

Your portfolio summary

6 October 2025 - 5 January 2026

MR M J FRY
ACCOUNT: 4681890

CHARLES
STANLEY *Direct*

Valuation

Value

£16,800

Estimated gross annual income

£379

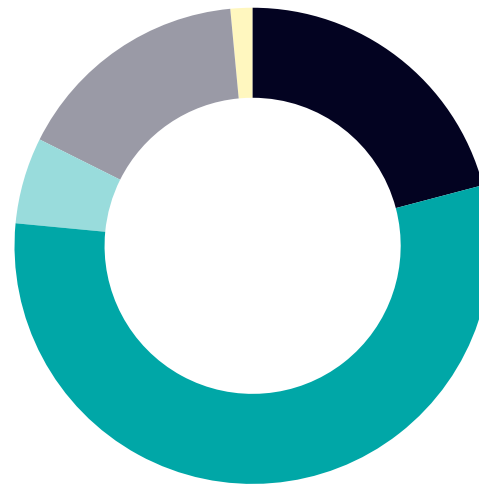
Estimated gross yield (excluding cash)

2.29%

Service level

Execution only

Asset allocation



%	Asset class	(£)
20.90	Fixed Income	3,511
55.61	Equity	9,342
5.86	Property	984
16.13	Mixed Assets	2,710
1.50	Cash and Equivalents	253

Your contact: CS Direct T: 0131 550 1234
Charles Stanley, Ropemaker Place, 25 Ropemaker Street, London EC2Y 9LY

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Registered in England No. 1903304. Registered office: Ropemaker Place, 25 Ropemaker Street, London EC2Y 9LY. VAT number: GB 524732945

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Your account summary

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MR M J FRY

ACCOUNT: 4681890

<i>Account</i>	<i>Type</i>	<i>Name</i>	<i>Value</i> <i>%</i>	<i>Value (£)</i> <i>(incl cash)</i>	<i>Cash (£)</i>	<i>Fees and</i> <i>charges (£)</i>
4681890	ISA	MR M FRY	100.00	16,799.94	252.50	30.00
Total				16,799.94	252.50	30.00

Fees and charges do not include any transaction costs which are detailed on the 'Your market transactions' report, where applicable.

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Your portfolio holdings

5 January 2026

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CHARLES
STANLEY  Direct

Description	Quantity	Tax cost (£)	Market price	Market value (£)	Est gross income (£)	Est yield %	Div freq
FIXED INCOME							
Government Bonds - Developed Markets							
VANGUARD INVESTMENT SERIES PLC VANGUARD UK GOVT BOND INDEX GBP ACC	13.93	1,846.90	13,689.09p XD	1,906.89	70.29	3.69	JAN/QTRLY
LEGAL & GENERAL(UNIT TRUST MGRS)LTD LEGAL & GEN GBL INF LKD BD IDX I ACC	2,518.84	1,595.64	63.70p XD	1,604.50	56.25	3.51	FEB/AUG
EQUITY - UNITED KINGDOM							
Mixed							
VANGUARD INVESTMENTS UK LTD VANGUARD FTSE UK ALL SHARE IDX UT GBP AC	7.9064	2,078.30	34,480.55p	2,726.17	80.85	2.97	DEC
EQUITY - EMERGING MARKETS							
Mixed							
BLACKROCK FUND MANAGERS LTD BR CIF ISHS EMG MKTS EQ IDX UK D ACC	285.103	502.56	248.69p	709.02	14.58	2.06	APR/OCT

XD = Ex-Dividend. Please let us know if any of the above holdings or costs are inconsistent with your records.

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Description	Quantity	Tax cost (£)	Market price	Market value (£)	Est gross income (£)	Est yield %	Div freq
EQUITY - GLOBAL							
Mixed							
VANGUARD INVESTMENTS FUNDS ICVC VANGUARD FTSE DEV WLD EX UK EQ IDX ACC	7.3364	3,341.60	80,510.49p	5,906.57	73.58	1.25	DEC
PROPERTY							
Property							
BLACKROCK FUND MANAGERS LTD BR CIF ISHS ENV & LW CBN TLT R/EST IDXUK	416.571	941.16	236.24p	984.09	26.63	2.71	APR/OCT
MIXED ASSETS							
Mixed Assets							
VANGUARD LIFESTRATEGY FDS ICVC VANGUARD LIFESTRAT 40 % EQTY ACC	12.2135	2,432.63	22,190.20p	2,710.20	56.43	2.08	MAY

XD = Ex-Dividend. Please let us know if any of the above holdings or costs are inconsistent with your records.

