



Guide to The Aviva Platform client report

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Generating your report

The Aviva Platform client report helps you get the information you need for your client reviews, the report includes many performance metrics and insights to share with your clients.

You can create a report from your client's account or portfolio screens and include up to ten accounts. If your client has a joint account, you need to generate a separate report for it.

1. Choose the time-frame for your report

- Custom date range (going back to April 2018 or start date, whichever is most recent)
- Past year
- Past six months
- Current tax year
- From account opening

Data is available up to the end of the last full business day.

2. Choose report options

Report introduction

- Cover page
- Contents page
- Commentary

Account details

Snapshot

Valuation

Performance

- Valuation and money movement
- Return performance
- Cumulative
- Discreet

Insights

Transactions

Client report builder

This page is where you can select the options for your client report output.

Setup

Select a date range from the pre-set options or use your own bespoke date range to report on.

- Custom date range (going back to April 2018 or start date, whichever is most recent)
- Past year
- Past six months
- Current tax year
- From account opening

Choose to view the report as all accounts or select individual accounts using product view.

Content

Customise your client report by including or excluding a cover page, contents page, commentary and a company logo. You only need to upload your company logo once and it will be saved for all future reports.

Setup

Select report date(s)

Past year

From Sat Sep 16 2023 to Tue Sep 17 2024

Report view

All accounts

Select accounts

Content

Include in report

Report introduction

On

This will show report cover page, contents and commentary

Include cover page with firm logo

Include contents page

Add commentary

Upload firm logo

Client report builder

This page is where you can select the options for your client report output.

Select **Account details** to show a summary of your accounts.

Select **Snapshot** to see the headline figures for your portfolio.

Select **Valuation** to see a summary of the product(s) valuation.

Select **Performance** to customise your performance outputs. You can choose to see valuations and money movements, return performance, cumulative performance and discrete performance.

Select **Insights** to view geographical breakdown, asset class allocation, sector allocation and top ten holdings information.

Account details On
This will show a summary of your current products

Snapshot On
This will show a summary of the headline figures of your products

Valuation On
This will show detail of your product(s) valuation

Performance On
This will show the product(s) opening and closing values, monetary & percentage change, and money movements

Graphs

- Valuation and money movements
- Return performance
- Cumulative performance
- Discrete performance

Insights On
This will show where the product investments are held

- Geographic allocation
- Asset class allocation
- Sector allocation
- Largest holdings

Client report builder

This page is where you can select the options for your client report output.

Select Transactions to

Customise your view to see a summary, money in, money out and charges.

Refine your preferences based on your selections

Here you can add more detail to the valuation and performance at fund level.

Using **Asset view**, you can see performance and/or valuation of holdings across all products. Product view displays the performance and/or valuations of the holdings by product.

You then have the option to add one or two benchmarks to the performance graphs.

The screenshot displays the 'Transactions' section of the Client Report Builder. At the top right, there is a toggle switch labeled 'On'. Below this, four green bars with white checkmarks are listed: 'Summary', 'Money In', 'Money Out', and 'Charges'. A horizontal line separates this section from the 'Preferences' section. Under 'Preferences', the text 'Valuation and performance detail' is followed by 'Include fund breakdown for'. Two green bars with white checkmarks are listed: 'Valuation' and 'Performance'. Below this, the text 'Display by' is followed by a blue information icon. Two buttons are shown: 'Product View' (highlighted in green) and 'Asset View' (greyed out). Below these, a green bar with a white checkmark is labeled 'Graph benchmark'. Two dropdown menus are shown: 'Selection A' and 'Selection B', both with the text 'Please Select Benchmark' and a downward arrow. At the bottom, there are two buttons: 'Create report' (yellow) and 'Cancel' (white with a grey border).

Snapshot

The **snapshot** shows the account name, number and type as a header.

Opening value is the value of your portfolio at the start date of the report, as selected on the report builder. It includes money paid in and money out. The fund prices used will be the close of play the previous day, intra price changes will not be considered.

Money in includes all payments made into the product and **money out** is all payments leaving the account, which aren't transfers.

Closing value shows the value of your portfolio at the end date of the report, the change in value over that time and the % return. The fund prices used will be the close of play the previous day, intra price changes will not be considered.

Product information breaks down the above per product.

Please see the appendix for more information on terminology and calculations.

