

Ex-Post Reviews - Optimise

Last Modified on 27/04/2022 3:09 pm BST

This article is a continuation of [Ex-Post Reviews - Edit](#)

The optimise button allows you to optimise the holding portfolio for the proposal.

You are able to:

- Review the funds and current weightings to determine whether the portfolio should be updated.
- Add and remove funds
- Change weightings
- Rebalance
- Find new target weightings
- Select an alternative portfolio

Click **Optimise**:

The screenshot displays a software interface for reviewing investment proposals. At the top, there are tabs for 'Review', 'Client Check-In', and 'Report'. Below this is a navigation bar with icons for 'Review Workbench', 'Stochastic Forecast', 'Deterministic Forecast', 'Suitability', 'Costs & Charges', 'Capacity for Loss', 'Compliance Details', and 'Report Content'. The main content area is divided into three columns: 'Previous' (orange header), 'Current' (blue header), and 'Proposal' (green header). The 'Previous' column shows 'Last Reviewed State' as '22 Apr 2022'. The 'Current' column shows 'Current State' as '22 Apr 2022'. The 'Proposal' column features a blue 'Optimise' button with a circular icon and a red 'Reset' button. A tooltip labeled 'Optimise' is visible over the 'Optimise' button. Below these columns is a 'Review Summary' section with a dropdown arrow. It contains three panels, each with a 'Term' of '10 Years' and the following metrics: 'Net Invested Over Term' (£221,000.00), 'Gross Outcome (No Charges/Fees)' (£353,289.82), 'Total Charges + Fees' (£20,719.28), 'Expected Outcome (Deterministic)' (£332,570.54), and 'Value of Advice' (£52,403.20). The 'Proposal' panel is highlighted with a green border and shows updated metrics: 'Gross Outcome (No Charges/Fees)' (£353,987.70), 'Total Charges + Fees' (£20,819.78), 'Expected Outcome (Deterministic)' (£333,167.91), and 'Value of Advice' (£52,409.85).

Optimise Holdings

What's Shown Here
Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio, update the charges.

Fund Search
Search for funds
Whole of Market Active
Use the textbox above to search for fund by name or by fund code (Citicode, SEDOL, ISIN and Mexid are available in search where supported by the provider)

Rebalance
This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Find Weightings
Use this action to calculate and update the fund target weightings to match a target risk category.

Select Portfolio
Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Fund Table

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
ACDQ	Vanguard LifeStrategy 60% Equity A Acc	Vanguard Investments UK Limite	Cash	100

Remaining allocations: 0
Total allocations: 100%

Portfolio Summary
Provider: Aviva Wrap UK Ltd
Product: Aviva Wrap Pension Portfolio

Portfolio Summary
Risk Profile Category: Balanced (High End) Risk Rating: 6
Minimum Gain in any 1 Year: -17.39% or -£1,739.00
Average Gain in any 1 Year: 3.74% or £374.00
Maximum Gain in any 1 Year: 23.43% or £2,343.00

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

Min. Avg. Max.

Revert to Starting Values Cancel Save & Update

Callouts:

- Add funds to the Portfolio
- Rebalance will automatically rebalance the fund weightings % to the values agreed at the last review
- Find Weightings will calculate and update the fund target weightings to match a target risk category
- Select Portfolio – this will replace all existing funds with those from the portfolio
- Unlock funds to enable Find Weightings at the top of the screen
- Funds listed from Ex-Ante Investment snapshot
- Portfolio Summary including Risk Profile Category and Asset Class Weightings
- Revert to Starting Values will revert values to the original state

Rebalance

If you have made any changes to the funds or weightings, selecting **Rebalance** will rebalance the portfolio back to the funds and weightings agreed at the last review:

Optimise Holding Portfolio

What's Shown Here

Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio or update the charges.

Rebalance

This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Find Weightings

Use this action to calculate and update the fund target weightings to match a target risk category.

