

Basis of Illustration - Ex-Ante Statement

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The **Ex-Ante Statement** tab outlines a breakdown of all costs:

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.

PLATFORM Platform The P1 Platform

Individual Savings Accounts

Product: P1 ISA
R.I.Y.: 1.58%
Final Value: £29,540.14

Self Invested Personal Pension

Product: The P1 SIPP
R.I.Y.:
Final Value:

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.

The Ex-ante statement

The Ex-ante MIPD II statement discloses the charges in the first year and over the full term. The values are determined using the platform, product, fund, adviser fees, discounts based on special deal tiers and assets under management. The monetary figures are calculated using the monthly balance of the product and any monthly growth on the balance. The product % cost is calculated from the monetary figure and therefore may differ slightly from the provider's charging brochure as growth is considered. ie. Charges may vary with investment growth.
The projected value before charges is £33,106.24 or 5.00% growth, the projected value after charges is £29,540.14 or 3.42% effective growth.
* A negative product charge indicates a rebate has been applied.

| Description | Cost of Ownership | Fund Weighting | Initial Year % | Initial Year £ | Full Term Annual % |
|---|-------------------|----------------|----------------------------------|---------------------------|--------------------------|
| | | | Cost as % of Weighted Investment | Cost as Weighted Amount £ | Weighted % of Investment |
| Product | | | | | |
| P1 ISA | | | | | |
| Costs | | 0.904% | | £108.03 | 0.326% |
| Funds | | | | | |
| Cash Allocation | | 0% | | | |
| Vanguard LifeStrategy 40% Equity A Shares Acc | | 100% | | | |
| One off Costs | | 0.00% | | | |
| Ongoing costs excl. Transaction | 0.221% | 0.221% | | £33.05 | 0.221% |
| Transaction costs | 0.05% | 0.05% | | £7.46 | 0.05% |
| Adviser Charges | | | | | |
| Initial charge | | 0.40% | | £51.57 | |
| Ongoing charges | | 0.60% | | £64.05 | 0.60% |
| Aggregated Costs & Charges | | | | | |
| Effective costs in first (next) year | | | | £264.16 | |
| Growth before costs & charges £ | | | | £549.83 | |
| Growth before costs & charges % | | | 5.71% | | 12.48% |
| Growth after costs & charges £ | | | | £385.47 | |
| Reduction in Yield | | | 2.496% | | 1.577% |

The next tab to review is the **Compliance Details**. See article [Basis of Illustration - Compliance Details](#)