

# Basis of Illustration - Deterministic Forecast - CIP

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The **Deterministic Forecast** tab allows you to review a deterministic graph, showing the **Net Contributions**, **Overall Return** and **Return Without Fees** over the **Term of Investment**

**Overall Growth %** & **Overall Growth £** is also shown above the graph:

**Review**

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.

**7IM** Platform  
7IM Platform

**Individual Savings Accounts**

Product: ISA (Stocks and Shares)

R.I.Y. 0.46%      Final Value: £61,734.86

**Self Invested Personal Pension**

Product: 7IM SIPP

R.I.Y.      Final Value:

Results
Stochastic Forecast
Deterministic Forecast
Capacity for Loss
Suitability
Ex-ante Statement
Compliance Details
Report Content

Final Value  
**£61,734.86**

Overall Growth %  
**4.54 %**

Platform / Provider  
**7IM Platform**

Product  
ISA (Stocks and Shares)

Total Charges  
**£1,867.80**

R.I.Y.  
**0.46%**

**Deterministic Forecast**

COBS recognises the benefits of both deterministic and stochastic forecasts.

The linearity of the former is particularly useful for costs and charges analysis, including the exploration of Total Solutions.

Cost as revealed by RIV calculations.

Growth assumptions for these calculations are provided at a high level by actuaries.

Synaptic produces both types of forecast as standard as part of the illustration.