

In-House Discretionary - Asset Allocation

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This article is a continuation of [In-House Discretionary - Compliance Tab](#)

The Asset Allocation tab allows you to view the Fund Asset Allocation, Fund Risk Summary and Portfolio Asset Allocation information.

The screenshot shows the 'Asset Allocation' tab in the Synaptic Pathways application. The interface is divided into three main sections:

- How it Works:** A text box explaining that asset allocation is based on funds in the portfolio, updated daily, and can be added via 'Set A Portfolio Allocation'. It also notes that risk summaries are displayed when data is set.
- Fund Asset Allocation:** A section with a checked 'Use Fund Allocation' option and a pie chart showing asset class weightings. Below the chart is a legend:

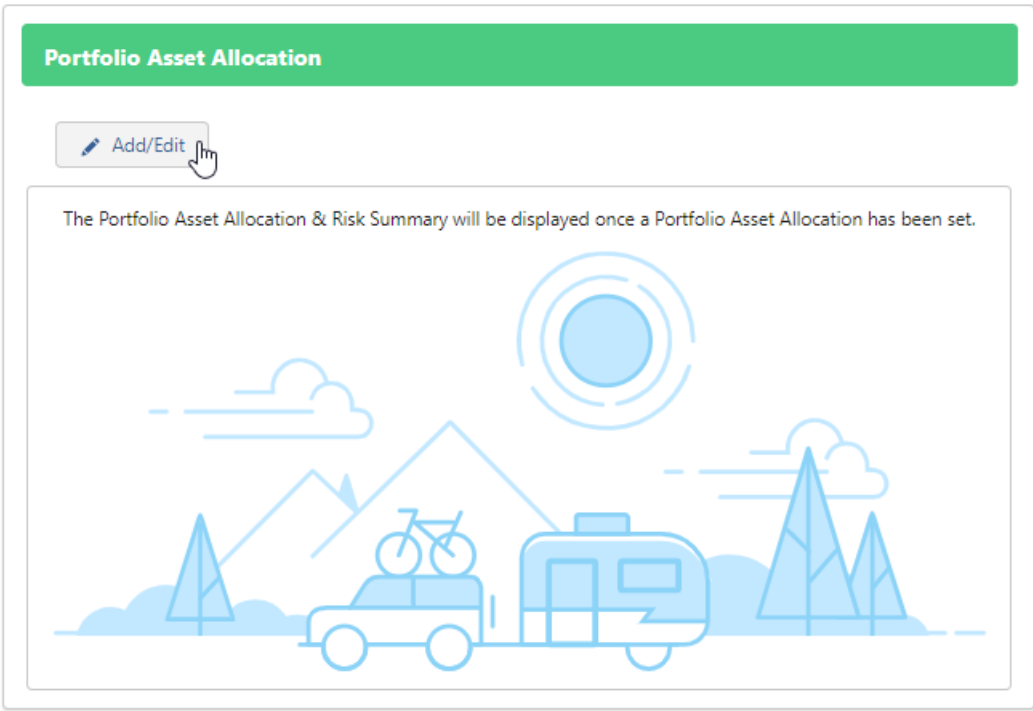
Asset class	Weighting (%)
UK Govt Bonds	29.21%
UK Equities	25.19%
Global Equities (ex UK)	24.82%
European Fixed Income	7.64%
UK Corporate Bonds	6.56%
Global Bonds (ex UK)	3.24%
US Fixed Income	1.70%
Emerging Markets Equities	1.31%
Cash	0.33%

- Fund Risk Summary:** A table showing risk metrics:

Metric	Value
Risk Profile Category	Moderately Cautious
Risk Rating	2
Min Gain	-12.10%
Mean Gain	6.99%
Max Gain	25.38%

The 'Portfolio Asset Allocation' section on the right contains an 'Add/Edit' button and a message: 'The Portfolio Asset Allocation & Risk Summary will be displayed once a Portfolio Asset Allocation has been set.'

Portfolio Asset Allocation can be added to the portfolio by selecting **Add/Edit**



Complete the weighting of the Portfolio:

Details **Set Allocation**

Override an Asset Allocation
 To set the Portfolio Allocation enter your own allocation values into the portfolio column to equal 100%. RP indicates the Resulting Position change. The Total Funds Assets Allocation is displayed in the fund column, this is the Asset Split of the Portfolio based on the funds contained within the Portfolio.

