# Comparison Writer Methodology

## Required Documentation

Client Holdings Distribution Template needs to be entirely completed on Morningstar PC (fund OCF’s pull from Morningstar).

* Fund name
* ISIN
* Holding Value
* Introduction and disclaimer
* Asset allocation
* Breakdown of low risk assets, cash & bonds.
* Equities breakdown – EM, DM
* Asset allocation oddities (property, alternatives etc)
* Asset allocation summary – (marginally) higher/lower. Classify risk level –cash and bonds, EM and DM split, equity/bond weighting.
* Performance
* going to have to be manual entering of the periodic returns onto spreadsheet. 5, 3, 1, ytd, and annualised.
* Summary: If largest fund is over 30% but less than 100% - talk about the disproportional impact of the fund. If 100% then it’s going to either be a fund of funds, or a single fund. How to differentiate fund of funds from a single fund? Elif then discuss weighting of top 5 funds if > 70% talk about idiosyncratic risk. If none of these are met, then the fund is likely to be well diversified which would put it in line with Margetts strategy.
* Conclusion. Higher/lower bonds, equities. Property? Alternatives? Going to be more manual if there’s any correl, or anything interesting to talk about
* Ongoing Charges, table needs to be brought onto the template.