Snapshot

Account name Anon Client 54398	Account number AV2027109	Account type Individual
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Portfolio summary from 09/10/2021 to 10/10/2024

This is a summary of the headline figures from your portfolio.

Opening value:	£1,298,318.63	Closing value:	£1,496,952.60
 Opening value	£1,298,318.63	Change in value	+£198,633.82 <small>(Since inception +£284,825.40)</small>
 Money in	£0.00		
 Money out	£0.00	Return	+15.30% <small>(Since inception +15.30%)</small>
 Closing value	£1,496,952.60		
<small>The return % has been calculated using the Internal Rate of Return (IRR) basis</small>			
Product information			
 Pension Portfolio Pre-Retirement	AV2027109-001	 ISA Portfolio	AV2027109-003
Opening value: £1,100,083.43	Closing value: £1,268,137.52	Opening value: £198,235.20	Closing value: £228,815.09
 Money in £0.00	 Money out £0.00	 Money in £0.00	 Money out £0.00
	 Transfers £0.00		 Transfers £0.00

Account details

Includes **Product profile** which shows you a summary of your current product instructions.

- Regular withdrawals
- Regular payments in

This section also shows remaining ISA allowance, if applicable.

Please see the appendix for more information on terminology and calculations.

Account detail

Account name:	Anon Client 54398
Account number:	AV2027109
Account holder:	Mrs Anon Customer 35093

Product profile as at 10/10/2024

This is a summary of your product instructions.

<input checked="" type="radio"/> Pension Portfolio Pre-Retirement	AV2027109-001
Employer regular payment	None
Income Payment	None
Regular payment	£3,000.00 Monthly

<input type="radio"/> ISA Portfolio	AV2027109-003
Regular withdrawal	None
Regular payment in	None
ISA allowance remaining	£20,000.00

Valuation information

The table contains information for all selected products at the report end date.

The table will show each product's:

- Account number
- Percentage allocation of overall portfolio
- Value of individual product
- Total value of all products

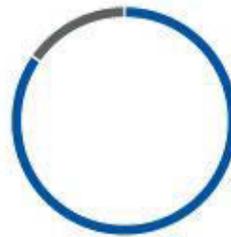
Valuation

Summary as at 10/10/2024

This is a summary of your portfolio valuation.

Portfolio value as at 10/10/2024

£1,496,952.60



Product	Account number	Allocation	Value
 Pension Portfolio Pre-Retirement	AV2027109-001	84.71%	£1,268,137.52
 ISA Portfolio	AV2027109-003	15.29%	£228,815.09
Total		100.00%	£1,496,952.60

Valuation information

Each product selected is shown at an individual level. This page appears if selected in the report builder.

The table for each product will show:

- Investment name or cash - full details of investment held. For example - Asset, Model, DFM or Equity
- Percentage allocation within the product
- Quantity of unity held
- Unit price
- Market value

Valuation

Valuation detail as at 10/10/2024 (continued)

Managed Portfolio - Anon Model 121134

Investment	Allocation	Quantity	Unit price	Market value
HENDERSON EUROPN SELCTD OPPS I ACC	6.48%	2,744.5800	£29.9200	£82,117.83
HSBC AMERICAN INDEX C ACC	18.62%	18,892.7500	£12.5000	£236,159.38
INVESTEC UK ALPHA I ACC£	4.55%	22,035.1140	£2.6177	£57,681.32
JOHCM CNTLEURP Y	5.47%	29,739.0790	£2.3320	£69,351.53
JPM EMERGING MARKETS B ACC	4.30%	14,434.9530	£3.7810	£54,578.56
JUPITER EUR SPECIAL SITS I ACC	4.70%	11,336.8800	£5.2612	£59,645.59
M&G FEEDER OF PROPERTY PTFL I ACC	4.20%	5,267.5530	£10.1070	£53,239.16
M&G GBL EMERGING MKTS I ACC GBP	3.85%	10,856.3050	£4.4940	£48,788.23
MAN GLG JAPAN CORE ALPHA C PROF ACC	4.71%	22,240.5060	£2.6840	£59,693.52
SCHRODER EUROPEAN Z ACC	5.39%	42,115.4800	£1.6220	£68,311.31
Anon Model 121134 total	99.68%			£1,266,678.26
Pension Portfolio Pre-Retirement total				£1,268,137.52

ISA Portfolio AV2027109-003

Investment Holdings

Investment	Allocation	Quantity	Unit price	Market value
KAMES INVESTMENT GRADE BOND B ACC	0.00%	0.0040	£2.0403	£0.01
CASH	0.40%	924.7600	£1.0000	£924.76
Investment Holdings total	0.40%			£924.77

Performance overview

The table contains information for all selected products at the report end date, if selected in the report builder.

