Your portfolio review

Morgan Family | Balanced Mandate (fictional)

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This report compares your saved target mix with your latest recorded holdings. It does not use live prices or measure investment performance.

Executive summary

Review suggested

4	1	5.00 pp
Saved positions	Outside review threshold	Review threshold

1 position outside threshold. Review priorities are based on saved allocation gaps, not expected returns.

The largest allocation difference is AAPL: 38.00% recorded versus 30.00% targeted (+8.00 percentage points).

A holding triggers review when its allocation differs from its target by more than 5.00 percentage points. A review flag is a prompt to discuss the allocation, not an instruction to trade.

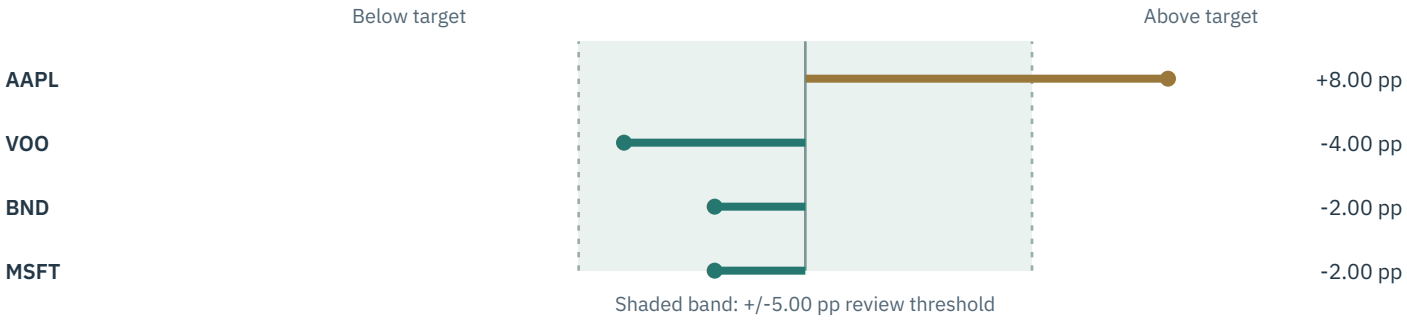
Recorded allocation



AAPL	38.00%
VOO	26.00%
BND	18.00%
MSFT	18.00%

Target vs recorded allocation

Position gaps vs mandate



Up to six largest signed allocation gaps. Full target and recorded weights follow in the register. Accent markers highlight gaps outside the saved review threshold; these are not return forecasts.

Your holdings, compared

Holding	Target	Recorded	Gap (pp)	Review status
AAPL	30.00%	38.00%	+8.00	Above target
VOO	30.00%	26.00%	-4.00	Within threshold
BND	20.00%	18.00%	-2.00	Within threshold
MSFT	20.00%	18.00%	-2.00	Within threshold

pp means percentage points: moving from a 20% target to a 25% allocation is a +5 pp gap. Positive gaps are above target; negative gaps are below target.

Portfolio Watchtower

Attention score: 25/100. These are deterministic review prompts based on saved portfolio data; they are not trading instructions.

Priority	Finding	What to review	Status
Medium	Priority for the adviser meeting	AAPL: 38% recorded vs 30% target (+8 pp); review threshold 5 pp. Confirm statement data, discuss the mandate and liquidity needs, and record follow-up.	Reviewed

What to discuss next

Confirm the holdings are current. Record a new snapshot after any trades, deposits or withdrawals.

Discuss the largest gaps and your targets with your adviser, including trading costs and tax consequences.

About these numbers

Target is your intended mix; recorded is your latest saved mix. Missing holdings count as zero on the corresponding side. The app and PDF use the same allocation check.

Historical performance and benchmark positioning are separate calculations and are not included in this allocation review.

Snapshot notes: FICTIONAL SAMPLE. Source: illustrative custodian statement, 30 September 2026. Prepared for layout review, not investment use.

FICTIONAL SAMPLE - no real client information. For layout review only. Not investment, tax or legal advice.