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	<i>Tax cost (£)</i>	<i>Market value (£)</i>	<i>Est gross income (£)</i>	<i>Est yield %</i>
Portfolio totals (excluding accrued interest)	12,738.79	16,547.44	378.61	2.29
Capital account balance		252.50		
Total capital value		16,799.94		
Income account balance		0.00		
<i>Notional accrued interest</i>		<i>0.00</i>		
Total value		16,799.94		

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Your market transactions

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Buy/sell our ref	Trade date/ time	Stock description/ venue, type of order	Quantity	Price/ exchange rate	Consideration	Accrued interest	Transaction costs	Net cost/ proceeds
Buy MCL158	10 Oct 2025 15:00	LEGAL & GENERAL(UNIT TRUST MGRS)LTD LEGAL & GEN GBL INF LKD BD IDX I ACC <i>OFF EXCHANGE, Market Order</i>	41.023	0.6394	26.23	0.00	0.00	26.23
Buy MCQ968	10 Oct 2025 21:00	VANGUARD INVESTMENT SERIES PLC VANGUARD UK GOVT BOND INDEX GBP ACC <i>OFF EXCHANGE, Market Order</i>	0.37	133.4358	49.37	0.00	0.00	49.37
Buy MCR616	10 Oct 2025 16:30	VANGUARD INVESTMENTS UK LTD VANGUARD FTSE UK ALL SHARE IDX UT GBP AC <i>OFF EXCHANGE, Market Order</i>	0.077	324.10	24.99	0.00	0.00	24.99
Buy MCT092	10 Oct 2025 12:00	BLACKROCK FUND MANAGERS LTD BR CIF ISHS ENV & LW CBN TLT R/EST IDXUK <i>OFF EXCHANGE, Market Order</i>	21.107	2.36893	50.00	0.00	0.00	50.00
Buy MCT919	10 Oct 2025 21:00	VANGUARD INVESTMENTS FUNDS ICVC VANGUARD FTSE DEV WLD EX UK EQ IDX ACC <i>OFF EXCHANGE, Market Order</i>	0.097	775.79	74.94	0.00	0.00	74.94
Buy NBZ944	10 Nov 2025 15:00	LEGAL & GENERAL(UNIT TRUST MGRS)LTD LEGAL & GEN GBL INF LKD BD IDX I ACC <i>OFF EXCHANGE, Market Order</i>	78.125	0.64	50.00	0.00	0.00	50.00

Unless otherwise stated, all figures shown are in Pounds Sterling. A venue is reported as Off Exchange when the transaction has been dealt away from an EEA Regulated Market or Multilateral Trading Facility; for further details please refer to our terms of business. Transaction costs include, where applicable, stamp duty together with our commission and any additional charges, a full breakdown of which are available on request.

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Buy/sell our ref	Trade date/ time	Stock description/ venue, type of order	Quantity	Price/ exchange rate	Consideration	Accrued interest	Transaction costs	Net cost/ proceeds
Buy NCG801	10 Nov 2025 21:00	VANGUARD INVESTMENT SERIES PLC VANGUARD UK GOVT BOND INDEX GBP ACC <i>OFF EXCHANGE, Market Order</i>	0.36	136.3494	49.09	0.00	0.00	49.09
Buy NCH456	10 Nov 2025 16:30	VANGUARD INVESTMENTS UK LTD VANGUARD FTSE UK ALL SHARE IDX UT GBP AC <i>OFF EXCHANGE, Market Order</i>	0.074	335.81	24.98	0.00	0.00	24.98
Buy NCJ957	10 Nov 2025 12:00	BLACKROCK FUND MANAGERS LTD BR CIF ISHS ENV & LW CBN TLT R/EST IDXUK <i>OFF EXCHANGE, Market Order</i>	20.622	2.42465	50.00	0.00	0.00	50.00
Buy NCK822	10 Nov 2025 21:00	VANGUARD INVESTMENTS FUNDS ICVC VANGUARD FTSE DEV WLD EX UK EQ IDX ACC <i>OFF EXCHANGE, Market Order</i>	0.092	813.39	74.99	0.00	0.00	74.99
Buy PCJ212	10 Dec 2025 15:00	LEGAL & GENERAL(UNIT TRUST MGRS)LTD LEGAL & GEN GBL INF LKD BD IDX I ACC <i>OFF EXCHANGE, Market Order</i>	78.592	0.6362	50.00	0.00	0.00	50.00
Buy PCP019	10 Dec 2025 21:00	VANGUARD INVESTMENT SERIES PLC VANGUARD UK GOVT BOND INDEX GBP ACC <i>OFF EXCHANGE, Market Order</i>	0.36	136.539	49.15	0.00	0.00	49.15

