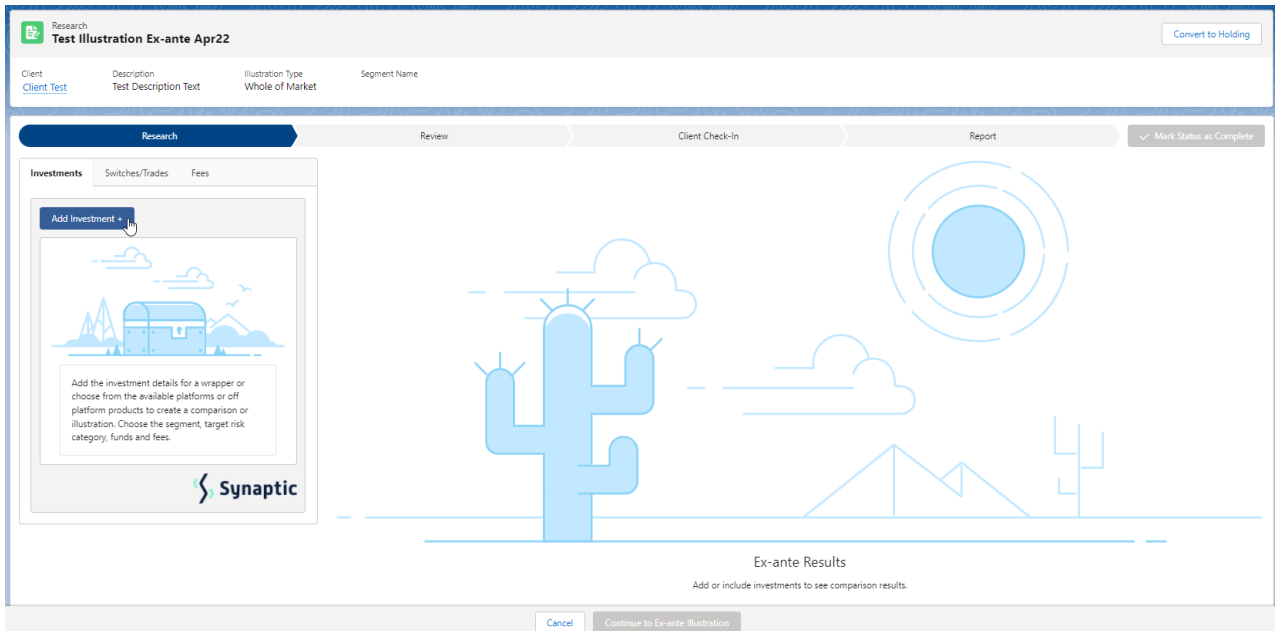


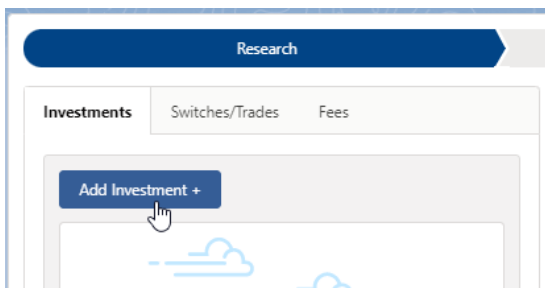
Ex-Ante - Add Investment

Last Modified on 13/02/2024 3:34 pm GMT

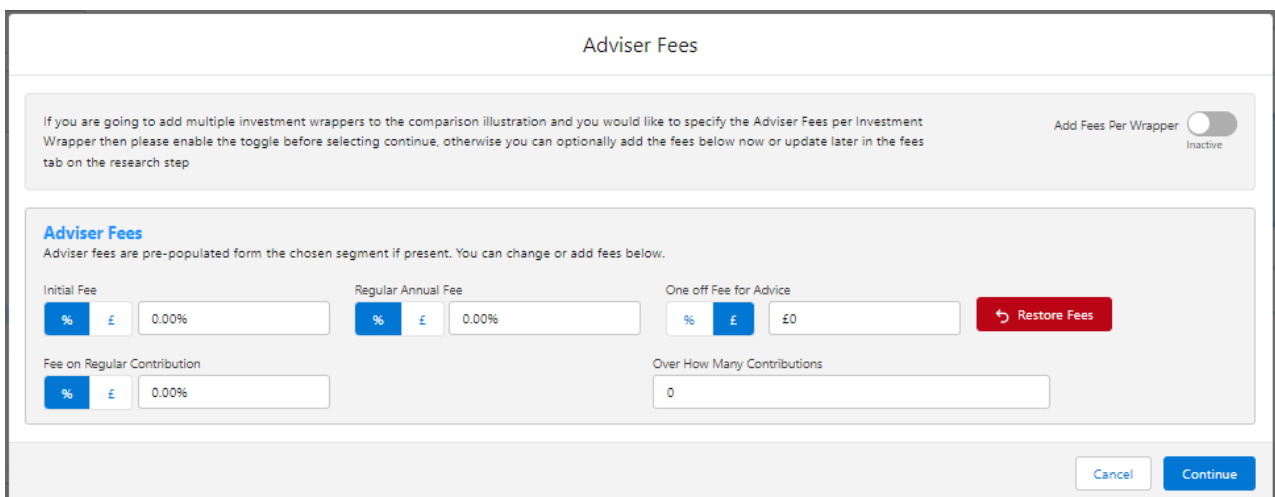
Once the Research has been created, you can start to add Investments to Research. See articles on how to create Research - Ex-Ante - Creating through the homepage, Ex-Ante - Creating