

# Comparison & Ex-Ante - Research Screen

13/10/2025 12:50 pm BST

In the example below, we have added a **Pension** as an investment. If you are unsure of how to add investments, see article [Comparison with Ex-Ante - Add Investment](#) for details.

The screenshot shows the Synaptic Research interface. On the left, the 'Investments' tab is active, displaying a single investment: 'Pensions' with an investment amount of £274,000.00 and a risk category of 'Balanced (High End)'. The target fund is 'Vanguard LifeStrategy 60% Equity A Shares Acc'. The main area shows the 'Results (41)' tab, which lists four investment options from AJ Bell, Aegon, and Transact. Each option includes details like growth rate, final value, total fees, and RLY. The 'Add Investment +' button is visible at the top of the investment list.

Platform	Investment	Growth	Final Value	Total Fees	RLY
AJ Bell	AJ Bell (Investcentre) AI Bell Investcentre SIPP Self Invested Personal Pension	4.05%	£401,460.71	£36,761.36	0.95%
Aegon	Aegon Platform Cofunds Pension Account Self Invested Personal Pension	4.00%	£399,527.05	£38,695.02	1.00%
Aegon	Aegon Platform Aegon SIPP Self Invested Personal Pension	4.00%	£399,527.05	£38,695.02	1.00%
Aegon	Aegon Platform Cofunds Pension Account Personal Pension (Fully Insured)	4.00%	£399,527.05	£38,695.02	1.00%
Transact	Transact Transact Wrap SIPP Self Invested Personal Pension	3.99%	£398,967.22	£39,254.75	1.01%

Multiple investments can be added through the **Add Investment +** button.

As you add investments, the list of platforms will update to display investments available under the **Results** tab.

In the example below, we have added **Pensions** and **Individual Savings Account**. The platforms listed show Pensions and ISAs included:

The screenshot shows the Synaptic Research interface with two investments added: 'Pensions' and 'Individual Savings Accounts'. The 'Results (37)' tab is active, displaying a list of investment options from Aegon and Transact. Each option includes details like growth rate, final value, total fees, and RLY. The 'Add Investment +' button is visible at the top of the investment list.

Platform	Investment	Growth	Final Value	Total Fees	RLY
Aegon	Aegon SIPP + Aegon ISA Self Invested Personal Pension + Individual Savings Accounts	4.01%	£498,991.83	£46,786.69	0.99%
Aegon	Cofunds Pension Account + Aegon ISA Self Invested Personal Pension + Individual Savings Accounts	4.01%	£498,991.83	£46,786.69	0.99%
Aegon	Aegon Platform Aegon ISA + Cofunds Pension Account Individual Savings Accounts + Personal Pension (Fully Insured)	4.01%	£498,991.83	£46,786.69	0.99%
Transact	Transact Wrap SIPP + Transact Wrap ISA Self Invested Personal Pension + Individual Savings Accounts	3.99%	£498,157.84	£47,620.68	1.01%
Transact	Transact Wrap ISA + Transact Wrap Personal Pension Individual Savings Accounts + Personal Pension (Fully Insured)	3.99%	£498,157.84	£47,620.68	1.01%

Configure Custom Combinations in the **Custom Combinations** tab.

Platforms will be listed in separate boxes outlined in Green. For each Platform, you will find a list of Off-Platform products you can select for your Custom Combination.

Research

Test Research Oct 25

Client  
Susanna West

Description  
test

Illustration Type  
Whole of Market

Segment Name

Policy Type

Investments

Trades

Fees

AUM

Add Investment +

Pensions

Investment Amount  
£274,000.00

Risk Category  
Balanced (High End)

Target Fund  
Vanguard LifeStrategy 60% Equity A Shares Acc

Individual Savings Accounts

Investment Amount  
£71,000.00

Risk Category  
Balanced (High End)

Target Fund  
Vanguard LifeStrategy 20% Equity A Gross Shares Gros...

Term  
10

Stakeholder Pension

Exclude Adviser Fees

3 Significant Figures

Change Segment

Report

Update Results

Results (37)

Custom Combinations (276)

Excluded Products (4)

transact

Transact • Off-Platform Products

Transact

R.I.Y.  
1.49%

Update Results

	Logo	Provider Name	Product Name	R.I.Y.
1	<input checked="" type="checkbox"/>	AEGON	Aegon One Retirement (SIPP)	1.00%
2	<input type="checkbox"/>	Prudential Assurance Company	Prudential Retirement Account	1.04%
3	<input type="checkbox"/>	Prudential Assurance Company	Prudential Retirement Account	1.04%
4	<input type="checkbox"/>	Curtis Banks Group PLC	Your Future SIPP	1.04%
5	<input type="checkbox"/>	LV=	LV= SIPP (Core Funds)	1.11%
6	<input type="checkbox"/>	James Hay Partnership	Modular SIPP	1.14%
7	<input type="checkbox"/>	D P Pensions Ltd	The Premier Trust	1.14%
8	<input type="checkbox"/>	XPS Self Invested Pensions	The XPS SIPP	1.15%
9	<input type="checkbox"/>	LV=	LV= SIPP	1.21%
10	<input type="checkbox"/>	Scottish Widows	Retirement Account	1.29%
11	<input type="checkbox"/>	Scottish Widows	Retirement Account	1.29%