Select Portfolio

Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Provider
Aviva Wrap UK Ltd

Product
Aviva Wrap Pension Portfolio

Fund Search

Search for funds

pe12

Invesco UK Equity High Income (UK) Inc Equity - UK

Whole of Market Active

Fund Table

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
ACDQ	Vanguard LifeStrategy 60% Equity A Acc	Vanguard Investments UK Limite	✓	33.33
PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd	✓	33.33
Cash				33.34
Remaining allocation:				0%
Total allocation:				100%

Portfolio Summary

Risk Profile Category **Balanced (Low End)** Risk Rating **5**

Minimum Gain in any 1 Year
-13.68% or -£1,368.00

Average Gain in any 1 Year
3.09% or £309.00

Maximum Gain in any 1 Year
18.16% or £1,816.00

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

-20 -10 0 10 20

Rebalance

This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Optimise Holding Portfolio

What's Shown Here

Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio or update the charges.

Rebalance

This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Find Weightings

Use this action to calculate and update the fund target weightings to match a target risk category.

Select Portfolio

Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Provider
Aviva Wrap UK Ltd

Product
Aviva Wrap Pension Portfolio

Fund Search

Search for funds

pe12

Invesco UK Equity High Income (UK) Inc Equity - UK

Whole of Market Active

Fund Table

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
ACDQ	Vanguard LifeStrategy 60% Equity A Acc	Vanguard Investments UK Limite	✓	100
Cash				0
Remaining allocation:				0%
Total allocation:				100%

Portfolio Summary

Risk Profile Category **Balanced (High End)** Risk Rating **6**

Minimum Gain in any 1 Year
-17.39% or -£1,739.00

Average Gain in any 1 Year
3.74% or £374.00

Maximum Gain in any 1 Year
23.43% or £2,343.00

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

-30 -20 -10 0 10 20 30

Find Weightings

The Find Weightings button allows you to calculate and update the fund target weightings to match a target risk category.

In this example, I have added two additional funds to the portfolio:

Optimise Holding Portfolio

What's Shown Here

Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio or update the charges.

Rebalance

This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Find Weightings

Use this action to calculate and update the fund target weightings to match a target risk category.

Select Portfolio

Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Fund Search

Search for funds

L&G Multi-Index 4 I Acc
 Mixed Asset - Balanced

Whole of Market Active

Fund Table

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
ACDQ	Vanguard LifeStrategy 60% Equity A Acc	Vanguard Investments UK Limite	✓	100
JMLQ	Liontrust MA Passive Intermediate S Acc	Liontrust	✓	0
J84S	L&G Multi-Index 4 I Acc	Legal & General UT Mgr Ltd	✓	0
Cash				0
Remaining allocation:				0%
Total allocation:				100%

Portfolio Summary

Risk Profile Category: **Balanced (High End)** Risk Rating: **6**

Minimum Gain in any 1 Year: **-17.39% or -£1,739.00**

Average Gain in any 1 Year: **3.74% or £374.00**

Maximum Gain in any 1 Year: **23.43% or £2,343.00**

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

Min. Avg. Max.

-30 -20 -10 0 10 20 30

The Find Weightings button will be greyed out if all funds are locked. Unlock funds to enable the button.

Once unlocked, the fund weightings will automatically update, split equally.

Fund Table

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
ACDQ	Vanguard LifeStrategy 60% Equity A Acc	Vanguard Investments UK Limite	✓	25
JMLQ	Liontrust MA Passive Intermediate S Acc	Liontrust	✓	25
J84S	L&G Multi-Index 4 I Acc	Legal & General UT Mgr Ltd	✓	25
Cash				25
Remaining allocation:				0%
Total allocation:				100%

Click **Find Weightings**

Find Weightings

Use this action to calculate and update the fund target weightings to match a target risk category.

Set the **Target Risk Category**

Find Weightings

Use this calculator to determine the fund weightings to meet a target risk category for the portfolio.
Specify the target risk category to be achieved and the minimum weighting for ALL funds. The cash allocation weighting in the portfolio will NOT be adjusted in the calculation.