in the Research tab or Ex-Ante - Creating research within a client record



Add investment through the **Add Investment +** button:

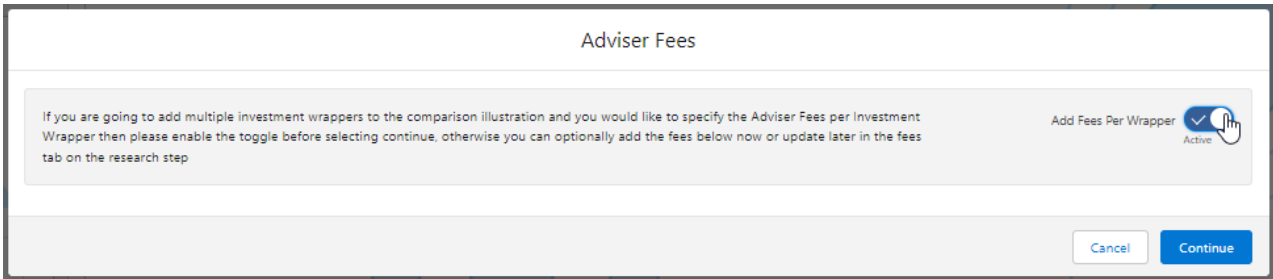


An Adviser Fees box will appear:



If you are going to add multiple investments to the comparison, you can either specify you would like to set fees by individual investment or by research.

