

# Ex-Ante - Basis of Illustration - Deterministic Forecast

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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:

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

**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



The graph shows three data series over a 10-year term of investment. The Y-axis represents value in £k, ranging from 0 to 70,000. The X-axis represents the Term of Investment from 0 to 10 years. The 'Net Contribution Amount' (blue line) starts at £15k and increases to £46k. The 'Overall Return' (green line) starts at £15k and increases to £62k. The 'Return Without Fees' (orange line) starts at £15k and increases to £62k.

Final Value	£61,734.86	Total Charges	£1,867.80
Overall Growth %	4.54 %	R.I.Y.	0.46%
Platform / Provider	7IM Platform		
Product	ISA (Stocks and Shares)		
Basis	ISA	Type	Individual Savings Accounts

**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 RIY 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.

**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.

