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Private and Confidential
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Any questions?

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If you need this in a different format

Please get in touch if you'd prefer this document in large print, Braille or audio

Oakleaf Facilities Limited SIBA
AV2697402

Your Aviva Statement for 05/10/2023 to 04/01/2024

We've enclosed your latest statement which shows the value of your investments on 04/01/2024 and details of all transactions made since 05/10/2023.

This statement does not include any assets that are in the process of being transferred to Aviva or any income distributions and annual management charge rebates yet to be applied to the account.

View transactions online

You can view full details of all transactions on your portfolio online at myaviva.co.uk. You can also view any other correspondence we have sent you online. If you haven't yet registered please go on to our website myaviva.co.uk

To learn about how Aviva processes personal information, please see our privacy policy at aviva.co.uk/privacypolicy. It's updated from time to time to take account of changes in our business activities, legal requirements and to make sure it's as transparent as possible, so please check back in to see the latest version. A paper copy can be provided on request by writing to Data Protection Team, PO Box 7684, Pitheavlis, Perth, PH2 1JR

If you have any questions, please speak with your financial adviser in the first instance. Or you can contact us on 0800 068 2170 between Monday to Friday, 8.30am to 5.30pm.

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Your Aviva account summary

Account Number	Product	Value on 05 October 2023	Value on 04 January 2024
AV2697402-001	Investment Portfolio	£359,402.42	£381,144.36
	Account Total	£359,402.42	£381,144.36

Your Investment Portfolio AV2697402-001 summary

Payments in	From 05/10/2023 to 04/01/2024
Cash Account Interest - Model 889205	£27.42
DIV: TI5G.XLON.GB @ GBP 0 - Model 889205	£739.24
Cash Account Interest - Model 889205	£40.73
DIV: DRPS.LU @ GBP 0 - Model 889205	£504.08
Cash Account Interest - Model 889205	£28.08
Total payments in amount	£1,339.55

The current interest rate for cash held in your Investment Portfolio account is 4.53%.

Your Investment Portfolio AV2697402-001 investments at 04 January 2024

You can find full details of all of your transactions, including individual buys and sells, online. Please login to your Aviva account to view these details.

The fund values and breakdown shown are correct as at 04 January 2024, however they are not guaranteed and the value of your investments can go down as well as up. If you've made changes recently this statement may not show them. If you've sent us payments recently, they may not have cleared yet and therefore may not be included in this statement. The opening valuation is priced at the previous working day's prices and the closing valuation is priced at the close of business.

If you hold Commercial Property, your Commercial Property value is shown as at the latest valuation point we hold and cannot be guaranteed. Commercial Property valuations are provided on a quarterly basis by our third-party provider.

Description	Quantity	Price	Value
Cash	7,294.68	£1.00	£7,294.68
Amundi Index MSCI Emerging Markets SRI - IG	24.66	£980.85	£24,182.86
Amundi Index MSCI Europe SRI - IG	18.83	£1,288.93	£24,269.26
Amundi Index MSCI Japan SRI - IG Acc	12.29	£912.70	£11,213.43
Amundi Index MSCI Pacific Ex Japan SRI - IG Acc	11.29	£1,026.88	£11,594.50
Amundi Index MSCI UK IMI SRI - IG Acc	21.94	£1,042.31	£22,870.37
Amundi Index MSCI USA SRI - IG	44.90	£1,637.55	£73,534.18
Amundi Index US Corp SRI - IHG Inc	16.25	£791.85	£12,867.56

RISE UCITS ICAV RISE ENVIRONMENTAL IMPACT 100 UCITS ETF	3,155.00	£3.59	£11,327.40
UBS ETF UBS ETF SDBB GBP DIS	5,490.00	£10.34	£56,750.13
Vanguard U.K Government Bond Index - Acc	98.32	£134.39	£13,213.03
Vanguard US Government Bond Index Hedged Acc	55.13	£102.45	£5,648.21
Cash account			£3,367.45

We'll put any money earned from accumulation units back into the fund to increase the value. Money earned from income units is credited to the product cash account when the fund reaches the distribution date, unless you have instructed us otherwise.