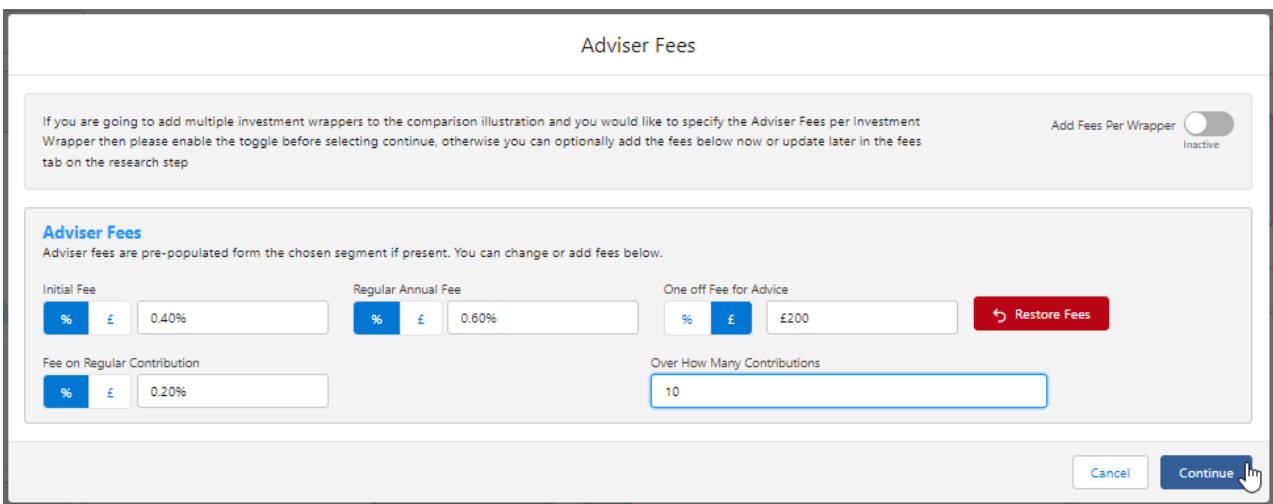
Add Fees Per Wrapper will allow you to enter the adviser fees against the individual investment.



The screenshot shows the 'Adviser Fees' interface. At the top, the title 'Adviser Fees' is centered. Below it, a grey box contains the text: 'If you are going to add multiple investment wrappers to the comparison illustration and you would like to specify the Adviser Fees per Investment Wrapper then please enable the toggle before selecting continue, otherwise you can optionally add the fees below now or update later in the fees tab on the research step'. To the right of this text is a toggle switch labeled 'Add Fees Per Wrapper' which is currently turned on (Active). At the bottom right, there are two buttons: 'Cancel' and 'Continue'.

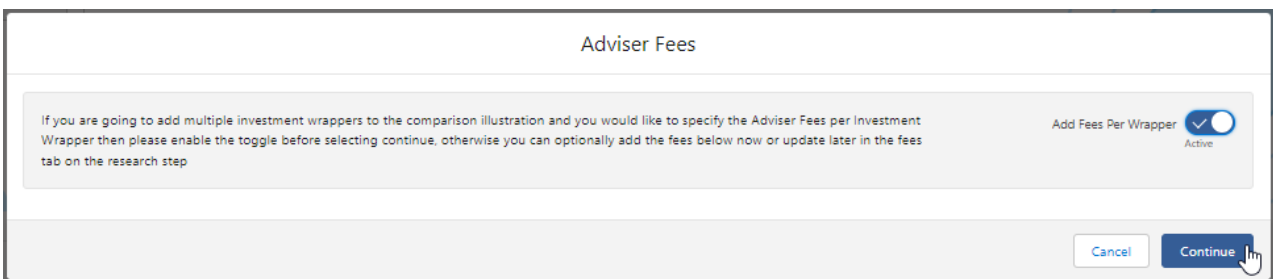
If you would like to apply the fees to the research, enter the details below and **Continue**.

Note: Fees can be updated in the Fees tab in the research.



This screenshot shows the 'Adviser Fees' screen with the 'Add Fees Per Wrapper' toggle turned off (Inactive). Below the toggle, there is a section titled 'Adviser Fees' with the subtext: 'Adviser fees are pre-populated from the chosen segment if present. You can change or add fees below.' This section contains several input fields: 'Initial Fee' with a dropdown for '%' and a text box containing '0.40%'; 'Regular Annual Fee' with a dropdown for '%' and a text box containing '0.60%'; 'One off Fee for Advice' with a dropdown for '%', a dropdown for '£', and a text box containing '£200'; and 'Fee on Regular Contribution' with a dropdown for '%' and a text box containing '0.20%'. There is also a 'Restore Fees' button. A text box labeled 'Over How Many Contributions' contains the number '10'. At the bottom right, there are 'Cancel' and 'Continue' buttons.

For this example, we will add the fees per individual investment.



This screenshot shows the 'Adviser Fees' screen with the 'Add Fees Per Wrapper' toggle turned on (Active). The interface is identical to the previous screenshot, but the toggle is now active. The 'Continue' button at the bottom right is highlighted with a mouse cursor.