Total return uses the **Internal Rate of Return** basis for calculation.

The summary shows the product opening and closing values, monetary and percentage changes and money movements.

The table shows a product level view if selected in the report builder.

Account transfers is the net position of all transfers in/out over the reporting period.

Money in includes all payments made into the product and money out is all payments leaving the account, which aren't transfers.

Please see the appendix for more information on terminology and calculations.

Performance

Summary as at 09/10/2021 to 10/10/2024

This is a summary of your portfolio opening and closing values, money movements, and monetary and percentage change.

Portfolio value as at 10 th October 2024 £1,496,952.60	Change in value +£198,633.82	Return +15.30%
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Product	Opening value	Money in	Money out	Account transfers	Change in value	Return	Closing value
<input checked="" type="radio"/> Pension Portfolio Pre-Retirement	£1,100,083.43	£0.00	£0.00	£0.00	£168,053.87	15.28%	£1,268,137.52
<input type="radio"/> ISA Portfolio	£198,235.20	£0.00	£0.00	£0.00	£30,579.95	15.43%	£228,815.09
Portfolio total	£1,298,318.63	£0.00	£0.00	£0.00	£198,633.82	15.30%	£1,496,952.60

The return has been calculated using an **Internal Rate of Return (IRR)** basis.

This is the percentage (%) measure to show how your investments have performed over the selected time period. It's calculated by dividing the change in value by the time and the value of the transactions that took place over the time period.

Performance – account level

The table contains information for all selected products at the report end date, if selected in the report builder.

Total return uses the **Internal Rate of Return (IRR)** basis for calculation.

The summary shows the product opening and closing values, monetary and percentage changes and money movements.

The table shows a product level view if selected in the report builder.

Account transfers is the net position of all transfers in/out over the reporting period.

Money in includes all payments made into the product and money out is all payments leaving the account, which aren't transfers.

Please see the appendix for more information on terminology and calculations.

Performance

Performance detail from 09/10/2021 to 10/10/2024

This is a breakdown of your investment performance.

Pension Portfolio Pre-Retirement AV2027109-001

Investment	Opening value	Buys	Sells	Gain/Loss	Return	Closing value
CASH	£9,436.62	N/A	N/A	£37.35	N/A	£1,459.26
Investment Holding total	£9,436.62	£0.00	£0.00	£37.35	15.28%	£1,459.26

Managed Portfolio - Anon Model 121134

Investment	Opening value	Buys	Sells	Gain/Loss	Return	Closing value
CF WOODFORD EQTY INC C A€	£2,856.26	£0.00	£0.00	-£2,607.62	-91.29%	£248.64
DODGE & COX US STK ACC GBP	£113,268.67	£0.00	£0.00	£34,643.94	30.59%	£147,912.61
FIDELITY AMERICAN SPEC SIT W ACC	£55,710.80	£0.00	£0.00	£17,696.03	31.76%	£73,406.83
FIDELITY ASIA W ACC	£63,509.38	£0.00	£0.00	-£2,325.29	-3.66%	£61,184.10
FRANKLIN US OPPS W ACC	£98,907.07	£0.00	£0.00	£18,249.55	18.45%	£117,156.63
FSSA ASIA FOCUS B ACC GBP	£74,399.27	£0.00	£0.00	£144.55	0.19%	£74,543.82
HENDERSON EUROPN SELCTD OPPS I ACC	£67,599.01	£0.00	£0.00	£14,518.83	21.48%	£82,117.83
HSBC AMERICAN INDEX C ACC	£167,295.30	£0.00	£0.00	£68,864.07	41.16%	£236,159.38
INVESTEC UK ALPHA I ACC€	£51,086.21	£0.00	£0.00	£6,595.11	12.91%	£57,681.32
JOHCM CNTLEURP Y	£59,597.11	£0.00	£0.00	£9,754.42	16.37%	£69,351.53
JPM EMERGING MARKETS B ACC	£63,816.93	£0.00	£0.00	-£9,238.37	-14.48%	£54,578.56

Performance – valuation and money movements

This screen shows a graph of the money in and money out, plotted against the valuation of the portfolio to show overall performance.

