

Ex-Ante - Basis of Illustration - Results

Last Modified on 26/05/2022 12:00 pm BST

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 'Test Illustration Ex-ante Apr22' interface. The 'Review' tab is active, showing a 'Result Summary' table with the following data:

Term	10
Net Invested Over Term	£219,012.34
Value of Advice	£81,129.05 or 37.04 % Growth
Expected Outcome (Stochastic)	£288,287.18
Expected Outcome (Deterministic)	£339,651.80
Total Provider Charges	-
Total Adviser Fees	£0.00
Total Charges + Fees	£11,143.95

The 'Value of Advice' section states: '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. The calculation applies inflation at the 10 average forecast for inflation from Moody's Analytics, currently 3.3%.'

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	-
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	-
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 £	Transfer In Amount £
£200,000.00	£0.00
Total Investment £	Term (Years)
£219,012.34	10
Rebalanced Annually	Switches / Trades
Yes	-

Initial Amount £	Transfer In Amount £
£200,000.00	£0.00
Total Investment £	Term (Years)
£219,012.34	10
Rebalanced Annually	Switches / Trades
Yes	-

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

Contributions & Withdrawals

Total Contributions	Contribution Indexation
£26,324.78	RPI 8.2%
Total Withdrawals	Withdrawal Indexation
£7,312.44	RPI 8.2%

Total Contributions	Contribution Indexation
£26,324.78	RPI 8.2%
Total Withdrawals	Withdrawal Indexation
£7,312.44	RPI 8.2%

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%	2.92%	16.85%

Platform/Provider	Aegon Platform	
Product	AJ Bell Investcentre SIPP	
Portfolio/Fund	Royal London UK All Share Tracker S Acc	
Risk Category	Very Adventurous	
Min.Gain	Mean.Gain	Max.Gain
-26.67%	4.36%	32.32%

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)	+

Total Fees over the Term £	£0.00
Initial & One-off Fees £	£0.00
Ongoing Fees over the Term £	£0.00
Special Deal Applied	<input checked="" type="checkbox"/>
Assets Under Management (AUM)	<input checked="" type="checkbox"/>

Adviser fees
In addition to adviser Fees, this section displays where there have been further price adjustment from Special Deals or Assets Under Management.

Product Charges

Total Charges	-
R.I.Y.	-

Total Charges	£11,143.95
R.I.Y.	0.35%

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

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
