltd are authorised and regulated by the Financial Conduct Authority.

St. James's Place International plc is authorised and regulated by the Central Bank of Ireland.

St. James's Place Wealth Management plc Registered Office: St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom.
Registered in England Number 4113955.

www.sjp.co.uk

