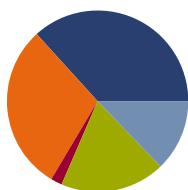


# Ian's General Investment Account

Portfolio Value: 47,431.63      Benchmark: FTSE AllSh TR GBP      Currency: GBP

## Asset Allocation



Asset Allocation	Portfolio %	Bmark %
Equity	36.74	96.47
Fixed Income	29.74	0.13
Property	2.03	0.34
Cash	18.70	0.15
Other	12.80	2.91
Not Classified	0.00	0.00
	100.00	100.00

## Investment Style

### Equity Style

	Value	Blend	Growth
Large	27	22	24
Mid	7	6	8
Small	3	2	2

Not Classified 0%

### Fixed-Income Style

	Ltd	Mod	Ext
High	0	0	0
Mid	0	36	59
Low	0	5	0

Not Classified 0%

### Equity Style

Market Cap Mil  
Portfolio 16,106.35  
Benchmark 22,086.75

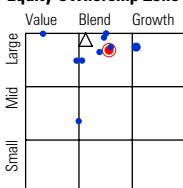
Weight %  
● >50 ● 25-50 ● 10-25 ○ 0-10

### Fixed-Income Style

Avg Eff Duration (Yrs) 8.95  
Avg Eff Maturity 11.83  
Avg Credit Quality BBB

Weight %  
● >50 ● 25-50 ● 10-25 ○ 0-10

### Equity Ownership Zone



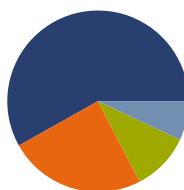
- Portfolio
- Managed Products
- Equities
- △ Benchmark

Weight %  
○ >30 ○ 20-30 ○ 10-20 ○ 0-10

# Balanced Model

Portfolio Value: 9,999.96      Benchmark: FTSE AllSh TR GBP      Currency: GBP

## Asset Allocation



Asset Allocation	Portfolio %	Bmark %
Equity	58.15	96.47
Fixed Income	24.45	0.13
Property	0.02	0.34
Cash	10.41	0.15
Other	6.98	2.91
Not Classified	0.00	0.00
	100.00	100.00

## Investment Style

	Value	Blend	Growth
Large	23	27	30
Mid	6	5	5
Small	1	2	1

Not Classified 0%

### Equity Style

	Ltd	Mod	Ext
High	0	0	26
Mid	0	0	28
Low	0	46	0

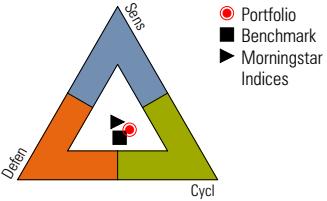
Not Classified 0%

### Fixed-Income Style

Avg Eff Duration (Yrs) 6.73  
Avg Eff Maturity 13.03  
Avg Credit Quality BB

Weight %  
● >50 ● 25-50 ● 10-25 ○ 0-10

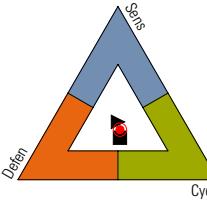
### Stock Sectors



- Portfolio
- Benchmark
- Morningstar Indices

	Portfolio %	Bmark %	Rel Bmark
Sens	34.15	29.55	1.16
Comm Svcs	5.33	5.27	1.01
Energy	6.77	11.92	0.57
Industrials	10.57	8.81	1.20
Technology	11.48	3.55	3.23

### Stock Sectors



- Portfolio
- Benchmark
- Morningstar Indices

	Portfolio %	Bmark %	Rel Bmark
Sens	34.30	29.55	1.16
Comm Svcs	6.49	5.27	1.23
Energy	3.63	11.92	0.30
Industrials	11.43	8.81	1.30
Technology	12.75	3.55	3.59

Portfolio % Bmark % Rel Bmark

Defen 23.67 32.29 0.73  
Cons Defensive 9.81 17.95 0.55  
Healthcare 10.80 10.27 1.05  
Utilities 3.06 4.07 0.75

Portfolio % Bmark % Rel Bmark

Cycl 42.18 38.16 1.11  
Basic Matls 5.26 6.68 0.79  
Cons Cyclical 14.28 11.40 1.25  
Financial Svcs 18.58 17.68 1.05  
Real Estate 4.06 2.40 1.69  
Not Classified 0.00 0.00 N/A

Portfolio % Bmark % Rel Bmark

Defen 28.79 32.29 0.89  
Cons Defensive 12.65 17.95 0.70  
Healthcare 12.08 10.27 1.18  
Utilities 4.06 4.07 1.00  
Not Classified -0.01 0.00 N/A