We'll credit any additional shares received from stock dividends to the product account. Income received from cash dividends is credited to the product cash account.

We'll credit any interest received in relation to gilt or debt holdings to the product cash account.

For Aviva Wrap UK Limited (ISA Portfolio and Investment Portfolio)

Cash within your Portfolio is held and protected in accordance with the FCA client money rules, as amended from time to time.

Investments within your Portfolio are held and protected in accordance with the FCA client asset rules, as amended from time to time.

Transaction Activity for your Investment Portfolio AV2697402-001 from 5 October 2023 to 4 January 2024

The transaction date is the date we carried out the activity.

Open Ended Investment Companies (OEICs) and Unit Trusts are valued on a forward price basis. This means you get the price set at the fund's valuation point on the working day after your investment date.

If you are invested in, or decide to invest in, assets which we can not easily liquidate (for example, structured products), it may leave insufficient cash funds to pay charges.

You can see the current balance of your cash account in the valuation breakdowns shown on the previous pages.

Transaction date	Transaction details	Cash amount	Cash balance
05/10/2023	Opening cash balance		£2,335.33
08/10/2023	Aviva Charge, Investment Portfolio for the period 08-Sep-2023 to 07-Oct-2023	-£63.50	£2,271.83
01/11/2023	Cash Interest	£8.70	£2,280.53
04/11/2023	EQ Investors Ltd Portfolio Manager Fee for Personal Portfolio for the period 02/10/2023 00:00:00 to 01/11/2023 00:00:00	-£45.34	£2,235.19
05/11/2023	Cash Account Interest - Model 889205	£27.42	£2,262.61
08/11/2023	Aviva Charge, Investment Portfolio for the period 08-Oct-2023 to 07-Nov-2023	-£64.67	£2,197.94
21/11/2023	Model Trade Fee for	-£1.50	£2,196.44
21/11/2023	Model Trade Fee for	-£1.50	£2,194.94



21/11/2023	Model Trade Fee for	-£1.50	£
24/11/2023	Model Trade Fee for	-£1.50	£
24/11/2023	Model Trade Fee for	-£1.50	£
30/11/2023	DIV: TI5G.XLON.GB @ GBP 0 - Model 889205	£739.24	£
01/12/2023	Cash Interest	£8.31	£
04/12/2023	EQ Investors Ltd Portfolio Manager Fee for PersonalPortfolio for the period 02/11/2023 00:00:00 to 01/12/2023 00:00:00	-£44.52	£
04/12/2023	Cash Account Interest - Model 889205	£40.73	£
08/12/2023	Aviva Charge, Investment Portfolio for the period 08- Nov-2023 to 07-Dec-2023	-£63.55	£
14/12/2023	DIV: DRPS.LU @ GBP 0 - Model 889205	£504.08	£3
02/01/2024	Cash Interest	£12.23	£3
04/01/2024	EQ Investors Ltd Portfolio Manager Fee for PersonalPortfolio for the period 02/12/2023 00:00:00 to 01/01/2024 00:00:00	-£47.59	£3
04/01/2024	Cash Account Interest - Model 889205	£28.08	£3,
04/01/2024	Closing cash balance		£3,

Fund Charges

The information in the table below shows the fund manager related charges for each of the funds in which y invested:

Fund Name	Initial Fund Charge %	OCF/TER %	Weighted Aver
NT Global Green Bond Index D Hedged Acc	0.00%	0.16%	
BlackRock ICS Sterling Liquid Environmentally Aware Premier Acc	0.00%	0.10%	
Amundi Index MSCI Japan SRI - IG Acc	0.00%	0.20%	
Amundi Index MSCI Pacific Ex Japan SRI - IG Acc	0.00%	0.20%	
Amundi Index MSCI UK IMI SRI - IG Acc	0.00%	0.18%	
Vanguard U.K Government Bond Index - Acc	0.00%	0.12%	
Amundi Index MSCI USA SRI - IG Acc	0.00%	0.12%	

