



ST. JAMES'S PLACE  
WEALTH MANAGEMENT


# Online Services User Guide Investor Return

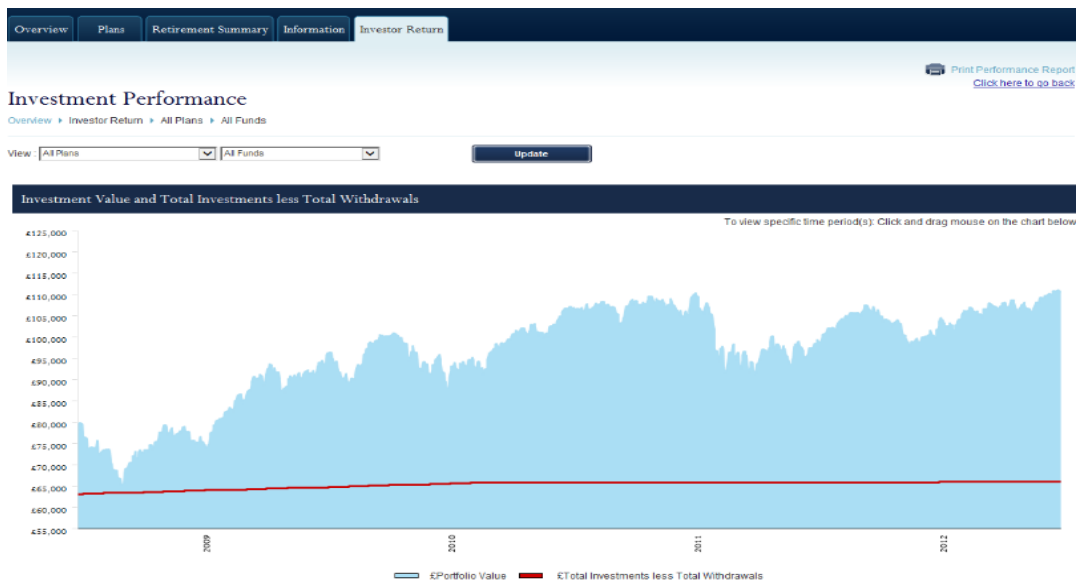


## 1. INVESTOR RETURN

The Investor Return section of the online services website allows you to access information about your personal investment return from your St. James's Place investments.

### 1.1. Investor Return Tab

This section of the online services website allows you to look at the performance of a reportable portfolio, plan or fund. The performance tab will also be available via the chart link , and this will link to the specific performance for that reporting level.



Performance reporting is available for the St. James's Place products below:

- Unit Trust/ISA/JISA
- Retirement Plans
- Onshore and Offshore Investment Bonds

The following plans are not currently included in the 'Investor Return' tab:

- FAB/PAB
- SIPP
- Protection products
- Plans held with other product providers (eg.VCT/EIS)

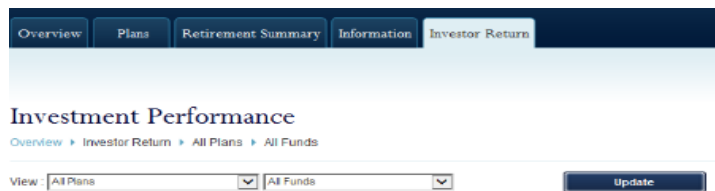


## 1.2. Reporting view

When you have accessed the Investor Return tab, you will have the option to select the level of reporting you would like to view. This can be at an overall, product, plan or fund level. These are outlined further below.

- Overall Level – this includes all plans which are available for reporting.
- Product level - split by either Investment or Retirement.
- Plan level – shows performance of the plan selected.
- Fund level – shows performance of the individual fund selected.

Following your choice of reporting level you will need to press the update button to ensure the correct information is being shown.

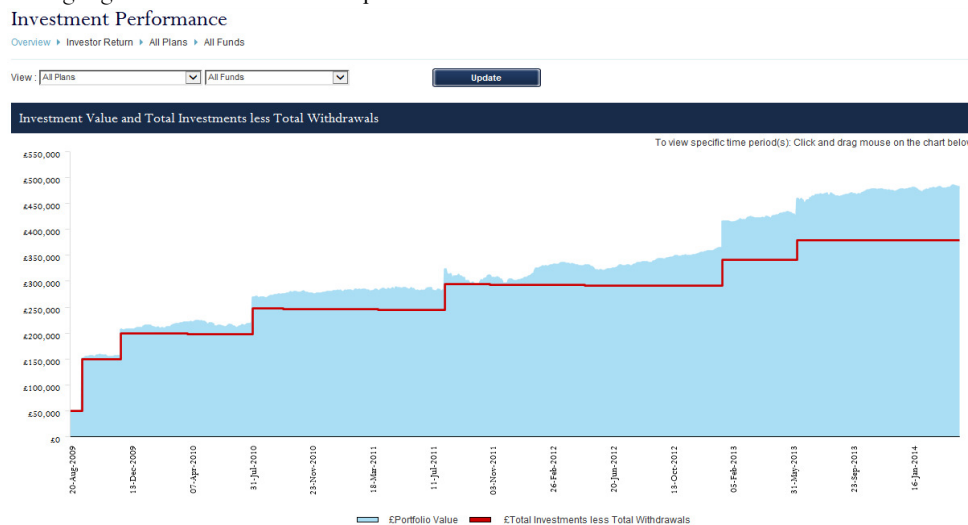


The reporting period shown will be over 10 years, or from the point of initial investment if that is more recent.