Portfolio % Bmark % Rel Bmark

Cycl 36.92 38.16 0.97  
Basic Matls 3.78 6.68 0.57  
Cons Cyclical 13.66 11.40 1.20  
Financial Svcs 15.77 17.68 0.89  
Real Estate 3.71 2.40 1.55  
Not Classified -0.01 0.00 N/A

# Ian's General Investment Account

Portfolio Value:	Benchmark	Currency
47,431.63	FTSE AllSh TR GBP	GBP

## World Regions

### Stock Regions

Americas    Greater Europe    Greater Asia



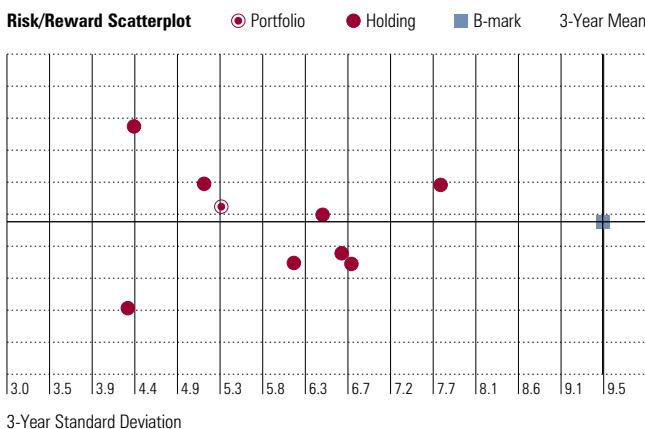
&lt;25    25-50    50-75    &gt;75%

% of Stocks	Portfolio %	Bmark %	Portfolio %	Bmark %
<b>Greater Asia</b>	<b>16.53</b>	<b>0.72</b>	<b>Americas</b>	<b>26.58</b>
Japan	7.59	0.15	North America	25.52
Australasia	2.11	0.05	Latin America	1.06
Asia Developed	3.65	0.19		
Asia emerging	3.18	0.33		
<b>Greater Europe</b>	<b>56.89</b>	<b>97.02</b>	<b>Market Maturity</b>	<b>100.00</b>
United Kingdom	41.49	95.82	Developed Markets	94.83
Europe Developed	14.47	0.96	Emerging Markets	5.17
Europe Emerging	0.46	0.17	Not Available	0.00
Africa/Middle East	0.47	0.07		
Not Classified	0.00	0.00		

## Performance 31/08/2016

Trailing Returns	Portfolio %	+/- Benchmark
3 Mo	7.43	-1.53
1 Yr	10.52	-1.21
3 Yr	6.62	0.24
5 Yr	7.79	-1.75
10 Yr	5.30	-0.48

## Risk and Return Statistics 31/08/2016



Risk and Return Statistics	3 Yr Acct	3 Yr B-mark	5 Yr Acct	5 Yr B-mark	10 Yr Acct	10 Yr B-mark
Standard Deviation	5.35	9.52	5.95	10.73	8.21	14.08
Mean	6.62	6.38	7.79	9.54	5.30	5.78
Sharpe Ratio	0.10	0.06	0.49	0.46	0.06	0.11

