



Portfolio Analysis Report for
Glamorgan Risk Portfolio 5

Produced by
Glamorgan Financial

Portfolio name: Glamorgan Financial Risk 5 ISA Portfolio

Investment Range: SelfSelect

Fund Range: UT/OEICS

Report Generated: 01.04.2014

This report has been produced using Investment Tools supplied by Skandia. Skandia specialises in long-term savings solutions to help people to reach their goals. Getting the best solution for today and for long into the future is not a choice that should be made without advice. For that reason Skandia only sell their products through financial advisers - independent of Skandia, and with a duty to offer best advice. This means that the content of the report, and any recommendations based on the report have been based on input into the Investment Tools defined by your financial adviser.

The report will show you how your portfolio has performed over the period shown, where it is currently invested, and the portfolio's risk level. The past performance and risk assessment calculations will include any fund switches, and relevant fund events such as fund mergers. However, these figures do not include any product charges, regular premiums, or money in or money out transactions. Please read the important information contained on the final pages of this report for more information on how the analysis was produced.

Performance analysis

This section of the report shows the performance of your portfolio.

A summary of the transactions affecting the performance of your portfolio can be found in the Transaction Summary and Benchmark Details sections of the report. The historic transaction information shown in this report is not a full transaction history. The performance figures do not include any product charges, regular premiums, or money in or out.

Your financial adviser may have added, edited, or deleted a Switch in order to demonstrate the impact of a different investment decision, and this shown in the relevant tables and charts as 'Modified'.

Further details of the transactions included and benchmark history can be found in the separate Transaction Report.

Past performance is not a guide to future performance.

Cumulative performance - This is the performance accrued for each year added to the previous year(s) to produce the cumulative performance.

Cumulative Performance	1 year %	3 years %	5 years %	10 years %
Portfolio	3.03	18.29	77.11	N/A
Weighted Sector Average (Benchmark)	4.49	19.40	73.41	79.74

Performance figures are based on time periods shown to 31.03.2014.

Performance calculated using end date methodology *.

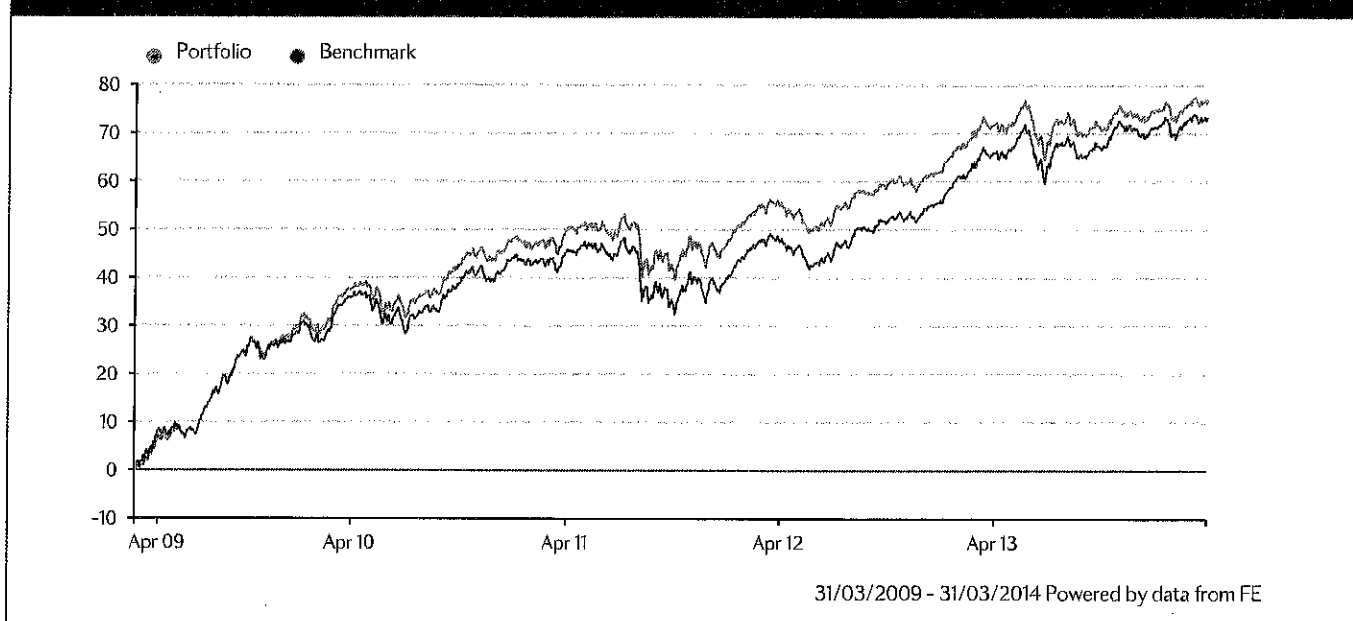
Discrete performance - This is the performance of the investment over a defined time period.

Year by Year to month end 03/14	2014	2013	2012	2011	2010
Portfolio	3.03	10.88	3.55	8.93	37.45
Weighted Sector Average (Benchmark)	4.49	12.43	1.64	6.91	35.84

Performance figures are based on 12 month time periods (ending 03/14) for 5 consecutive years. If there is not a full 12 months of data available then a return of N/A will be given.

Performance calculated using end date methodology *.

Cumulative Performance chart



Performance calculated using end date methodology *.

Cumulative performance chart shows % growth from 31.03.2009 to 31.03.2014