*Target Risk Category

Select Risk Category

- 1 - Very Cautious
- 2 - Cautious
- 3 - Moderately Cautious (Low End)
- 4 - Moderately Cautious (High End)
- 5 - Balanced (Low End)
- 6 - Balanced (High End)
- 7 - Moderately Adventurous (Low End)
- 8 - Moderately Adventurous (High End)

Minimum Target Weighting in ALL Fund (%) will be set to 1% by default. Update if required.

Save:

Find Weightings

Use this calculator to determine the fund weightings to meet a target risk category for the portfolio.
Specify the target risk category to be achieved and the minimum weighting for ALL funds. The cash allocation weighting in the portfolio will NOT be adjusted in the calculation.

*Target Risk Category

5 - Balanced (Low End)

Minimum Target Weighting in ALL Fund (%)

1.00%

The fund weightings have updated to reflect the new Target Risk Category:

Optimise Holding Portfolio

What's Shown Here

Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio or update the charges.

Rebalance

This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Find Weightings

Use this action to calculate and update the fund target weightings to match a target risk category.

Select Portfolio

Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Provider
Aviva Wrap UK Ltd

Product
Aviva Wrap Pension Portfolio

Fund Search

Search for funds

L&G Multi-Index 4 I Acc
Mixed Asset - Balanced

Whole of Market Active

Fund Table

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
<input type="checkbox"/>	ACDQ	Vanguard LifeStrategy 60% Equity A Acc	Vanguard Investments UK Limite	<input checked="" type="checkbox"/>	25
<input type="checkbox"/>	JMLQ	Liontrust MA Passive Intermediate S Acc	Liontrust	<input checked="" type="checkbox"/>	20
<input type="checkbox"/>	J845	L&G Multi-Index 4 I Acc	Legal & General UT Mgr Ltd	<input checked="" type="checkbox"/>	45
					<input type="button" value="Cash"/> 10
Remaining allocation:					0%
Total allocation:					100%

Portfolio Summary

Risk Profile Category: **Balanced (Low End)** Risk Rating: **5**

Minimum Gain in any 1 Year: **-13.62% or -£1,362.00**

Average Gain in any 1 Year: **3.13% or £313.00**

Maximum Gain in any 1 Year: **18.64% or £1,864.00**

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

Select Portfolio

Select Portfolio will replace all existing funds with those from a chosen portfolio.

Click the **Select Portfolio** button:

Optimise Holding Portfolio

What's Shown Here

Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio or update the charges.

Rebalance

This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Find Weightings

Use this action to calculate and update the fund target weightings to match a target risk category.

Select Portfolio

Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Provider
Aviva Wrap UK Ltd

Product
Aviva Wrap Pension Portfolio

Fund Search

Search for funds

L&G Multi-Index 4 I Acc
Mixed Asset - Balanced

Whole of Market Active

Fund Table

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
<input type="checkbox"/>	ACDQ	Vanguard LifeStrategy 60% Equity A Acc	Vanguard Investments UK Limite	<input checked="" type="checkbox"/>	100
					<input type="button" value="Cash"/> 0
Remaining allocation:					0%
Total allocation:					100%

