

Basis of Illustration - Results - CIP

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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 shows a web application interface for reviewing investment results. The main content area is titled 'Results' and contains a 'Result Summary' section. On the left, there is a 'Review' section with instructions and a list of selected investments. The 'Result Summary' section displays financial data for a 10-year term investment.

Review Section:

- 7IM Platform**
- Individual Savings Accounts** (Selected): Product: ISA (Stocks and Shares), R.I.Y.: 0.46%, Final Value: £61,734.86
- Self Invested Personal Pension** (Selected): Product: 7IM SIPP, R.I.Y.: Final Value: [blank]

Result Summary Section:

Target Risk Category	Recommendation	What's Shown Here
Result Summary		
Term 10	Term 10	Value of Advice
Net Invested Over Term £45,712.24	Net Invested Over Term £45,712.24	The value of advice demonstrates the value-add provided by advice. It is the difference between i) the value of the proposed investment had it remained uninvested, adjusted for inflation, and ii) the expected value of the investment after advice, also adjusted for inflation.
Value of Advice -	Value of Advice £15,597.92 or 34.12 % Growth	The calculation applies inflation at the 10 average forecast for inflation from Moody's Analytics, currently 3.3%.
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	

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.Y.
-

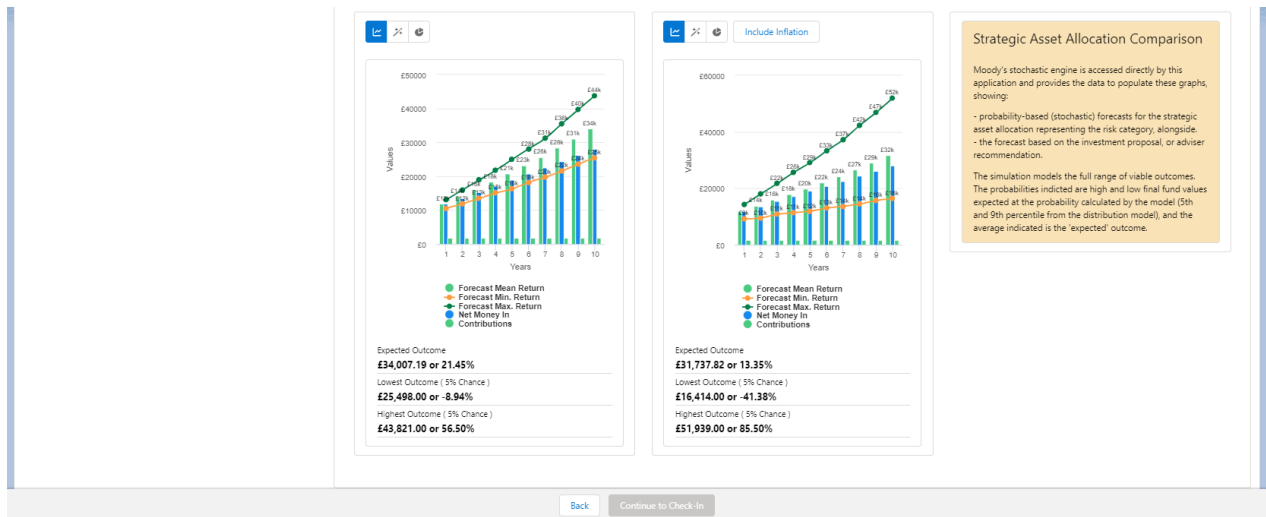
Total Charges
£5,779.25

R.I.Y.
2.28%

Product Charges

This sections summarizes the charges Platform and or product charges.

Stochastic Projection



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

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