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How it Works

An investment's asset allocation is used to calculate the 3 metrics make up a Synaptic risk profile, derived from the Moody's Analytics quarterly simulation (10 year term) to identify viable investment outcome.

Minimum gain: Value of investment at 95th percentile of the distribution graph. Customers should expect a loss in region of the min gain value in 1 out of 20 years (5%). This is how we define a 'bad year' in the investment journey; used as the basis of mapping investments to risk categories and consideration of client's Capacity for Loss.

Maximum gain: the corollary of the Minimum gain but measured at the 5th percentile of the distribution graph. Useful to demonstrate the asymmetric nature of investment returns to clients.

Average gain: Average expected return, annualised, over 10 year term. Useful for growth assumptions in financial planning.

Compliance Summary

MiFID II PROD Optional statement to describe the Portfolio

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Efficient Frontier

7%

6%

An efficient frontier graph displays where the portfolio sits against the risk categories:

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Portfolio: IHD Test Portfolio AP | Duplicate Portfolio | Import Funds | Edit

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Efficient Frontier

Mean Return %	Risk Boundary (Min. Gain %)	Risk Category
6.28%	-10%	Cautious
6.99%	-12%	Your Forecast Position
7.9%	-15%	Moderately Cautious
8.69%	-20%	Moderately Adventurous
8.94%	-25%	Adventurous

Portfolio Charges

Headline Charge	0.75 %
Discretionary Managers Fee / AMC	0.25%
Fund Management Cost	0.30%
Transactional Costs (MiFID)	0.20%
Initial Charge	0.40 %

Charges can be found on the right side of the screen:

Portfolio Charges	
Headline Charge	0.75 %
Discretionary Managers Fee / AMC	0.25%
Fund Management Cost	0.30%
Transactional Costs (MIFID)	0.20%
Initial Charge	0.40 %
Initial Charge	0.40%

If any changes need to be made to the Charges, edit them in the Details tab.

For further information on In-House Discretionary Portfolio, see article [In-House Discretionary - Asset Allocation](#)