Please see the appendix for more information on terminology and calculations.

Performance

Valuation and money movements from 09/10/2021 to 10/10/2024

This is a graph of your portfolio valuation and money movements plotted over time.



Product	Opening value	Money In	Money out	Change in value	Return	Closing value
Total	£1,298,318.63	£0.00	£0.00	£198,633.82	15.30%	£1,496,952.60

Performance – return

The table contains information for all selected products at the report end date, if selected in the report builder.

Return performance gives you an opening return figure, which is the performance of the product from inception to the start date of the report. The closing return is from inception to the end date of the report. The change figure is the difference between those two data points.

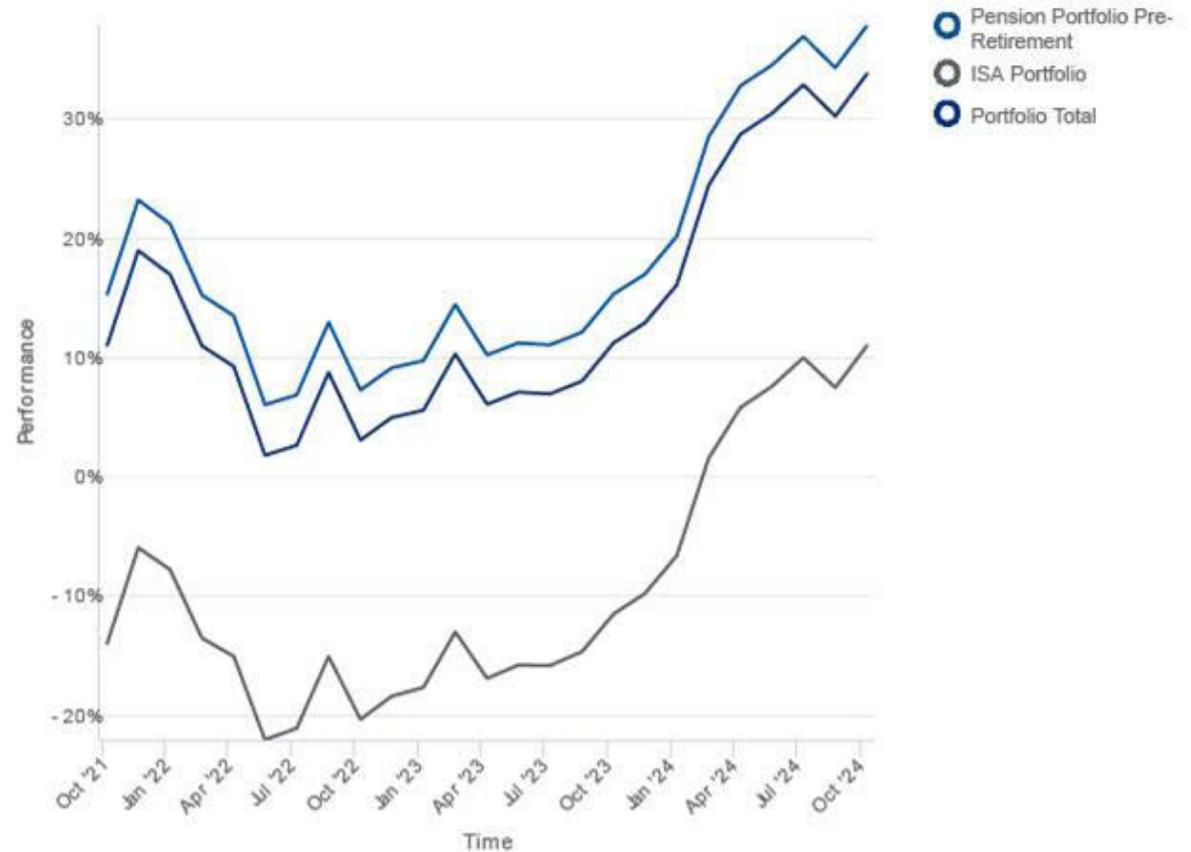
This will give you a quick view of how the investments are performing to date and within the defined reporting period.

Please see the appendix for more information on terminology and calculations.

