



Quarterly report — Mrs Kervadec

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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Three wrappers, €612,400 · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **This document brings together facts and their sources; it contains no investment recommendation.** The recommendation belongs to the adviser and engages the duty of advice.

Composition as at the 31st

Wrapper	Assets	Share	Source
Life insurance	€381,200	62.2 %	Insurer statement at the 31st
Securities account	€147,900	24.2 %	Custodian statement at the 31st
Retirement savings plan	€83,300	13.6 %	Insurer statement at the 31st
Consolidated total	€612,400	100 %	—

Change over the quarter

Measure	Value	Reading
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Money-weighted performance	+2.9 %	The figure that measures the portfolio
Gross change in assets	+6.2 %	Includes the €20,000 deposit of the 12th — it measures the deposit, not the management
Transactions in the period	7	Each dated and referenced
Charges for the period	€3,140	Broken down by wrapper and by nature

The three factual points put on the table

Observation	Measure	Identified cause
Allocation gap	61 % equities against a 45 % target, band 35 to 55 %	Market effect — no switch made in 18 months
Idle cash	€41,200 for 7 months — 6.7 % of assets	On the securities account
Deadline	End of the retirement plan's lock-in period in 4 months	Contract schedule

*Allocation is how savings are split between the main families of assets; the signed profile sets a target and a band. **The document states that the gap exists and where it comes from. What to do about it is written and signed in the meeting.***

The adviser arrives with a view, not with a pile of statements. Across the firm's 940 clients, **214 show at least one gap of this kind and 38 show three or more.**

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