

Basis of Illustration - Results

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The **Basis of Illustration> Results** tab displays each investment separately. It outlines the following:

- **Result Summary**
- **Investment Proposal Details**
- **Investment Amounts**
- **Contributions & Withdrawals**
- **Custody Details**
- **Adviser Fees**
- **Product Charges**
- **Stochastic Projection**

In the example below, Individual Savings Account and Self Invested Personal Pension have been selected in the Research. The details of the ISA are shown in the screenshot below:

The screenshot displays the 'Basis of Illustration' results for a 'Test Illustration Apr22'. The interface includes a navigation menu with options like 'Synaptic Pathways', 'Home', 'Contacts', 'Research', 'Portfolio Builder', 'Investment Pathways', 'Configuration', 'Fund Lists', 'Knowledge Base', 'My Apps & Settings', and 'Valuations'. A search bar is located at the top right. The main content area is divided into several sections:

- Review:** A section with instructions: 'Select a wrapper to review the results, complete the capacity for loss statement and add commentary for compliance and reporting. Mark as reviewed by selecting the checkbox for each item.'
- Investment Selection:** A list of selected investments:
 - Individual Savings Accounts:** Platform 7IM Platform, Product ISA (Stocks and Shares), R.I.Y. 0.46%, Final Value £61,734.86.
 - Self Invested Personal Pension:** Platform 7IM SIPP, Product 7IM SIPP, R.I.Y. Final Value.
- Result Summary:** A table comparing Stochastic and Deterministic forecasts:

Stochastic Forecast	Deterministic Forecast
Term: 10	Term: 10
Net Invested Over Term: £45,712.24	Net Invested Over Term: £45,712.24
Value of Advice: -	Value of Advice: £15,997.92 or 34.12 % Growth
Expected Outcome (Stochastic): £55,946.45	Expected Outcome (Deterministic): £61,734.86
Total Provider Charges: -	Total Provider Charges: £1,867.80
Total Adviser Fees: -	Total Adviser Fees: £0.00
Total Charges + Fees: -	Total Charges + Fees: £1,867.80
- Value of Advice:** A text box explaining that the value of advice demonstrates the value-add provided by advice, calculated as the difference between the proposed investment and the expected value of the investment after inflation, adjusted for inflation.

About

This stochastic projection has been generated using the Moody's Wealth Scenario Generator to determine the probable outcome of the investment given the parameters provided.



Investment Proposal Details

Objective Risk Category
Moderately Cautious (High End)

Client Risk Category
Moderately Cautious (High End)

Segment
-

Investor Type (MIFID II)
-

Knowledge and Experience (MIFID II)
-

Objectives & Needs
-

Ability to Bear Losses
-

Objective Risk Category
Moderately Cautious (High End)

Client Risk Category
Moderately Cautious (High End)

Segment
-

Investor Type (MIFID II)
-

Knowledge and Experience (MIFID II)
-

Objectives & Needs
Growth

Ability to Bear Losses
No Capital Guarantee

Investment Proposal Details

In this section, you will find the PROD details for the investment including confirmation of the Target Market information.

Investment Amounts

Initial Amount £ £10,000.00	Transfer In Amount £ £0.00
Total Investment £ -	Term (Years) 10
Rebalanced Annually Yes	Switches / Trades 4 Monthly

Initial Amount £ £10,000.00	Transfer In Amount £ £0.00
Total Investment £ -	Term (Years) 10
Rebalanced Annually Yes	Switches / Trades 4 Monthly

Investment amounts

This section details the financial information which will be used as inputs for the illustration

And Change the expandable section label from Investment Basis to Investment Amounts

Contributions & Withdrawals

Total Contributions £18,000.00	Contribution Indexation None 0%
Total Withdrawals £0.00	Withdrawal Indexation None 0%

Total Contributions £18,000.00	Contribution Indexation None 0%
Total Withdrawals £0.00	Withdrawal Indexation None 0%

Contributions and withdrawals

This sections summarizes the contributions or withdrawals that need to be considered as part of the illustration.

Custody Details

Platform/Provider
-

Product
-

Portfolio/Fund
-

Risk Category
Moderately Cautious (High End)

Min.Gain	Mean.Gain	Max.Gain
-12.50%	2.89%	16.95%

Platform/Provider
James Hay Modular iPlan

Product
Modular Stocks & Shares ISA

Portfolio/Fund
Royal London UK All Share Tracker Z Acc

Risk Category
Very Adventurous

Min.Gain	Mean.Gain	Max.Gain
-26.74%	4.14%	32.23%

Custody details

Synaptic is able to access accurate the relevant platform, product and portfolio information to produce accurate illustrations, using data that is verified and signed off by providers and asset managers.

Adviser Fees

Total Fees over the Term £
-

Initial & One-off Fees £
-

Ongoing Fees over the Term £
-

Special Deal Applied +

Assets Under Management (AUM) +

Family AUM +

Total Fees over the Term £
£1,794.24

Initial & One-off Fees £
£111.90

Ongoing Fees over the Term £
£1,682.34

Special Deal Applied +

Assets Under Management (AUM) +

Family AUM +

Adviser fees

In addition to adviser Fees, this section allows for further price adjustment from Special Deals, Platform or Family AUM.

Product Charges

Total Charges
-

R.I.V.
-

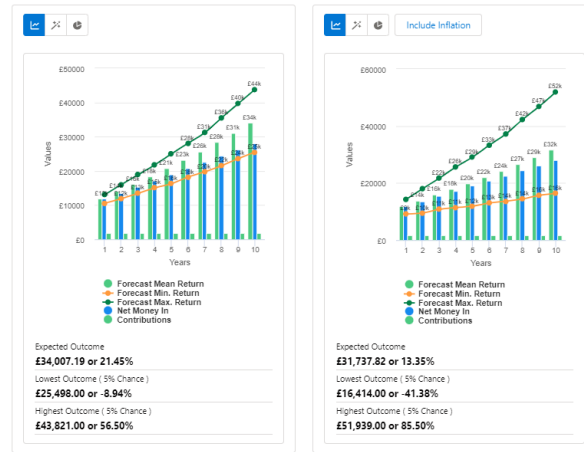
Total Charges
£5,779.25

R.I.V.
2.28%

Product Charges

This sections summarizes the charges Platform and/or product charges.

Stochastic Projection



Strategic Asset Allocation Comparison

Moody's stochastic engine is accessed directly by this application and provides the data to populate these graphs, showing:

- probability-based (stochastic) forecasts for the strategic asset allocation representing the risk category, alongside
- the forecast based on the investment proposal, or adviser recommendation.

The simulation models the full range of viable outcomes. The probabilities indicated are high and low final fund values expected at the probability calculated by the model (5th and 9th percentile from the distribution model), and the average indicated is the 'expected' outcome.

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Once you have reviewed the results, there are further tabs to review:

Stochastic Forecast

Deterministic Forecast

Capacity For Loss

Suitability

Ex-Ante Statement

Compliance Details

Report Content

See article Comparison with Ex-Ante - Basis of Illustration - Deterministic Forecast