Performance

Return Performance from 09/10/2021 to 10/10/2024

This is a graph of your portfolio return performance plotted over time.



Performance – cumulative

The table contains information for all selected products at the report end date, if selected in the report builder.

Cumulative performance is how the individual assets performed in the products over three months, one year, three years and five years, preceding the date of the report.

Please see the appendix for more information on terminology and calculations.

Performance

Cumulative performance from 09/10/2021 to 10/10/2024

This is a graph of your investment performance plotted over time. The performance figures do not include product charges, money paid in or out.



Investment	3 months	1 year	3 years	5 years	Since 9 October 2021
Consumer Price Index	0.00%	0.00%	0.00%	0.00%	0.00%
MSCI United Kingdom - GI	0.00%	0.00%	0.00%	0.00%	0.00%
Portfolio total	0.63%	14.59%	15.30%	40.98%	15.30%

Performance – discrete

The table contains information for all selected products at the report end date, if selected in the report builder.

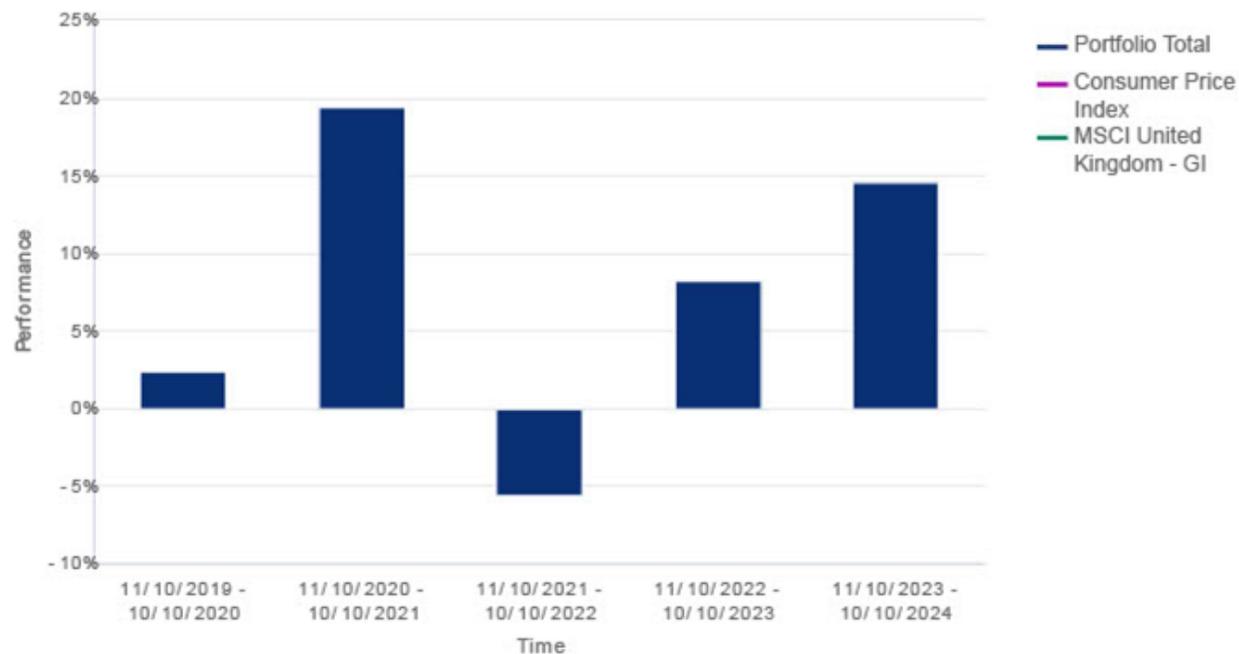
Discrete performance gives a year-by-year comparison of performance, going back in 12-month increments from the date of the report.

Please see the appendix for more information on terminology and calculations.

Performance

Discrete portfolio performance from 09/10/2021 to 10/10/2024

This is a graph of your investment performance plotted over a defined 12 month time period. The performance figures do not include product charges, money paid in or out.