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<i>Buy/sell our ref</i>	<i>Trade date/ time</i>	<i>Stock description/ venue, type of order</i>	<i>Quantity</i>	<i>Price/ exchange rate</i>	<i>Consideration</i>	<i>Accrued interest</i>	<i>Transaction costs</i>	<i>Net cost/ proceeds</i>
Buy PCP669	10 Dec 2025 16:30	VANGUARD INVESTMENTS UK LTD VANGUARD FTSE UK ALL SHARE IDX UT GBP AC <i>OFF EXCHANGE, Market Order</i>	0.075	334.17	25.00	0.00	0.00	25.00
Buy PCR134	10 Dec 2025 12:00	BLACKROCK FUND MANAGERS LTD BR CIF ISHS ENV & LW CBN TLT R/EST IDXUK <i>OFF EXCHANGE, Market Order</i>	21.279	2.34982	50.00	0.00	0.00	50.00
Buy PCR984	10 Dec 2025 21:00	VANGUARD INVESTMENTS FUNDS ICVC VANGUARD FTSE DEV WLD EX UK EQ IDX ACC <i>OFF EXCHANGE, Market Order</i>	0.092	811.54	74.99	0.00	0.00	74.99
Total execution costs							£0.00	

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Your capital and income statement

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ACCOUNT: 4681890

CURRENCY: POUND STERLING

Date	Description	Debit (£)	Credit (£)	Balance (£)
Opening balance				256.23 cr
6 Oct 2025	Platform Charge	30.00		226.23 cr
10 Oct 2025	Bought 21.107 BLACKROCK FM LTD BR CIF ISHS ENV & LW CBN TL	50.00		176.23 cr
10 Oct 2025	Bought 41.023 LEGAL & GENERAL UT L&G GBL INFLT LKD BD IDX I	26.23		150.00 cr
10 Oct 2025	Bought 0.0771 VANGUARD INV UK LT VNGRD FTSE UK ALL SHARE IDX	24.99		125.01 cr
10 Oct 2025	Bought 0.37 VANGUARD INVS SRS VANGUARD UK GOVT BD IDX GBP	49.37		75.64 cr
10 Oct 2025	Bought 0.0966 VANGUARD INV FDS FTSE DEV WLD EX UK EQ ID GB	74.94		0.70 cr
3 Nov 2025	Monthly Subs B468189		250.00	250.70 cr
10 Nov 2025	Bought 20.622 BLACKROCK FM LTD BR CIF ISHS ENV & LW CBN TL	50.00		200.70 cr
10 Nov 2025	Bought 78.125 LEGAL & GENERAL UT L&G GBL INFLT LKD BD IDX I	50.00		150.70 cr
10 Nov 2025	Bought 0.0744 VANGUARD INV UK LT VNGRD FTSE UK ALL SHARE IDX	24.98		125.72 cr
10 Nov 2025	Bought 0.36 VANGUARD INVS SRS VANGUARD UK GOVT BD IDX GBP	49.09		76.63 cr
10 Nov 2025	Bought 0.0922 VANGUARD INV FDS FTSE DEV WLD EX UK EQ ID GB	74.99		1.64 cr
3 Dec 2025	Monthly Subs B468189		250.00	251.64 cr
10 Dec 2025	Bought 21.279 BLACKROCK FM LTD BR CIF ISHS ENV & LW CBN TL	50.00		201.64 cr
10 Dec 2025	Bought 78.592 LEGAL & GENERAL UT L&G GBL INFLT LKD BD IDX I	50.00		151.64 cr
10 Dec 2025	Bought 0.0748 VANGUARD INV UK LT VNGRD FTSE UK ALL SHARE IDX	25.00		126.64 cr
Carried forward				126.64 cr

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CURRENCY: POUND STERLING

<i>Date</i>	<i>Description</i>	<i>Debit (£)</i>	<i>Credit (£)</i>	<i>Balance (£)</i>
Brought forward				126.64 cr
10 Dec 2025	Bought 0.36 VANGUARD INVS SRS VANGUARD UK GOVT BD IDX GBP	49.15		77.49 cr
10 Dec 2025	Bought 0.0924 VANGUARD INV FDS FTSE DEV WLD EX UK EQ ID GB	74.99		2.50 cr
5 Jan 2026	Monthly Subs B468189		250.00	252.50 cr
Closing balance				252.50 cr

With the exception of purchases and sales, which are debited and credited on the relevant Settlement Date, interest is calculated daily on the net cash balance in the account. Our interest rates and the time of the day at which transactions were executed are available upon request.

