



ST. JAMES'S PLACE
WEALTH MANAGEMENT

YOUR WEALTH ACCOUNT

Mr MG Kneafsey

28 OCTOBER 2020





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 28 October 2020. 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.

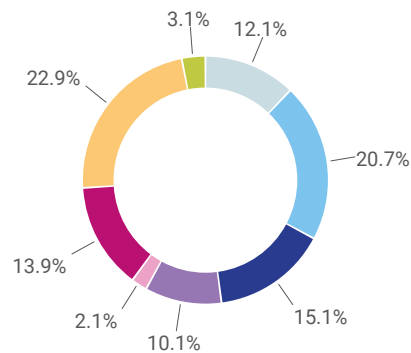
If you have any questions about the information in your Wealth Account, please contact us on:

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 2019	Changes since 31 Dec 2019		Value as at 28 Oct 2020	
		Investments	Withdrawals and Income Paid	Current Encashment Value	Current Unit Value
Investment	-	-	-	-	-
Retirement	£206,162	-	-	£196,052	£197,335
Banking	-			-	-
Total Values	£206,162			£196,052	£197,335

Split of Assets by Asset Class	
Asset Class	Value
UK Equity	£23,910
North American Equity	£40,763
Asia & Pacific Equity	£29,889
European Equity	£19,914
Other Equity	£4,223
Alternative Investments	£27,345
Property	£0
Fixed Interest	£45,111
Cash	£6,158
Not Classified	£21
Current Unit Value	£197,335
Current Encashment Value	£196,052



Investment

No current holdings

Retirement	Plan/Account Number	Unit Value as at 31 Dec 2019	Changes since 31 Dec 2019		Value as at 28 Oct 2020	
			Investments	Withdrawals	Current Encashment Value	Current Unit Value
Retirement Account	RA07201189	£206,162	-	-	£196,052	£197,335
Total		£206,162	-	-	£196,052	£197,335

Banking

No current holdings

Protection

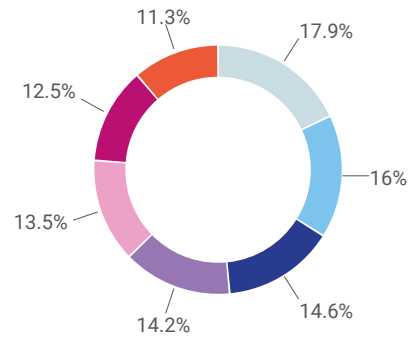
No current holdings

Retirement Summary

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

Split of Investments by Fund/Asset

Fund/Asset	Value
Global Equity	£35,403
Balanced Managed	£31,620
Managed Growth	£28,846
Strategic Income	£27,960
Strategic Managed	£26,607
Multi Asset	£24,678
Global Managed	£22,220
Current Unit Value	£197,335
Current Encashment Value	£196,052



Split of Investments by Fund and Asset Class

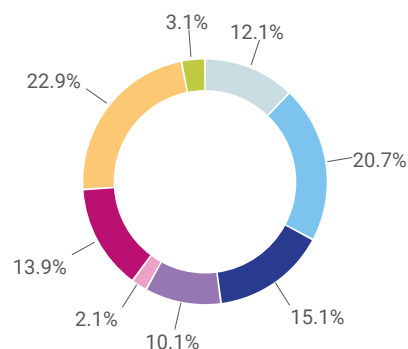
	UK Equity %	North American Equity %	Asia & Pacific Equity %	European Equity %	Other Equity %	Alternative Invest- ments %	Property %	Fixed Interest %	Cash %	Not Classified %	Unit Value
Global Equity	3.9	35.3	35.8	17.9	4.0	-	-	-	3.1	-	£35,403
Balanced Managed	4.8	11.3	31.2	14.5	5.8	8.4	-	20.5	3.4	-	£31,620
Managed Growth	23.2	23.5	11.2	5.6	1.7	-	-	33.2	1.6	0.1	£28,846
Strategic Income	2.8	8.3	4.0	3.2	0.1	-	-	75.1	6.4	-	£27,960
Strategic Managed	41.9	13.4	4.9	6.9	0.2	-	-	30.3	2.5	-	£26,607
Multi Asset	-	-	-	-	-	100.0	-	-	-	-	£24,678
Global Managed	10.8	54.0	7.6	21.0	1.8	-	-	-	4.8	-	£22,220
Totals	12.1	20.7	15.1	10.1	2.1	13.9	-	22.9	3.1	-	£197,335

Retirement Details

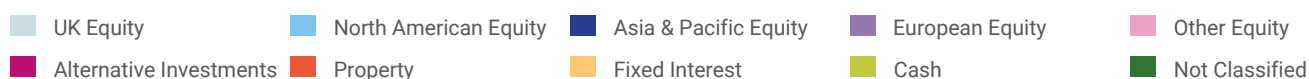
Retirement Account - RA07201189

Scheme	Personal Retirement Plan
Investor	Mr MG Kneafsey
Commencement Date	3 Jun 2016
Total Invested	£158,512
Total Withdrawn/Transferred Out	-
Current Unit Value	£197,335
Current Encashment Value	£196,052
Net Change	£38,823

Value By Asset Class



Fund/Asset	Number of Units	Unit Price	Unit Value	Fund/Asset %
Global Equity	2,393.255	1479.30p	£35,403	17.9%
Balanced Managed Pn	12,869.453	245.70p	£31,620	16.0%
Managed Growth Pn	7,173.880	402.10p	£28,846	14.6%
Strategic Income	22,367.757	125.00p	£27,960	14.2%
Strategic Managed	4,146.313	641.70p	£26,607	13.5%
Multi Asset	24,099.977	102.40p	£24,678	12.5%
Global Managed	7,096.739	313.10p	£22,220	11.3%
Total			£197,335	



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 28 Oct 2020. 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 28 Oct 2020 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 28 Oct 2020. 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 2019 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).

'Total Withdrawn' in the Plan Details section will include quarterly distributions paid to you from income distribution bonds, income drawdown payments and amounts transferred out of pension plans or ISAs. 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 30 September 2020 for St. James's Place Funds except for the Alternative Assets, Multi Asset, Diversified Bond and Strategic Income funds. For these, and for third party funds, the asset class information is as at 30 Sep 2020 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).

We have not been able to acquire the underlying asset class details for all your assets. In these situations the values concerned have been allocated to 'Not Classified' in the analyses by asset class.

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.

**Mr MG Kneafsey
Liskeveen House
Moor End Road
Halifax
HX2 0RX**



ST. JAMES'S PLACE
WEALTH MANAGEMENT

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