Portfolio Summary

Risk Profile Category: **Balanced (High End)** Risk Rating: **6**

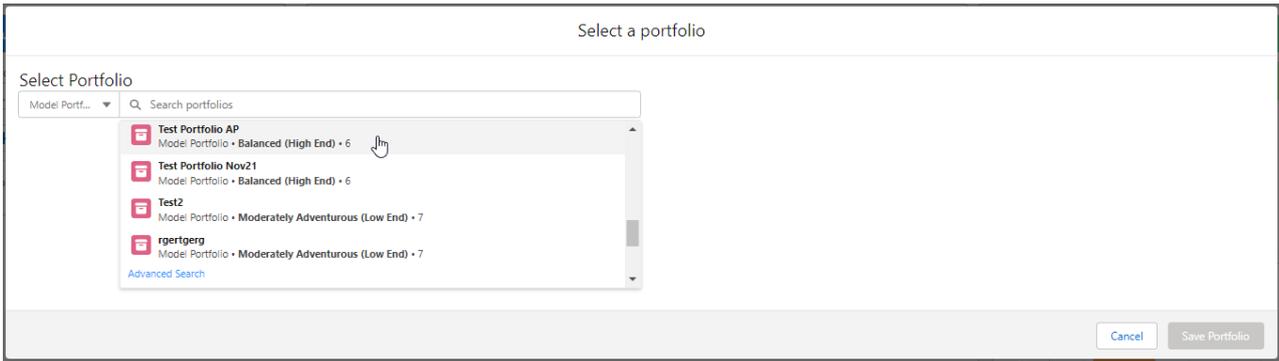
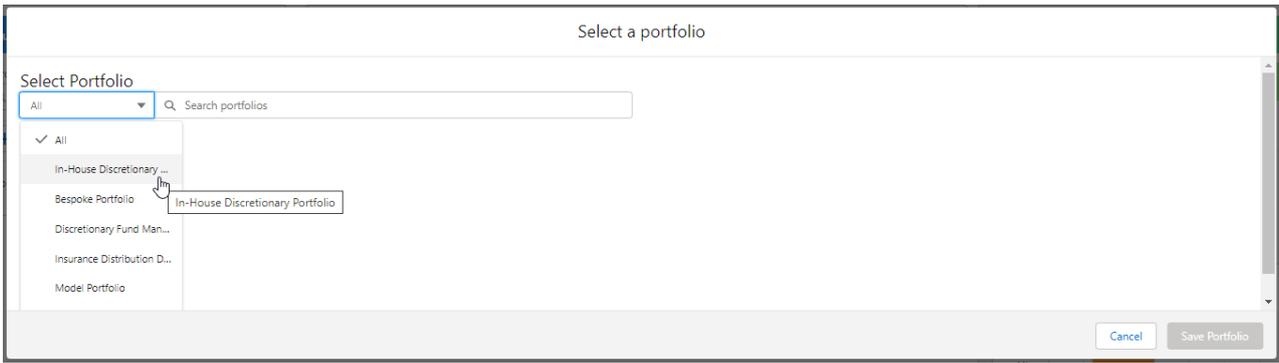
Minimum Gain in any 1 Year: **-17.39% or -£1,739.00**

Average Gain in any 1 Year: **3.74% or £374.00**

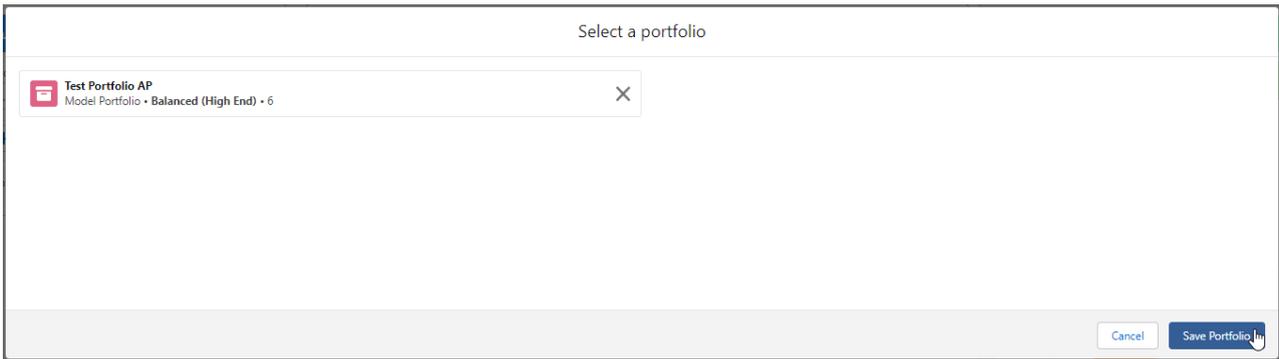
Maximum Gain in any 1 Year: **23.43% or £2,343.00**

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

Narrow down the results by selecting the type or start typing to search:



Save Portfolio



The portfolio has updated with new funds and weightings:

Optimise Holding Portfolio

What's Shown Here

Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio or update the charges.