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Your portfolio changes

6 October 2025 - 5 January 2026

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<i>Date</i>	<i>Transaction</i>	<i>Quantity</i>	<i>Description</i>	<i>Costs/Proceeds (£)</i>
31 Oct 2025	Accumulating Equalisation	* N/A	BLACKROCK FUND MANAGERS LTD BR CIF ISHS ENV & LW CBN TLT R/EST IDXUK	2.68
31 Oct 2025	Retention of income	* N/A	BLACKROCK FUND MANAGERS LTD BR CIF ISHS ENV & LW CBN TLT R/EST IDXUK	12.34
31 Oct 2025	Retention of income	* N/A	BLACKROCK FUND MANAGERS LTD BR CIF ISHS EMG MKTS EQ IDX UK D ACC	10.36
31 Dec 2025	Accumulating Equalisation	* N/A	VANGUARD INVESTMENTS FUNDS ICVC VANGUARD FTSE DEV WLD EX UK EQ IDX ACC	10.81
31 Dec 2025	Accumulating Equalisation	* N/A	VANGUARD INVESTMENTS UK LTD VANGUARD FTSE UK ALL SHARE IDX UT GBP AC	20.32
31 Dec 2025	Retention of income	* N/A	VANGUARD INVESTMENTS FUNDS ICVC VANGUARD FTSE DEV WLD EX UK EQ IDX ACC	71.73
31 Dec 2025	Retention of income	* N/A	VANGUARD INVESTMENTS UK LTD VANGUARD FTSE UK ALL SHARE IDX UT GBP AC	79.33

The cost/proceeds shown will not include any accrued interest on purchases and sales.

* This transaction does not affect your holding quantity, but may affect the book cost shown for your holding.

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Annual cost disclosure

01 January 2025 - 31 December 2025

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CHARLES
STANLEY  Direct

The table below provides a breakdown of the total charges you have paid for your portfolio, both in monetary and percentage terms over a 12 month period (or a reduced time period if the portfolio has recently been opened with Charles Stanley). The total costs, along with the cumulative effect of the charges on your portfolio's return over the year, are also shown over the same period.

At Charles Stanley we are committed to being fair and transparent in the way we charge so further information on these costs and how they are calculated, can be found on our website at: www.charles-stanley.co.uk/cs-annual-cost-disclosure-methodology-faq

Charge description	Cost £	Percentage of portfolio %
Charles Stanley fees and charges		
Charles Stanley investment fees/administration charges (inc VAT)	60.00	
Charles Stanley dealing commission and transaction charges	0.00	
Charles Stanley investment product costs	0.00	
Third party payments received by Charles Stanley (product commission)	0.00	
Total Charles Stanley charges	60.00	0.45%
Third Party Costs		
Third party transaction charges (including stamp duty and PTM levy)	0.00	
Third party investment product costs	24.03	
Total Third Party Costs	24.03	0.18%
Total Cost	84.03	0.63%
Cumulative effect of costs and charges on return over the year		0.63%

What costs are included?

The annual cost disclosure shows costs taken from your portfolio which were incurred in its management, custody and administration. Total costs include Charles Stanley charges for our services, including fees, dealing commission and any transactional charges, along with any third party costs taken from the portfolio.

Charles Stanley financial planning costs, where taken from the portfolio, are included in investment fees if incurred.

What are 'Third party investment product costs'?

Where appropriate your Investment manager may have invested in investment products managed by external companies to provide additional diversification with your portfolio. The cost of these products are not charged or received by Charles Stanley but are included in the disclosure to give you a complete view of all your investment charges.

A further itemised breakdown of any underlying product costs is available from Charles Stanley on request.

Currency conversion rates

Where any costs were incurred in currencies other than GBP, the applicable currency conversion rates are shown in 'Your market transactions' or, where you receive them, the relevant contract notes.

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