

Basis of Illustration - Deterministic Forecast

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The **Deterministic Forecast** tab allows you to review a deterministic graph, showing the **Net Contributions**, **Overall Return** and **Return Without Fees** over the **Term of Investment**.

Overall Growth % & Overall Growth £ is also shown above the graph:

Review

Select a wrapper to review the results, complete the capacity for loss statement and add commentary for compliance and reporting.

Mark as reviewed by selecting the checkbox for each item.

7IM Platform
7IM Platform

Individual Savings Accounts

Product
ISA (Stocks and Shares)

R.I.Y. 0.46% Final Value £61,734.86

Self Invested Personal Pension

Product
7IM SIPP

R.I.Y. Final Value

Results Stochastic Forecast Deterministic Forecast Capacity for Loss Suitability Ex-ante Statement Compliance Details Report Content

Term of Investment	Net Contribution Amount	Overall Return	Return Without Fees
0	£15k		
1	£17k		
2	£19k		
3	£22k		
4	£24k		
5	£27k		
6	£30k		
7	£34k		
8	£37k		
9	£41k		
10	£46k		

Final Value
£61,734.86

Overall Growth %
4.54 %

Platform / Provider
7IM Platform

Product
ISA (Stocks and Shares)

Basis
ISA

Total Charges
£1,867.80

R.I.Y.
0.46%

Type
Individual Savings Accounts

Deterministic Forecast

COBS recognises the benefits of both deterministic and stochastic forecasts. The linearity of the former is particularly useful for costs and charges analysis, including the exploration of Total Solutions.

Cost as revealed by RfY calculations.

Growth assumptions for these calculations are provided at a high level by actuaries.

Synaptic produces both types of forecast as standard as part of the illustration.

About

This stochastic projection has been generated using the Moody's Wealth Scenario Generator to determine the probable outcome of the investment given the parameters provided.

Synaptic **MOODY'S ANALYTICS**