## 1.3. Performance Charts

### 1.3.1. Investment Value and Total Investments less Total Withdrawals

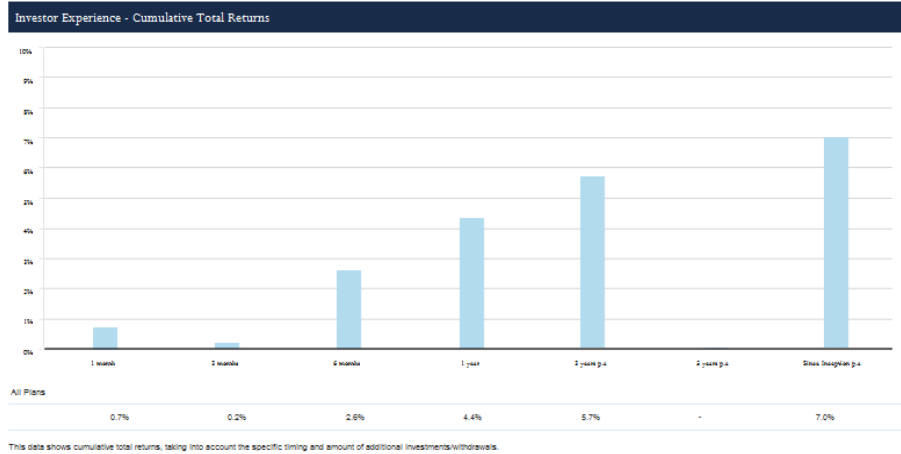
This chart provides an overview at a portfolio, product, plan or fund level and is designed to show the daily investment valuations versus an individual's total investments less withdrawals at the selected level of reporting. We have used daily fund prices along with unit movements to calculate the value on any given day. The total investments less withdrawals line shown will feature at portfolio, product or plan level but will not be shown at fund level. The line includes cash flows into and out of an account, including regular investments and lump sums.



### 1.3.2. Cumulative Total Returns & Calendar Year Total Returns

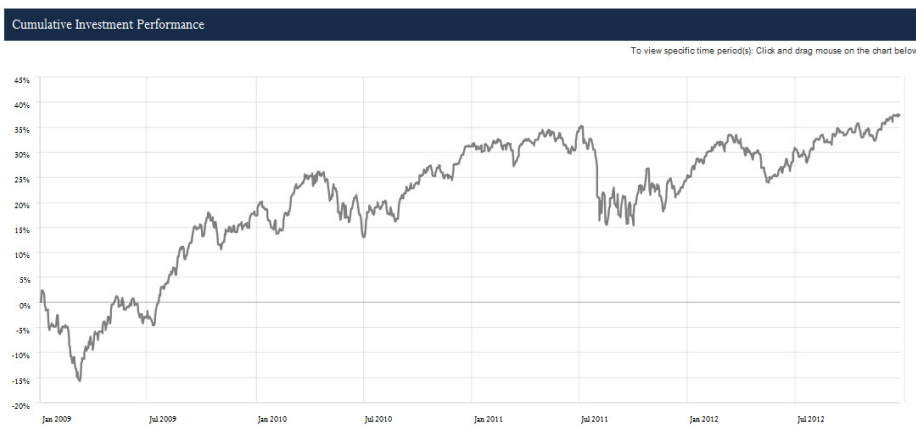
These charts provide a performance overview at a portfolio, product, plan or fund level. We have used both Calendar Year and Cumulative Total Returns to show the performance over various time periods. The charts show the average annual return on your investments allowing for the timing and size of cash flows.

In creating the table shown below we use the starting value and the end value for a certain date range. We then use any transaction history in-between these two dates to calculate the return, giving the average annual growth rate achieved over the period. Note for periods less than 1 year, it is the total return rather than the total annual return that is displayed.



### 1.3.3. Cumulative Investment Performance

The chart below shows the returns achieved on your portfolio, product, plan or fund. It illustrates the average performance of the underlying funds held on each day and how this has contributed to the overall return over time. The benefit of using this approach is that it isolates the performance of the underlying fund managers from the effect that additional investment, withdrawal and switching transactions have on the overall returns.



## 1.4. Reporting Basis

In all reporting shown within the Investor Returns tab we show performance net of all charges, including initial charges and ongoing charge. Note that the performance calculations for active investments assume the investment will continue indefinitely and so any surrender charges that may apply as at the reporting date are not included.

## 1.5. System outage?

The service is designed to be available from 2:00am until midnight every day of the year\*. In this way, you will always be able to track the current situation of your investments and other holdings.

\*there will be periods, however, when we have to take the service off-line to do essential maintenance work.

St. James's Place International (SJPI) plan transaction data is updated on a monthly basis, as such there may be times when transactions are not yet being shown on the Investor Return tab. Any data being reported on will be correct to the previous month end in respect of SJPI investments.

## 1.6. Advisory message

Whilst we have gone to great lengths to ensure this information is as accurate as possible, it is important to appreciate the complexity of the calculations which are taking place. Timeframe of investment is something which can affect returns; we would suggest not using this tool for investments which have been in existence for less than 3 months, and it is only over longer time periods of at least a year where the reporting gives a more accurate representation of investment performance.

## 1.7. Are there any restrictions on what I can access?

You will only be allowed access to data that applies to holdings which you own, or if you are not the owner, only that data which the owner has authorised you to have access to, consistent with the main wealth account report accessed via the online services website.

## 1.8. Further Information

If you have any questions about the information shown, please contact your St. James's Place Partner. Alternatively you can contact us on:

Telephone : 0800 028 0615  
Email : [client.reports@sjp.co.uk](mailto:client.reports@sjp.co.uk)  
Post : St. James's Place Administration Centre, P.O. Box 9034, Chelmsford, CM99 2XA

