

# HOW TO TRACK YOUR PERFORMANCE

Useful information  
designed to help you  
understand investment  
performance.



## How to track your performance

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### Understanding portfolio performance

Tracking the performance of your investments helps you evaluate how far you are from reaching your financial goals and how to decide on the best ways to achieve them.

If you're checking the performance of your own investments, or if you're comparing the performance of potential investments, there are a lot of measures on hand to help.

In this document you'll find a brief explanation of the main measures you'll see across Fidelity, including what they mean and how they might come in handy. The main measures include:

- **Gain/loss**
- **Total return (%)**
- **Total return in performance report**
- **Annualised return at investments level**

The above measures are specific to your current investments, however, for tracking the historic performance of an investment generically, the factsheet of that specific investment might be more helpful. A factsheet shows the generic past performance of a fund and does not show how your investment in that fund has performed.

It's important to remember that although the measures all track performance, the way they're calculated is different so they aren't directly comparable with each other.

When reviewing the performance of your investments, it's also important to remember that past performance is not an indicator of future performance. Fidelity Personal Investing does not give financial advice. If you need advice, please speak to a financial adviser.

### Our new performance report

This new report gives detailed performance figures for each of your investments and is broken down into figures showing firstly what return the investment has generated for you specifically, and secondly how it has performed in general over the last 10 years.

To access this report, log in to your Fidelity account and click on 'View performance report' link on the account summary screen, or go to Transactions & Reports > Performance report.

Once on the page, you will also have the option to download the report as a PDF, CSV or XLS (spreadsheet) file.

[Download a guide to using the performance report](#)

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### Important information

Annualised return figures in the account summary section will probably be different to the figure shown in your performance report or on fund factsheets.

This is because the annualised return on the account summary section only takes into consideration the return on your investments since **you** first invested in them. However, the annualised return figures in the performance report and fund factsheets show returns for the investment itself over a number of different time periods regardless of when you invested into it, or how much you invested.

In addition, the annualised return shown at account level in account summary is the return on your whole account which includes returns generated by previous investments which you no longer hold. At investment level however the figure only takes into account units/shares in investments you currently hold and won't include any that you've sold.

If the data for a specific period is not available, it will be shown as a hyphen '-'.

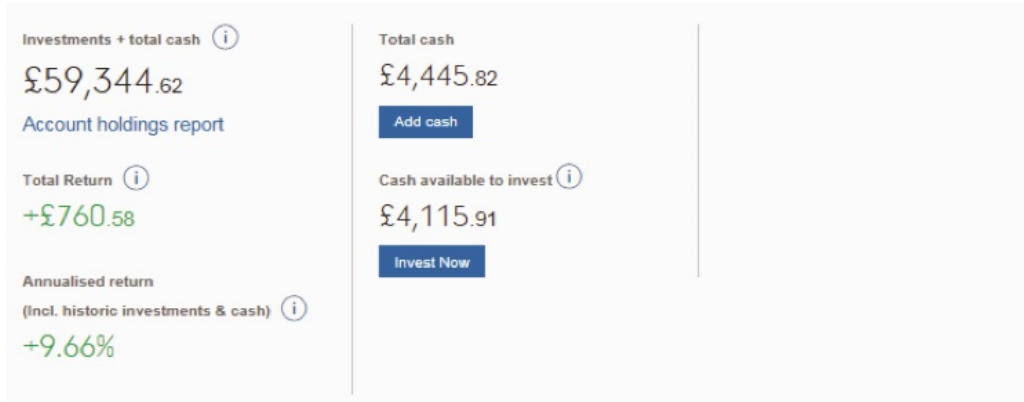
The screenshots of investments used in this guide are for illustration purposes only and should not be construed as a recommendation to buy or sell any investments.

## How to track your performance

### Total return

Total return measures how much your investment has returned to you, both through any increase in its value, and through the income it has returned to you. It takes into account capital growth and also includes interest and dividend income.

**Where to find it:** On your Account summary page



**How to use it:** The Total return figure tells you how much money your portfolio has made you overall from both how much it has grown, and how much income you have received.

Total return includes both the income that has been paid out to you, and the income that has been re-invested and added to your portfolio value. Remember that any re-invested income will generate additional returns (and income) of its own which will also be included in your Total return figure. This process is known as “compounding”, and it has a powerful impact on your performance over the long term.

If you sell some of your investment to withdraw the money, this “realises” some of the return that is bound up in your investment, but it does not decrease your Total return.

**Things to note:** As the Total return measure takes into consideration investments you have bought and sold, you shouldn’t compare it with other performance figures in your account which look only at individual investments that you still hold. The figures will most likely be different because different timeframes and calculations are used to get a final number.

## How to track your performance

### Unrealised return (Performance)

Unrealised return is the difference between what your investment is worth now, and what you invested into it - (the "Book cost"). You can see the Unrealised return on your Account summary page by clicking the 'Performance' button above the list of your investments.

