

# Switching - Creating a Ceding Scheme from a Holding

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This article is a continuation of [Switching - Add Ceding Scheme](#).

Pull through a holding created with the contact record to use as a Ceding Scheme in Switching Research.

To add a Ceding scheme, click **+ Add Ceding Scheme:**

If you know the Maturity value of the scheme, leave the tick below active. If not, disable:

### Create Ceding Scheme

I know the maturity values  Active

**What's Shown Here**  
Enter at least a current value and term to create the ceding scheme. The more information you provide the more accurate the comparison.

If disabled, this will grey out the maturity value fields in the Projections area further down the screen.

Click **Use Holding** to select a holding within the client record:

The screenshot shows the 'Create Ceding Scheme' form with the following sections:

- Header:** 'Create Ceding Scheme' title.
- Toggle:** 'I know the maturity values' with a checked 'Active' toggle.
- What's Shown Here:** Instructional text: 'Enter at least a current value and term to create the ceding scheme. The more information you provide the more accurate the comparison.'
- Term and Valuation:** Fields for '\* Term Years', '\* Term Months', '\* Current Value', and '\* Transfer Value'.
- Policy Information:** Fields for '\* Provider' (with search), 'Policy Reference', 'Policy Type' (dropdown), 'Policy Start Date', 'Policy End Date', and 'Date of Ceding Data'.
- Regular Contributions:** Fields for 'Regular Contribution Gross £', 'Frequency of Contribution' (dropdown), 'Indexation Rate' (dropdown), and 'Indexation Rate %'.
- Cost & Charges:** Instructional text and a '+ Add New' button.
- Table:** A table with columns: Name, Amount as % or £, Frequency, and Indexation.
- Projections:** A section at the bottom of the form.
- Buttons:** 'Use Holding' (highlighted in red), 'Cancel', and 'Save'.

Select a holding from the list:

**Select Holding**

Select one or more holding to create and populate a ceding scheme for each holding selected.

 Available Holdings

Product Name	Product Type	Provider Name	Basis Type	Contract Reference	Select
<a href="#">Aegon Retirement Choic...</a>	Self Invested Personal Pe...	AEGON Retirement Choi...	Full		<input type="checkbox"/>
<a href="#">Test Personal Pension</a>	Personal Personal	Test Provider		GJ67JK09	<input type="checkbox"/>
<a href="#">Test Personal Pension</a>	Personal Personal	Test Provider		98yp	<input checked="" type="checkbox"/>

[View All](#)

Note: Click **View All** if the holding you wish to select is not listed.

Click **Next**



The fields will be populated from the holding:

### Create Ceding Scheme

I know the maturity values  Active

**What's Shown Here**  
Enter at least a current value and term to create the ceding scheme. The more information you provide the more accurate the comparison.

**Term and Valuation**

\*Term Years:     \*Term Months:     \*Current Value:     \*Transfer Value:

**Policy Information**

\* Provider:     Policy Reference:     Policy Type:

Policy Start Date:     Policy End Date:     Date of Ceding Date:

**Contributions**

Contribution Amount £	Start Date	End Date	Frequency of Contribution	Indexation Rate Type	Index Rate %
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Withdrawals**

Withdrawal Amount £	Start Date	End Date	Frequency of Withdrawal	Indexation Rate Type	Index Rate %
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Cost & Charges**

Provide the values to be applied for the comparison calculation. + Add New

Name	Amount as % or £	Frequency	Indexation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Projections**

Enter the growth rates and maturity values supplied by the current scheme provider. The growth rates supplied will be used to determine the target growth rates for the comparison and the mid

Use Holding
Cancel
Save

You can override or add any additional information if needed.

If growth rates have been set in Configuration > Company Settings > Growth Rates, they will be populated automatically. See article [Organisation Growth Rates](#). These can be overridden.

## Create Ceding Scheme

* Provider <input type="text" value="Test Provider"/>	Policy Reference <input type="text" value="98yp"/>	Policy Type <input type="text" value="Self Invested Personal Pension"/>
Policy Start Date <input type="text" value="15 Aug 2015"/>	Policy End Date <input type="text" value="3 Aug 2032"/>	Date of Ceding Data <input type="text"/>

### Contributions

Contribution Amount £    Start Date    End Date    Frequency of Contribution    Indexation Rate Type    Index Rate %

### Withdrawals

Withdrawal Amount £    Start Date    End Date    Frequency of Withdrawal    Indexation Rate Type    Index Rate %

### Cost & Charges

Provide the values to be applied for the comparison calculation.