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# Balanced Model

Portfolio Value:	Benchmark	Currency
9,999.96	FTSE AllSh TR GBP	GBP

## World Regions

### Stock Regions

Americas    Greater Europe    Greater Asia



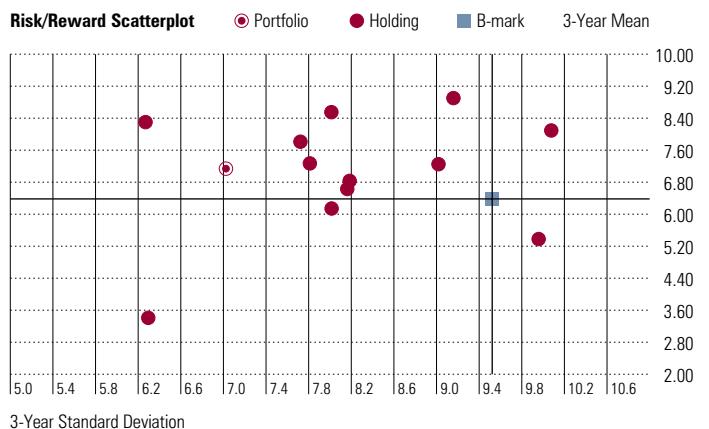
&lt;25    25-50    50-75    &gt;75%

% of Stocks	Portfolio %	Bmark %	Portfolio %	Bmark %	Portfolio %	Bmark %
<b>Greater Asia</b>	<b>17.58</b>	<b>0.72</b>	<b>Americas</b>	<b>26.15</b>	<b>2.25</b>	
Japan	5.63	0.15	North America	25.80	2.19	
Australasia	3.07	0.05	Latin America	0.35	0.06	
Asia Developed	4.17	0.19				
Asia emerging	4.71	0.33				
<b>Greater Europe</b>	<b>56.28</b>	<b>97.02</b>	<b>Market Maturity</b>	<b>100.00</b>	<b>100.00</b>	
United Kingdom	24.77	95.82	Developed Markets	94.41	99.37	
Europe Developed	30.97	0.96	Emerging Markets	5.59	0.63	
Europe Emerging	0.36	0.17	Not Available	0.00	0.00	
Africa/Middle East	0.18	0.07				
Not Classified	0.00	0.00				

## Performance 31/08/2016

Trailing Returns	Portfolio %	+/- Benchmark
3 Mo	11.47	2.50
1 Yr	17.36	5.62
3 Yr	7.14	0.76
5 Yr	7.69	-1.85
10 Yr	6.84	1.07

## Risk and Return Statistics 31/08/2016



Risk and Return Statistics	3 Yr Acct	3 Yr B-mark	5 Yr Acct	5 Yr B-mark	10 Yr Acct	10 Yr B-mark
Standard Deviation	7.02	9.52	7.73	10.73	10.18	14.08
Mean	7.14	6.38	7.69	9.54	6.84	5.78
Sharpe Ratio	0.16	0.06	0.38	0.46	0.21	0.11

# Ian's General Investment Account

Portfolio Value:	Benchmark	Currency
47,431.63	FTSE AllSh TR GBP	GBP

## MPT Statistics 31/08/2016

	3 Year Acct	5 Year Acct	10 Year Acct
Alpha	0.10	-0.44	-0.64
Beta	0.69	0.68	0.70
R-squared	89.85	91.18	84.28

## Fundamental Analysis

Geometric Avg Capitalization (Mil)

Portfolio	16,106.35
Benchmark	22,086.75

Portfolio	Portfolio	Benchmark
Price/Earnings	17.18	20.01
Price/Book	1.84	1.81
Price/Sales	1.26	1.20
Price/Cash Flow	9.24	9.51

Profitability	Portfolio	Benchmark
Net Margin	12.56	9.01
ROE	15.73	13.89
ROA	5.68	4.06
Debt/Capital	37.10	40.00

Market Maturity	Portfolio	Benchmark
Developed Markets	94.83	99.37
Emerging Markets	5.17	0.63
Not Available	0.00	0.00

Fund Statistics	Portfolio
Potential Cap Gains Exposure	—
Avg KIID Ongoing Charge	1.27

Interest Rate Risk	Portfolio
Maturity/n(000)	11.83
Duration (total portfolio)	8.95
Avg Credit Quality	BBB

Credit Quality	Portfolio
AAA	12.25
AA	32.20
A	8.88
BBB	10.30
BB	4.24
B	2.44
Below B	0.54
NR/NA	29.14

# Balanced Model

Portfolio Value:	Benchmark	Currency
9,999.96	FTSE AllSh TR GBP	GBP

## MPT Statistics 31/08/2016

	3 Year Acct	5 Year Acct	10 Year Acct
Alpha	0.71	-0.54	1.00
Beta	0.66	0.70	0.70
R-squared	90.13	91.99	89.76

## Fundamental Analysis

Portfolio	Portfolio	Benchmark
Price/Earnings	18.12	20.01
Price/Book	2.20	1.81

Portfolio	Portfolio	Benchmark
Price/Sales	1.45	1.20
Price/Cash Flow	10.00	9.51

Portfolio	Portfolio	Benchmark
Net Margin	13.85	9.01
ROE	18.13	13.89
ROA	6.51	4.06
Debt/Capital	35.88	40.00

Market Maturity	Portfolio	Benchmark
Developed Markets	94.41	99.37
Emerging Markets	5.59	0.63
Not Available	0.00	0.00

Fund Statistics	Portfolio
Potential Cap Gains Exposure	—
Avg KIID Ongoing Charge	1.63

Interest Rate Risk	Portfolio
Maturity/n(000)	13.03
Duration (total portfolio)	6.73
Avg Credit Quality	BB

Credit Quality	Portfolio
AAA	18.45
AA	20.25
A	13.22
BBB	22.88
BB	14.27
B	2.16
Below B	1.17
NR/NA	7.60