**Where to find it:** Your Account summary page

Investment name ▲	Latest price	Quantity	Value <i>i</i>	Book cost <i>i</i>	Performance <i>i</i>	Annualised return <i>i</i>	
FIDELITY CHINA SPECIAL SITUATIONS,ORD GBP0.01(FCSS)	240.50p	248.00	£596.44	£427.29	£169.15 +39.58%	+15.87%	Deal

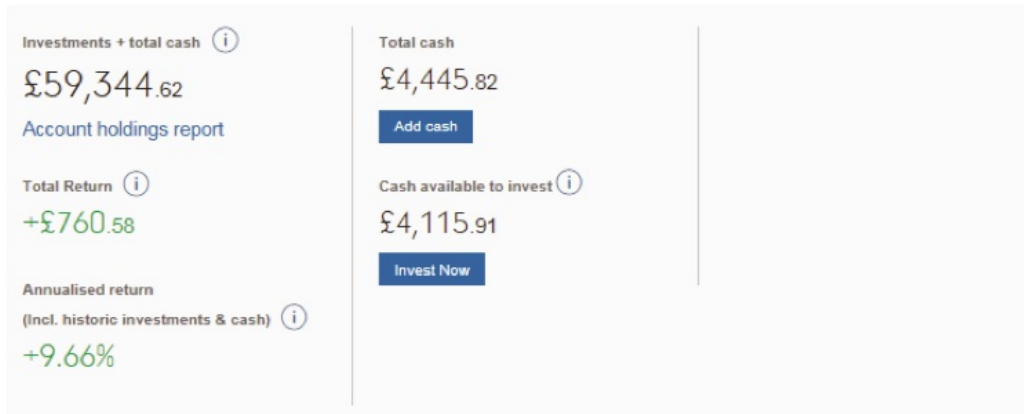
**How to use it:** This tells you the difference between what you have invested in your asset from your own money, and what it is worth now. Re-invested income adds to your Unrealised return, but income you have been paid does not. If you have sold a portion of your asset, then a portion of the return becomes realised as well. For example, if you sell half your asset, then your Unrealised return will also be reduced by a half, as the other half has been "realised" as you sell. Please note "Unrealised return" should not be confused with the "Unrealised gain" figure in your Capital gains report, which is a separate measure, looking specifically at taxable capital gains.

## How to track your performance

### Annualised return (Incl. historic investments & cash) at an Account or all accounts level

This shows the average investment return per year that your investments have made - both from the increase in the value of your units, and from income you have received. It is a “money weighted” average - so it takes into account additional investments you have made and cash you have withdrawn, and then smoothes out the returns to give you a single figure for how much each pound you have invested has made you each year.

**Where to find it:** Account summary ledger



**How to use it:** This tells you the average performance across your accounts as a whole. This includes all the money you have invested across all of your assets - those you still hold and those you have since sold. Remember that returns can come both from capital appreciation (the increase in the price of your investments) and from any income you earned (whether you have withdrawn it as cash, or re-invested it). This is different from the Annualised return figure at an individual investment level shown in the ‘Your investments’ section - that figure only takes into account currently held investments.

**Things to note:** If you have held your investment for less than a year, we will show zero for your Annualised return. The annualising calculation is not appropriate for investments held less than a year and can lead to confusing misleading results.

## How to track your performance

### Annualised return at an investment level

This shows how much each investment you currently hold has grown on average for each year you've held it. This is calculated from the cost and Performance figures. It takes the unrealised return that you have made, and calculates what you have made on average each year as a percentage of your purchase cost.

### Where to find it: Account summary grid

Investment name ▲	Latest price	Quantity	Value <i>i</i>	Book cost <i>i</i>	Performance <i>i</i>	Annualised return <i>i</i>	
FIDELITY CHINA SPECIAL SITUATIONS,ORD GBP0.01(FCSS)	240.50p	248.00	£596.44	£427.29	£169.15 +39.58%	+15.87%	Deal

**How to use it:** This figure is designed to give you a sense of how your individual investments have been performing.

The figure does include income that you have re-invested, but not income that you have taken as cash; if you have made any withdrawals, then this will reduce both your purchase cost and your gain, but have little impact on the Annualised return.

**Things to note:** This is different from the Annualised return figure at an account or all accounts level - that takes into consideration all forms of return (income and growth) on all of your investments - including those you have sold. For investments held under a year you will see -%.

## How to track your performance

### Investment performance

You can see how an investment has performed over one, three, five and ten years by searching for the investment factsheet in the Search box at the top of the screen.

### Where to find it: Investment factsheets

Growth Chart ▲

5D 1M 3M 6M 1Y 3Y 5Y 10Y

Growth



< Previous Next >

Annual performance (%)

	30 Jun 13 - 30 Jun 14	30 Jun 14 - 30 Jun 15	30 Jun 15 - 30 Jun 16	30 Jun 16 - 30 Jun 17	30 Jun 17 - 30 Jun 18
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This Fund	12.57	27.58	-3.17	38.21	19.43
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[Go to interactive chart](#)

**How to use it:** You can change the timeframe on the factsheet's growth chart to see how the investment has fared over a given time period and use the Annual performance table below to see its yearly returns. The graph gives an idea of how choppy the journey has been throughout the timeframe, while the table gives a view of the overall performance between the selected dates. If you want to compare the investment's performance to that of other assets or overlay trend indicators on top, click 'Go to interactive chart' beneath the performance table.

**Things to note:** A factsheet shows the generic past performance of an asset and does not show how your investment in that asset has performed. If you want to see this, the Performance button on your Account summary page will be much more helpful.