+ Add New

Name	Amount as % or £	Frequency	Indexation
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### Projections

Enter the growth rates and maturity values supplied by the current scheme provider. The growth rates supplied will be used to determine the target growth rates for the comparison and the mid growth rate maturity value used in the determining the critical yield.

* Low Growth Rate % <input type="text" value="2.00%"/>	* Maturity Value £ <input type="text" value="250000"/>	Reduction in Yield %	Adjusted Maturity Value £
* Mid Growth Rate % <input type="text" value="4.00%"/>	* Maturity Value £ <input type="text"/>	Reduction in Yield %	Adjusted Maturity Value £
* High Growth Rate % <input type="text" value="6.00%"/>	* Maturity Value £ <input type="text"/>	Reduction in Yield %	Adjusted Maturity Value £

Calculate

Reset Growth Rates to Defaults

Use Holding

Cancel

Save

Once you have completed the **Maturity Values, Calculate**

## Create Ceding Scheme

* Provider <input type="text" value="Test Provider"/>	Policy Reference <input type="text" value="98yp"/>	Policy Type <input type="text" value="Self Invested Personal Pension"/>
Policy Start Date <input type="text" value="15 Aug 2015"/>	Policy End Date <input type="text" value="3 Aug 2032"/>	Date of Ceding Data <input type="text"/>

### Contributions

Contribution Amount £	Start Date	End Date	Frequency of Contribution	Indexation Rate Type	Index Rate %
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### Withdrawals

Withdrawal Amount £	Start Date	End Date	Frequency of Withdrawal	Indexation Rate Type	Index Rate %
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### Cost & Charges

Provide the values to be applied for the comparison calculation.

[+ Add New](#)

Name	Amount as % or £	Frequency	Indexation
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### Projections

Enter the growth rates and maturity values supplied by the current scheme provider. The growth rates supplied will be used to determine the target growth rates for the comparison and the mid growth rate maturity value used in the determining the critical yield.

* Low Growth Rate % <input type="text" value="2.00%"/>	* Maturity Value £ <input type="text" value="£250,000.00"/>	Reduction in Yield %	Adjusted Maturity Value £
* Mid Growth Rate % <input type="text" value="4.00%"/>	* Maturity Value £ <input type="text" value="£280,000.00"/>	Reduction in Yield %	Adjusted Maturity Value £
* High Growth Rate % <input type="text" value="6.00%"/>	* Maturity Value £ <input type="text" value="£310,000.00"/>	Reduction in Yield %	Adjusted Maturity Value £

[Calculate](#)

[Reset Growth Rates to Defaults](#)

[Use Holding](#)

[Cancel](#)

[Save](#)

### Projections

Enter the growth rates and maturity values supplied by the current scheme provider. The growth rates supplied will be used to determine the target growth rates for the comparison and the mid growth rate maturity value used in the determining the critical yield.

* Low Growth Rate % <input type="text" value="2.00%"/>	* Maturity Value £ <input type="text" value="£250,000.00"/>	Reduction in Yield % 0.82%	Adjusted Maturity Value £ £250,000.00
* Mid Growth Rate % <input type="text" value="4.00%"/>	* Maturity Value £ <input type="text" value="£280,000.00"/>	Reduction in Yield % 1.66%	Adjusted Maturity Value £ £280,000.00
* High Growth Rate % <input type="text" value="6.00%"/>	* Maturity Value £ <input type="text" value="£310,000.00"/>	Reduction in Yield % 2.62%	Adjusted Maturity Value £ £310,000.00

[Calculate](#)