Rebalance

This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Find Weightings

Use this action to calculate and update the fund target weightings to match a target risk category.

Select Portfolio

Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Provider
Aviva Wrap UK Ltd
Product
Aviva Wrap Pension Portfolio

Fund Search

Search for funds

Q J845

+ L&G Multi-Index 4 I Acc
Mixed Asset - Balanced

Whole of Market Active

Fund Table

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
DAZ7	Royal London UK All Share Tracker Z Acc		✓	20
JMLQ	Liontrust MA Passive Intermediate S Acc		✓	20
ACDQ	Vanguard LifeStrategy 60% Equity A Acc		✓	20
BF89	7IM AAP Adventurous C Acc		✓	20
00P8	BlackRock Cash D Acc		✓	20
			Cash	0
			Remaining allocation:	0%
			Total allocation:	100%

Portfolio Summary

Risk Profile Category
Balanced (High End)

Risk Rating
6

Minimum Gain in any 1 Year
-16.41% or -£1,641.00

Average Gain in any 1 Year
3.53% or £353.00

Maximum Gain in any 1 Year
21.03% or £2,103.00

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

Revert to Starting Values

If you would like to revert back to the original portfolio, select **Revert to Starting Values**:

Optimise Holding Portfolio

What's Shown Here

Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio or update the charges.

Rebalance

This action will automatically rebalance the fund weighting % to the values agreed at the last review.

Find Weightings

Use this action to calculate and update the fund target weightings to match a target risk category.

Select Portfolio

Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Provider
Aviva Wrap UK Ltd
Product
Aviva Wrap Pension Portfolio

Fund Search

Search for funds

Q J845

+ L&G Multi-Index 4 I Acc
Mixed Asset - Balanced

Whole of Market Active

Fund Table

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
DAZ7	Royal London UK All Share Tracker Z Acc		✓	20
JMLQ	Liontrust MA Passive Intermediate S Acc		✓	20
ACDQ	Vanguard LifeStrategy 60% Equity A Acc		✓	20
BF89	7IM AAP Adventurous C Acc		✓	20
00P8	BlackRock Cash D Acc		✓	20
			Cash	0
			Remaining allocation:	0%
			Total allocation:	100%

Portfolio Summary

Risk Profile Category
Balanced (High End)

Risk Rating
6

Minimum Gain in any 1 Year
-16.41% or -£1,641.00

Average Gain in any 1 Year
3.53% or £353.00

Maximum Gain in any 1 Year
21.03% or £2,103.00

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

The funds and weightings have reverted to the funds on the previous illustration.

Optimise Holding Portfolio

What's Shown Here

Review the funds and current weightings to determine if the portfolio should be updated. Add or remove funds, change weightings, rebalance, find new target weightings, select an alternate portfolio or update the charges.

Rebalance

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Find Weightings

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Select Portfolio

Use this action to select a portfolio, this will replace all existing funds with those from the portfolio.

Provider
Aviva Wrap UK Ltd

Product
Aviva Wrap Pension Portfolio

Fund Search

Search for funds

Q J845

+ L&G Multi-Index 4 I Acc
Mixed Asset - Balanced

Whole of Market Active

Fund Table

Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
ACDQ	Vanguard LifeStrategy 60% Equity A Acc	Vanguard Investments UK Limite	✓	100

Cash

Remaining allocation: 0%

Total allocation: 100%

Portfolio Summary

Risk Profile Category: **Balanced (High End)** Risk Rating: **6**

Minimum Gain in any 1 Year: **-17.39% or -£1,739.00**

Average Gain in any 1 Year: **3.74% or £374.00**

Maximum Gain in any 1 Year: **23.43% or £2,343.00**

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

Once you have optimised the portfolio, **Save & Update:**

For further information on Ex-Post Reviews, see article [Ex-Post Reviews - Stochastic Forecast](#)