Investment	11/10/2019 - 10/10/2020	11/10/2020 - 10/10/2021	11/10/2021 - 10/10/2022	11/10/2022 - 10/10/2023	11/10/2023 - 10/10/2024
Consumer Price Index	0.00%	0.00%	0.00%	0.00%	0.00%
MSCI United Kingdom - GI	0.00%	0.00%	0.00%	0.00%	0.00%
Portfolio total	2.39%	19.41%	-5.63%	8.20%	14.59%

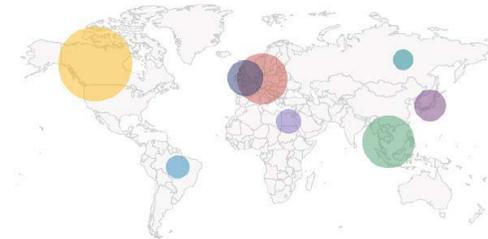
Insights

These screens show specific metrics, including geographical allocation, asset class allocation, sector allocation and largest holdings.

Insights

Geographic allocation as at 10/10/2024

This is a chart of your portfolio investment and geographic allocation.



Region	Allocation	Region	Allocation
North America	45.51%	Middle East/Africa	2.00%
Asia Pacific	20.48%	Cash	1.80%
Europe	19.25%	Central/South America	1.31%
United Kingdom	7.93%	Eastern Europe	0.04%
Japan	4.96%	Other	-3.28%

Insights

Asset class allocation as at 10/10/2024

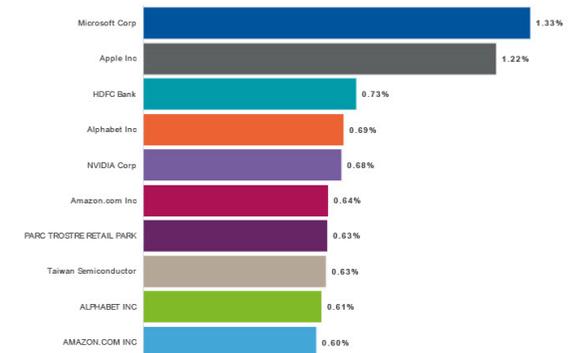
This is a chart of your portfolio investment asset class allocation.



Insights

Largest holdings as at 10/10/2024

This is a chart of your portfolio investment top ten largest holdings allocation.



Transactions

This page shows a summary of money movements in the accounts selected in the report builder.

Please see the appendix for more information on terminology and calculations.

Transactions

Summary from 09/10/2021 to 10/10/2024

This is a summary of your portfolio money paid in, money taken out and charges.

Product	Money in	Money out	Charges
<input checked="" type="radio"/> Pension Portfolio Pre-Retirement	£0.00	£0.00	£8,014.93
<input type="radio"/> ISA Portfolio	£0.00	£0.00	£1,032.51
Total	£0.00	£0.00	£9,047.44

Money In

Product	Regular payment	Single payment	Transfer	Interest Distributions	Income Distributions	Total
<input checked="" type="radio"/> Pension Portfolio Pre-Retirement	£0.00	£0.00	£0.00	£37.57	£0.00	£0.00
<input type="radio"/> ISA Portfolio	£0.00	£0.00	£0.00	£10.27	£0.00	£0.00
Total	£0.00	£0.00	£0.00	£47.84	£0.00	£0.00

*Please note: Interest and Income Distributions are not included in the total Money In value used to calculate investment Return.

Money Out

Product	Tax free cash	Drawdown income	Transfer	Dividend	Withdrawals	Total
<input checked="" type="radio"/> Pension Portfolio Pre-Retirement	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
<input type="radio"/> ISA Portfolio	N/A	N/A	£0.00	£0.00	£0.00	£0.00
Total	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Fees and charges

All adviser and Aviva Platform charges are included.

Discretionary Investment Manager charges are shown as their own category.

Charges appear for each account, with one row for each type. The account displays as £0 if there aren't any charges during the reporting period.

Transactions

Summary from 09/10/2021 to 10/10/2024

This is a summary of your portfolio money paid in, money taken out and charges.

Product	Money in	Money out	Charges
<input checked="" type="radio"/> Pension Portfolio Pre-Retirement	£0.00	£0.00	£8,014.93
<input type="radio"/> ISA Portfolio	£0.00	£0.00	£1,032.51
Total	£0.00	£0.00	£9,047.44

Appendix

GAIN/LOSS

We calculate the gain or loss figures used in the report daily. We do this by dividing the value at the end of each day by the value of the account at the start of each day.

We take into account the difference in value of all assets in the account and all internal cash flows (interest, cash, dividends and fees and charges).