# Ian's General Investment Account

Portfolio Value:	Benchmark	Currency
47,431.63	FTSE AllSh TR GBP	GBP

# Balanced Model

Portfolio Value:	Benchmark	Currency
9,999.96	FTSE AllSh TR GBP	GBP

## Top 15 Holdings

Assets (%)	Holding Name	Type	Value
19.29	Libero Strategic LAPS Retail Acc	MF	9,150.28
17.28	L&G Multi-Index 3 C Acc	MF	8,194.99
14.69	St James's Balanced Managed Acc	MF	6,967.00
11.54	Sarasin FoF Global Strategic Gr A Acc	MF	5,472.00
10.54	Default Cash (UK)	CSH	5,000.00
10.04	Vanguard LifeStrategy 20% Equity A Acc	MF	4,760.24
7.12	IFSL Brooks Macdonald Def Cap A Acc	MF	3,376.88
4.76	Premier Multi-Asset Monthly Inc A Acc	MF	2,258.90
2.39	Aberdeen Diversified Income I Acc	MF	1,132.64
2.36	Schroder Mixed Distribution A Acc	MF	1,118.70

## Top 15 Holdings

Assets (%)	Holding Name	Type	Value
8.33	Aberdeen Multi-Mgr Balanced Mgd Acc	MF	833.33
8.33	AXA Framlington Managed Balanced R Acc	MF	833.33
8.33	Fidelity Euro Balanced A-EUR	MF	833.33
8.33	Fidelity MoneyBuilder Balanced	MF	833.33
8.33	FvS - Multi Asset - Balanced I	MF	833.33
8.33	Invesco Asia Balanced C	MF	833.33
8.33	Jupiter Merlin Balanced Portfolio Acc	MF	833.33
8.33	Neptune Balanced A Acc GBP	MF	833.33
8.33	NN (L) Pat Balanced Euro P Cap EUR	MF	833.33
8.33	NN (L) Patrimonial Balanced P Cap EUR	MF	833.33
8.33	Phaidros Funds - Balanced A	MF	833.33
8.33	Sauren Global Balanced A	MF	833.33

## Top 25 Stocks

Stock Name	Sector	% Net Assets
Royal Dutch Shell PLC B	Energy	0.72
HSBC Holdings PLC	Financial Services	0.54
GlaxoSmithKline PLC	Healthcare	0.52
BP PLC	Energy	0.47
Vodafone Group PLC	Communication Services	0.47
AstraZeneca PLC	Healthcare	0.44
Lloyds Banking Group PLC	Financial Services	0.35
Reckitt Benckiser Group PLC	Consumer Defensive	0.35
Unilever PLC	Consumer Defensive	0.34
Rio Tinto PLC	Basic Materials	0.32
BT Group PLC	Communication Services	0.30
Diageo PLC	Consumer Defensive	0.28
Shire PLC	Healthcare	0.28
ARM Holdings PLC	Technology	0.24
National Grid PLC	Utilities	0.23
GKN PLC	Consumer Cyclical	0.20
Aviva PLC	Financial Services	0.19
Halma PLC	Industrials	0.19
Experian PLC	Industrials	0.18
British American Tobacco PLC	Consumer Defensive	0.18
Compass Group PLC	Consumer Cyclical	0.17
Smith & Nephew PLC	Healthcare	0.17
Imperial Brands PLC	Consumer Defensive	0.15
Oracle Corp	Technology	0.15
Provident Financial PLC	Financial Services	0.14

## Top 25 Stocks

Stock Name	Sector	% Net Assets
Alphabet Inc A	Technology	0.68
Microsoft Corp	Technology	0.66
Amazon.com Inc	Consumer Cyclical	0.48
Apple Inc	Technology	0.41
Nestle SA	Consumer Defensive	0.36
Walt Disney Co	Consumer Cyclical	0.35
Roche Holding AG Dividend Right Cert.	Healthcare	0.34
Siemens AG	Industrials	0.32
HSBC Holdings PLC	Financial Services	0.31
China Mobile Ltd	Communication Services	0.30
Procter & Gamble Co	Consumer Defensive	0.29
Bayer AG	Healthcare	0.29
Daimler AG	Consumer Cyclical	0.28
SAP SE	Technology	0.27
Johnson & Johnson	Healthcare	0.27
APA Group	Utilities	0.26
Total SA	Energy	0.25
Pfizer Inc	Healthcare	0.24
BNP Paribas	Financial Services	0.23
GlaxoSmithKline PLC	Healthcare	0.23
LMVH Moet Hennessy Louis Vuitton SE	Consumer Cyclical	0.21
AMP Ltd	Financial Services	0.21
Sanofi SA	Healthcare	0.21
Facebook Inc A	Technology	0.20
CME Group Inc Class A	Financial Services	0.20