Legal & General Global Health and Pharmaceuticals Index Trust C Acc	0.00%	0.20%
Amundi Index MSCI Emerging Markets SRI - IG	0.00%	0.25%
Amundi Index MSCI Europe SRI - IG	0.00%	0.18%
EQ Future Leaders Balanced.		0.12%
EQ Future Leaders Balanced.	0.00%	0.00%

Fund Manager Ongoing Charges

Fund managers take charges that depend on the investments chosen. These charges are expressed as the ongoing charge figure (OCF) or total expense ratio (TER). These cover the charge made by the fund manager for managing the investment as well as expenses incurred by the fund. Please note the OCF and TER are variable and may change over time.

Weighted Average

This is the average charge once the percentages of the investment choices are taken into account.

Stockbroker and Execution Venue

All equity trades are executed through Winterflood Business Services, our nominated stockbrokers. Our nominated stockbroker is the execution venue for equity trading. The execution venue in the trading of funds is represented by Aviva, the fund provider or their agent.



Annual Costs and Charges Disclosure

Each year, we will provide you with details of the costs and charges that you have paid over the last 12 months. These charges will be broken down into specific categories to help you understand what charges have been applied to your account.

This document should be read alongside your Investment Portfolio statements to give you a full picture of how your account has performed over the previous period.

If you have any questions, please speak with your financial adviser in the first instance. Or you can contact us on 0800 068 2170 between Monday to Friday, 8.30am to 5.30pm.

Investment Portfolio AV2697402-001 Costs and Charges Disclosure

Product costs

The costs displayed below are based on the previous 12 months.

These are charges paid to the fund managers where your investments have been made and include the Ongoing Charges Figure (OCF) and Total Expense Ratio (TER) of your selected asset where applicable.

- One-Off costs - These are costs you would pay when entering or exiting your investment
- Ongoing costs - These are costs taken each year by the managers of your investments
- Transactional costs - These are costs incurred when buying or selling underlying investments
- Incidental costs - This would be the impact of any performance fee

Investment name	One-Off	Ongoing	Transactional	Incidental	Total
Cash	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)
Cash	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)	£0.00 (0.00%)
Legal & General Global Health and	£0.00 (0.00%)	£29.41 (0.19%)	£1.13 (0.00%)	£0.00 (0.00%)	£30.54 (0.19%)