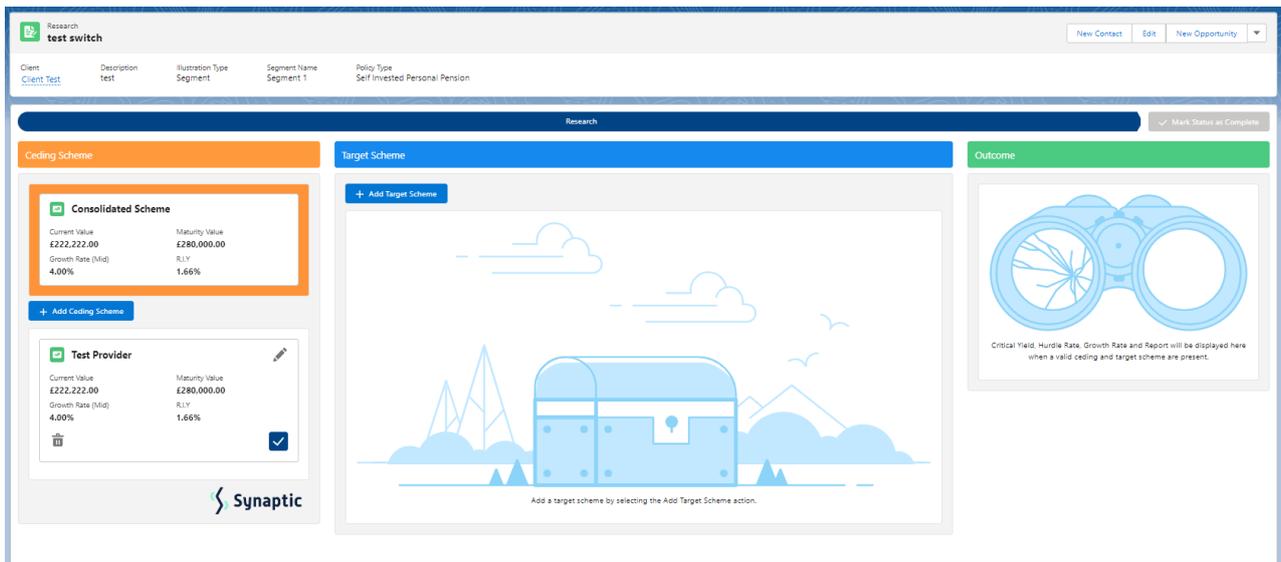
[Reset Growth Rates to Defaults](#)

[Use Holding](#)

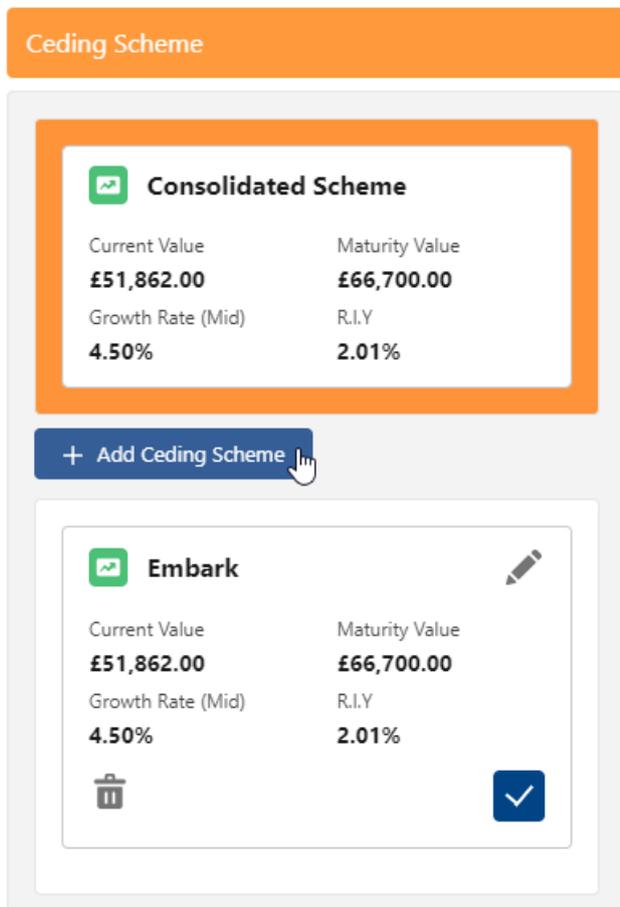
[Cancel](#)

[Save](#)

This will populate the ceding scheme, including the consolidated scheme area.



Additional schemes can be added through the **+Add Ceding Scheme** button:



When multiple schemes are added, the consolidated scheme area will update with combined values:

## Ceding Scheme

### Consolidated Scheme

Current Value	Maturity Value
<b>£77,651.00</b>	<b>£103,200.00</b>
Growth Rate (Mid)	R.I.Y
<b>4.67%</b>	<b>1.85%</b>

+ Add Ceding Scheme

### Embark

Current Value	Maturity Value
<b>£51,862.00</b>	<b>£66,700.00</b>
Growth Rate (Mid)	R.I.Y
<b>4.50%</b>	<b>2.01%</b>



### Quilter

Current Value	Maturity Value
<b>£25,789.00</b>	<b>£36,500.00</b>
Growth Rate (Mid)	R.I.Y
<b>5.00%</b>	<b>1.55%</b>



For further information on Switch research, see article [Switching - Add Target Scheme](#)

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