

Monthly Portfolio Review — 20 Minutes, Once a Month

The discipline beats the frequency: one honest pass per month outperforms daily portfolio-staring. Tick as you go; keep the sheet.

Month:

Portfolio value:

vs last month:

1 • Refresh your data

~8 MIN

☐ Export fresh statements from each platform (cheat-sheet: [avexai.io](#))

☐ Broker 1 Broker 2 Broker 3

☐ Import into your tracker / update your spreadsheet

☐ Cash balances match the platforms' own numbers

☐ File the exports in your tax-year folder (evidence trail)

2 • Performance

~3 MIN

☐ Time-weighted return this month: (not just £ change — deposits distort it)

☐ Compared against your benchmark:

☐ Any position moved >15% this month? Understand why before reacting

3 • Risk

~3 MIN

☐ Largest position: % — above 10% deserves a conscious yes

☐ Top 3 combined: %

☐ Allocation vs target: drifted more than 5 points anywhere?

☐ Currency exposure still intentional? (USD creep is real)

4 • Income

~2 MIN

☐ Dividends received this month: £

☐ Logged in your dividend tracker (gross + withholding)

☐ GIA dividends this tax year: £ of the £500 allowance

5 • Tax & allowances

~2 MIN

☐ ISA contributions this tax year: £ of £20,000

☐ Realised GIA gains this tax year: £ vs £3,000 CGT allowance

☐ Any losses to record while they're fresh?

6 • Costs

~2 MIN

☐ Platform + fund fees visible this month: £

☐ FX fees paid on trades (0.5–1.5% adds up)

☐ Still on the right platform for your portfolio size? (% fee vs flat fee)

7 • Decisions & notes

WHAT CHANGED, WHAT'S NEXT