

Ex-Post Reviews - Costs & Charges

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

The Costs & Charges tab includes a breakdown of all costs, in line with MifID directives:

Review Workbench					
Stochastic Forecast		Deterministic Forecast		Suitability	
Costs & Charges		Capacity for Loss		Compliance Details	
Report Content					
Proposal		<p>What's Shown here</p> <p>The disclosure in MIFID II directives stipulates additional costs to be disclosed to those traditionally included in illustrations, namely transaction costs. Furthermore, these need to be included with accurate costs for Platform, Product and Portfolio, down to the correct share class for the individual funds.</p> <p>Synaptic is able to automate the collation and presentation of this data.</p> <p>Disclosure also needs to include a separate forecast for costs for the first year, which is also included.</p>			
Description	Cost of Ownership	Fund Weighting	Next Year % Cost as % of Weighted Investment	Cost as Weighted Amount £	Subsequent Years % Weighted % of Investment
Product					
Aviva Wrap Pension Portfolio					
One off costs			0.01%	£18.73	0.01%
Funds					
Cash Allocation					
0%					
Vanguard LifeStrategy 60% Equity A Acc					
100%					
One off Costs			0%		
Ongoing costs excl. Transaction	0.22%		0.52%	£1,045.92	0.51%
Transaction costs	0.06%		0.14%	£282.71	0.14%
Adviser Charges					
Initial charge				£0.00	
Ongoing charges			0%	£0.00	0%
One off fee for advice(TODO)					
Aggregated Costs & Charges					
Grand total in the next year				£1,347.35	
Grand total as % of the next year investment total			0.67%		0.66%

[Continue to Client Check-In](#)

Disclosure also needs to include a separate forecast for costs for the first year, which is also included.

For further information on Ex-Post Reviews, see article [Ex-Post Reviews - Capacity for Loss](#)