Tick an Off-Platform option and select **Update Results**

Results (37)

Custom Combinations (276)

Excluded Products (4)

transact

Transact • Off-Platform Products

Transact

R.I.Y.  
1.49%

















Update Results

	Logo	Provider Name	Product Name	R.I.Y.
1	<input checked="" type="checkbox"/>	AEGON	Aegon One Retirement (SIPP)	1.00%
2	<input type="checkbox"/>	Prudential Assurance Company	Prudential Retirement Account	1.04%
3	<input type="checkbox"/>	Prudential Assurance Company	Prudential Retirement Account	1.04%
4	<input type="checkbox"/>	Curtis Banks Group PLC	Your Future SIPP	1.04%
5	<input type="checkbox"/>	LV=	LV= SIPP (Core Funds)	1.11%
6	<input type="checkbox"/>	James Hay Partnership	Modular SIPP	1.14%
7	<input type="checkbox"/>	D P Pensions Ltd	The Premier Trust	1.14%
8	<input type="checkbox"/>	XPS Self Invested Pensions	The XPS SIPP	1.15%
9	<input type="checkbox"/>	LV=	LV= SIPP	1.21%
10	<input type="checkbox"/>	Scottish Widows	Retirement Account	1.29%
11	<input type="checkbox"/>	Scottish Widows	Retirement Account	1.29%

Once updated, this will add the custom combination to the **Results** screen highlighted in green:

Research  
Test Research Oct 25










Convert to Holding

	<b>Standard Life Savings Limited</b> Wrap SIPP • Aberdeen Wrap ISA Self Invested Personal Pension • Individual Savings Accounts	Growth 3.96%	Final Value £496,633.07	Total Fees £49,125.46	R.I.Y 1.04%	
	<b>Aegon Platform</b> AJ Bell Investcentre SIPP • Aegon ISA Self Invested Personal Pension • Individual Savings Accounts	Growth 3.96%	Final Value £496,523.97	Total Fees £49,254.56	R.I.Y 1.04%	
	<b>P1 Investment Management</b> The P1 SIPP • The P1 ISA Self Invested Personal Pension • Individual Savings Accounts	Growth 3.95%	Final Value £496,425.22	Total Fees £49,353.30	R.I.Y 1.05%	
	<b>Transact • AJ Bell (Investcentre)</b> Transact Wrap ISA • AJ Bell Investcentre SIPP Individual Savings Accounts • Self Invested Personal Pension	Growth 3.94%	Final Value £495,797.29	Total Fees £49,981.23	R.I.Y 1.06%	
	<b>Quilter</b> Collective Retirement Account • ISA Self Invested Personal Pension • Individual Savings Accounts	Growth 3.93%	Final Value £495,327.61	Total Fees £50,450.91	R.I.Y 1.07%	
	<b>Quilter</b> ISA • Collective Retirement Account Individual Savings Accounts • Personal Pension (Fully Insured)	Growth 3.93%	Final Value £495,327.61	Total Fees £50,450.91	R.I.Y 1.07%	
	<b>Aviva Wrap UK Ltd</b> Aviva Wrap Pension Portfolio • Aviva Wrap ISA Portfolio Self Invested Personal Pension • Individual Savings Accounts	Growth 3.92%	Final Value £495,089.34	Total Fees £50,689.18	R.I.Y 1.08%	
	<b>Aviva Wrap UK Ltd</b> Aviva Wrap Pension Portfolio • Aviva Wrap ISA Portfolio Self Invested Personal Pension • Individual Savings Accounts	Growth	Final Value	Total Fees	R.I.Y	

Cancel

Continue to Ex-ante Illustration

Growth, Final Value, Total Fees and R.I.Y are displayed next to each result:

	<b>Aegon Platform</b> AJ Bell Investcentre SIPP • Aegon ISA Self Invested Personal Pension • Individual Savings Accounts	Growth 3.96%	Final Value £496,523.97	Total Fees £49,254.56	R.I.Y 1.04%	
	<b>P1 Investment Management</b> The P1 SIPP • The P1 ISA Self Invested Personal Pension • Individual Savings Accounts	Growth 3.95%	Final Value £496,425.22	Total Fees £49,353.30	R.I.Y 1.05%	
	<b>Transact • AJ Bell (Investcentre)</b> Transact Wrap ISA • AJ Bell Investcentre SIPP Individual Savings Accounts • Self Invested Personal Pension	Growth 3.94%	Final Value £495,797.29	Total Fees £49,981.23	R.I.Y 1.06%	
	<b>Quilter</b> Collective Retirement Account • ISA Self Invested Personal Pension • Individual Savings Accounts	Growth 3.93%	Final Value £495,327.61	Total Fees £50,450.91	R.I.Y 1.07%	
	<b>Quilter</b> ISA • Collective Retirement Account Individual Savings Accounts • Personal Pension (Fully Insured)	Growth 3.93%	Final Value £495,327.61	Total Fees £50,450.91	R.I.Y 1.07%	