Asset Class Name	Fund	Portfolio	RP	Asset Class Name	Fund	Portfolio	RP
Cash	0%	<input type="text" value="0"/>	0%	Japan Equities	0%	<input type="text" value="0.00%"/>	0%
UK Corporate Bonds	0%	<input type="text" value="0.00%"/>	0%	Asia Pac (ex Japan) Equities	0%	<input type="text" value="0.00%"/>	0%
UK Govt Bonds	0%	<input type="text" value="0.00%"/>	0%	Emerging Markets Equities	0%	<input type="text" value="0.00%"/>	0%
UK Fixed Income	0%	<input type="text" value="0.00%"/>	0%	Global Property	0%	<input type="text" value="0.00%"/>	0%
High Yield Corporate Bonds UK	0%	<input type="text" value="0.00%"/>	0%	Global Private Equity	0%	<input type="text" value="0.00%"/>	0%
UK Index Linked	0%	<input type="text" value="0.00%"/>	0%	Hedge Funds	0%	<input type="text" value="0.00%"/>	0%
Property	0%	<input type="text" value="0.00%"/>	0%	Commodities	0%	<input type="text" value="0.00%"/>	0%
UK Equities	0%	<input type="text" value="0.00%"/>	0%	Global Infrastructure	0%	<input type="text" value="0.00%"/>	0%
Global Equities (ex UK)	0%	<input type="text" value="0.00%"/>	0%	European Fixed Income	0%	<input type="text" value="0.00%"/>	0%
US Equities	0%	<input type="text" value="0.00%"/>	0%	US Fixed Income	0%	<input type="text" value="0.00%"/>	0%
European Equities	0%	<input type="text" value="0.00%"/>	0%	Global Bonds (ex UK)	0%	<input type="text" value="0.00%"/>	0%
						Remaining allocation:	100%
						Total allocation:	0%

Save:

Details **Set Allocation**

Override an Asset Allocation
To set the Portfolio Allocation enter your own allocation values into the portfolio column to equal 100%. RP indicates the Resulting Position change. The Total Funds Assets Allocation is displayed in the fund column, this is the Asset Split of the Portfolio based on the funds contained within the Portfolio.

Asset Class Name	Fund	Portfolio	RP	Asset Class Name	Fund	Portfolio	RP
Cash	0%	10.00%	10%	Japan Equities	0%	0.00%	0%
UK Corporate Bonds	0%	0.00%	0%	Asia Pac (ex Japan) Equities	0%	0.00%	0%
UK Govt Bonds	0%	0.00%	0%	Emerging Markets Equities	0%	0.00%	0%
UK Fixed Income	0%	0.00%	0%	Global Property	0%	0.00%	0%
High Yield Corporate Bonds UK	0%	20.00%	20%	Global Private Equity	0%	0.00%	0%
UK Index Linked	0%	0.00%	0%	Hedge Funds	0%	0.00%	0%
Property	0%	15.00%	15%	Commodities	0%	0.00%	0%
UK Equities	0%	20.00%	20%	Global Infrastructure	0%	0.00%	0%
Global Equities (ex UK)	0%	0.00%	0%	European Fixed Income	0%	0.00%	0%
US Equities	0%	0.00%	0%	US Fixed Income	0%	20.00%	20%
European Equities	0%	0.00%	0%	Global Bonds (ex UK)	0%	15.00%	15%
						Remaining allocation:	0%
						Total allocation:	100%

Cancel Save

You can now view the Asset Allocation and the manually set Portfolio Asset Allocation side-by-side:

Portfolio **IHD Test Portfolio AP** Duplicate Portfolio Import Funds Edit

Details Portfolio Builder Compliance **Asset Allocation** Platforms & Products Portfolio Factsheet Historic Performance

How it Works

The Asset Allocation based on the funds contained in the Portfolio is shown in the Funds Asset Allocation Column, this data is supplied and updated on a daily basis from trusted partners or set where no data is available.

A Portfolio Asset Allocation can be added to the portfolio by choosing to 'Set A Portfolio Allocation'. Once set, the Portfolio Asset Allocation column will be populated with the asset split breakdown and resulting Risk summary.

The Asset Allocation to be used during research and projections in Pathways should be selected when both Fund and Portfolio Asset Allocation have been added.

The Risk Summary for both Fund and Portfolio allocations is displayed when data is set, this shows the Synaptic Risk Category & Rating as well as the Min, Mean, Max, Gain figures determined using the Moody's engine.

Fund Asset Allocation

Use Fund Allocation

Asset class weightings for the portfolio as a percentage

- 29.21% - UK Govt Bonds
- 25.19% - UK Equities
- 24.82% - Global Equities (ex UK)
- 7.64% - European Fixed Income
- 6.56% - UK Corporate Bonds
- 3.24% - Global Bonds (ex UK)
- 1.70% - US Fixed Income
- 1.31% - Emerging Markets Equities
- 0.33% - Cash

Fund Risk Summary

Risk Profile Category: **Moderately Cautious**

Risk Rating: **2**

Min Gain	Mean Gain	Max Gain
-12.10%	6.99%	25.38%

Portfolio Asset Allocation

Use Portfolio Allocation Add/Edit Remove

Asset class weightings for the portfolio as a percentage

- 20.00% - High Yield Corporate Bonds UK
- 20.00% - UK Equities
- 20.00% - US Fixed Income
- 15.00% - Property
- 15.00% - Global Bonds (ex UK)
- 10.00% - Cash

Portfolio Risk Summary

Risk Profile Category: **Moderately Cautious**

Risk Rating: **2**

Min Gain	Mean Gain	Max Gain
-8.10%	5.86%	19.19%

The Portfolio Asset Allocation can be edited and removed:

Portfolio Asset Allocation

Use Portfolio Allocation Add/Edit Remove

Select which asset allocation you would like to use for this portfolio throughout the system:

Fund Asset Allocation

Use Fund Allocation

Portfolio Asset Allocation

Use Portfolio Allocation

[Add/Edit](#) [Remove](#)

For further information on In-House Discretionary Portfolios, see article [In-House Discretionary - Platforms & Products](#)