Example of gain/loss investment cost calculation

Jane buys 1,000 units of Fund A for £1,000 (with each unit costing £1).

The following month, Jane decides to buy an additional 1,000 units in Fund A. Each unit now costs £2, an increase of £1 per unit from the previous month. The extra 1,000 units cost her £2,000. Jane now holds a total of 2,000 units, which are worth £4,000.

Jane decides not to buy any shares the next month.

Jane's unit holding within Fund A remains at 2,000 units. However, as the unit price for Fund A has increased to £3, the total value of her units within Fund A is now £6,000. (2000 units x £3 = £6,000)

Jane thinks this would be a good time to sell some of her Fund A units. She decides to sell 1,000 units (50% of her holding within Fund A).

Jane receives a cash amount of £3,000 from this transaction. Her unit holding within Fund A is now just 1,000 units.

Using Jane's case as an example, we can establish the investment cost of her transaction, which was a gain:

First, we need to establish the percentage proportion of the number of units sold:

$(1,000/2,000 \text{ Fund A units}) = 50\% \text{ of the holding}$

This lets us establish the cost of the sale proceeds:

$(50\% \text{ (Proportion)}) \times £3,000 \text{ (Cost of investments made)} = £1,500$

We can then calculate the gain/loss on the investments Jane sold:

$(£3,000 \text{ (proceeds of the sale transaction)}) - £1,500 \text{ (cost)} = £1,500.$

Appendix

INTERNAL RATE OF RETURN

We use **Internal Rate of Return** to calculate the return of an investment over a period. It's based on the performance of the underlying assets. This includes internal cash flows, such as interest, charges and dividends, but excluding external cash flows (contributions and withdrawals). We use it for cumulative and discrete performance in the report.

EXAMPLE OF INTERNAL RATE OF RETURN CALCULATION

On 31 December 2019, John's portfolio was worth £100,000.

John doesn't make any further investments to this portfolio for the first eight months of year.

On 31 August 2020, the value of his portfolio has fallen to £93,500.

John decides to invest a further £10,000 into his portfolio. By the end of the day on 31 August 2020, his portfolio is worth £103,500.

John doesn't make any more investments into his portfolio for the rest of the year. His portfolio on the 31 December 2020 has a fund value of £114,700.

This means John's portfolio has grown overall since 31 December 2019. Looking at the year as a whole, John's portfolio initially endured a sizeable reduction in value. However, the policy has seen growth since 31 August.

The average Internal Rate of Return over the period in this example is 3.6%

Appendix

CORPORATE ACTIONS

For corporate actions included in the report, please note:

- repurchases, buy-backs and de-listings are classified as 'corporate action - asset sale'. The report doesn't include these in any income sections or calculations
- rights issues only appear in the transaction history once they're resolved through take-up.

The report won't include:

- the purchase or sale of rights issues
- pooling of costs across different share classes
- return of capital with increase to number of shares.

Appendix

Graphs

Rounding

Terminology

Graphs

The income and total breakdown graphs show the top ten holdings, from highest to lowest values, or alphabetically as appropriate. Where there are more than ten holdings, the graphs show the top nine holdings with all other holdings grouped as 'other'.

Rounding

The report shows monetary values and percentages to two decimal places and units and prices to four decimal places. We don't round during the calculations, but we do use half-rounding up for figures in the report.

Key terms

Regular or single payments in

Payments in or out from cash deposits and tax relief.

Regular or single withdrawals

Payments in or out from tax paid cash withdrawals and cash withdrawals.

Opening value

Value at the start date of the report.

Closing value

Value at the end date of the report.

Income and interest distributions

Natural income including dividends, equalisations, interest, tax relief and rebates.

Return %

Internal Rate of Return calculated for the reporting period (not as an annualised rate of return).

Fees and charges

All Aviva Platform charges, adviser charges, discretionary investment manager charges and third-party charges.

Income

Natural income including dividends, interest and fund rebates.

Gain/loss

Net gain or loss, calculated based on the difference between the closing value and the opening value, excluding income.

Dividends

For both cash and notional dividends, the dividend is the full amount received, gross of any equalisation.

Opening values

We use the position at close of play on the previous business day.

Closing values

We use the position at close of play on the report end date.

Please get in touch with your usual Aviva contact if you would prefer this document (LF50342) in large print, braille or as audio.

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