Investment name	One-Off	Ongoing	Transactional	Incidental	Total
Pharmaceuticals Index Trust C Acc					
Ishares li PLC ISH \$ TIPS 0-5 ETF GBP HDG DIST	£0.00 (0.00%)	£32.43 (0.11%)	£6.22 (0.02%)	£0.00 (0.00%)	£38.65 (0.13%)
LEGAL & GENERAL UCITS ETF PLC LG CLEAN WATER ETF	£0.00 (0.00%)	£76.35 (0.48%)	£7.74 (0.04%)	£0.00 (0.00%)	£84.09 (0.52%)
Amundi Index MSCI Europe SRI - IG	£0.00 (0.00%)	£36.35 (0.15%)	£16.35 (0.07%)	£0.00 (0.00%)	£52.70 (0.22%)
Amundi Index MSCI USA SRI - IG	£0.00 (0.00%)	£100.69 (0.15%)	£1.13 (0.00%)	£0.00 (0.00%)	£101.82 (0.15%)
UBS ETF UBS ETF SDBB GBP DIS	£0.00 (0.00%)	£125.84 (0.22%)	£19.92 (0.03%)	£0.00 (0.00%)	£145.76 (0.25%)
Amundi Index US Corp SRI - IHG Inc	£0.00 (0.00%)	£26.73 (0.14%)	£17.88 (0.09%)	£0.00 (0.00%)	£44.61 (0.23%)
Amundi Index MSCI UK IMI SRI - IG Acc	£0.00 (0.00%)	£34.93 (0.15%)	£96.11 (0.42%)	£0.00 (0.00%)	£131.04 (0.57%)
HANETF ICAV ICLMA GBL DECRB ENBLRS UCITS ETF ACC GBP	£0.00 (0.00%)	£46.57 (0.41%)	£0.23 (0.00%)	£0.00 (0.00%)	£46.80 (0.41%)
ISHARES IV PLC ISH £SHL G GAM D	£0.00 (0.00%)	£72.95 (0.39%)	-£21.30 (-0.12%)	£0.00 (0.00%)	£51.65 (0.27%)
iShares Green Bond Index D Hedged Acc	£0.00 (0.00%)	£36.39 (0.18%)	-£18.25 (-0.10%)	£0.00 (0.00%)	£18.14 (0.08%)
Amundi Index MSCI Emerging Markets SRI - IG	£0.00 (0.00%)	£53.38 (0.22%)	£13.19 (0.05%)	£0.00 (0.00%)	£66.57 (0.27%)
Amundi Index MSCI Pacific Ex Japan SRI - IG Acc	£0.00 (0.00%)	£15.43 (0.17%)	£3.91 (0.04%)	£0.00 (0.00%)	£19.34 (0.21%)
Amundi Index MSCI Japan SRI - IG Acc	£0.00 (0.00%)	£16.19 (0.17%)	£2.44 (0.02%)	£0.00 (0.00%)	£18.63 (0.19%)
BlackRock ICS Sterling Liquid Environmentally Aware Premier Acc	£0.00 (0.00%)	£6.31 (0.06%)	£0.78 (0.00%)	£0.00 (0.00%)	£7.09 (0.06%)
Vanguard U.K Government Bond Index - Acc	£0.00 (0.00%)	£7.77 (0.07%)	£2.42 (0.02%)	£0.00 (0.00%)	£10.19 (0.09%)
Vanguard US Government Bond Index Hedged Acc	£0.00 (0.00%)	£3.99 (0.07%)	£1.84 (0.03%)	£0.00 (0.00%)	£5.83 (0.10%)
RIZE UCITS ICAV RIZE ENVIRONMENTAL IMPACT 100 UCITS ETF	£0.00 (0.00%)	£22.27 (0.19%)	£0.00 (0.00%)	£0.00 (0.00%)	£22.27 (0.19%)
NT Global Green Bond Index D Hedged Acc	£0.00 (0.00%)	£3.86 (0.01%)	£0.00 (0.00%)	£0.00 (0.00%)	£3.86 (0.01%)
Total	£0.00	£747.84	£151.74	£0.00	£899.58



Investment name	One-Off	Ongoing	Transactional	Incidental	Total
	(0.00%)	(0.20%)	(0.04%)	(0.00%)	(0.24%)

Service costs

The costs displayed below are based on the previous 12 months.

- One-off costs - This will include any Initial charge paid to your adviser or any initial charge paid to a Discretionary Investment Manager if applicable
- Ongoing costs - This will include any ongoing charges paid to your adviser, the Aviva charge, or any ongoing charges paid to a Discretionary Investment Manager if applicable
- Transactional costs - This will include any charges for dealing in exchange traded investments, including equity dealing charges, stamp duty, or Panel on Takeovers and Mergers (PTM) levy
- Ancillary costs - These are the costs that are related to ancillary services that are not included in the costs mentioned above
- Incidental costs - These are costs related to any incidental services that are not included in the costs mentioned above

Service	Charge	% of total investment
Transactional	£39.00	0.01%
Ongoing	£1,261.41	0.34%
Total	£1,300.41	0.35%

Total aggregated costs and charges

	Cost	% of total investment
Product costs	£899.58	0.24%
Service costs	£1,300.41	0.35%
Total	£2,199.99	0.59%

Notes

It is important to note:

- Costs and charges may vary in the future
- The value of your investment can go down as well as up and you may get back less than you invested

More information

Cash balances

Cash within your products will be held in one or more interest bearing client money bank account(s) with external account providers of our choice. This cash will be held in accordance with the FCA client money rules, as amended from time to time.