All ▾

✕

Choose Wrapper Type & Investment Details

Investment Segment, Wrapper & Risk Category
 Choose an investment wrapper and complete the required fields to add this wrapper to the comparison of platforms and off platform products.

* Choose Wrapper Type
 ▾

* Choose Target Risk Category
 ▾

* Objectives & Needs
 ▾

* Ability to Bear Losses
 ▾

Complete the **Wrapper Type**, **Target Risk Category**, **Objective & Needs** and **Ability to Bear Losses**:

Investment Segment, Wrapper & Risk Category
 Choose an investment wrapper and complete the required fields to add this wrapper to the comparison of platforms and off platform products.

* Choose Wrapper Type
 ▾

- Investment Bond
- Offshore Bonds
- Individual Savings Accounts
- Income Drawdown
- General Investment Account
- Pensions

* Choose Target Risk Category
 ▾

* Ability to Bear Losses
 ▾

Investment Segment, Wrapper & Risk Category
 Choose an investment wrapper and complete the required fields to add this wrapper to the comparison of platforms and off platform products.

* Choose Wrapper Type
 ▾

* Objectives & Needs
 ▾

* Choose Target Risk Category
 ▾

- 1 - Cautious
- 2 - Moderately Cautious
- 3 - Balanced
- 4 - Moderately Adventurous
- 5 - Adventurous

Investment Segment, Wrapper & Risk Category
Choose an investment wrapper and complete the required fields to add this wrapper to the comparison of platforms and off platform products.

* Choose Wrapper Type
Pensions

* Choose Target Risk Category
3 - Balanced

* Objectives & Needs
Select an Option

* Ability to Bear Losses
Select an Option

- Preservation
- Growth
- Income
- Hedged
- Leveraged Return

Investment Segment, Wrapper & Risk Category
Choose an investment wrapper and complete the required fields to add this wrapper to the comparison of platforms and off platform products.

* Choose Wrapper Type
Pensions

* Choose Target Risk Category
3 - Balanced

* Objectives & Needs
Growth

* Ability to Bear Losses
Select an Option

- Limited Capital Loss
- No Capital Guarantee
- Loss Beyond Capital

Once all fields have been completed, further detail will appear below:

Choose Wrapper Type & Investment Details

Investment Segment, Wrapper & Risk Category
Choose an investment wrapper and complete the required fields to add this wrapper to the comparison of platforms and off platform products.

*Choose Wrapper Type: Pensions
*Choose Target Risk Category: 3 - Balanced
*Objectives & Needs: Growth
*Ability to Bear Losses: No Capital Guarantee

Adviser Fees
Adviser fees are pre-populated from the chosen segment if present. You can change or add fees below.

Initial Fee: % £ £0
Regular Annual Fee: % £ £0
One off Fee for Advice: % £ £0 Restore Fees

Fee on Regular Contribution: % £ £0
Over How Many Contributions: 0

Product Selection
+ Choose Product

Investment Details
Objective / Goal description: Add a description of the objective...

*Initial Amount £:
Transfer In Amount £:

Contributions
Regular Contribution £:
Frequency of Contribution: Monthly
Indexation Rate for Contribution: None
Indexation Rate %: 0.00%

Cancel Save

Complete the **Adviser Fees** area:

Note: Fees will be pre-populated if using a segment. If any changes are made, **Restore Fees** will revert the values back to what has been set in the segment. If completing whole of market research, the **Restore Fees** button will be greyed out.

Adviser Fees
Adviser fees are pre-populated from the chosen segment if present. You can change or add fees below.

Initial Fee: % £ 0.40%
Regular Annual Fee: % £ 0.60%
One off Fee for Advice: % £ £200 Restore Fees

Fee on Regular Contribution: % £ £100
Over How Many Contributions: 10

As we are completing Ex-Ante only research, you will need to select the Product to research:

Product Selection
+ Choose Product

Select either **Platforms** or **Off Platform Products**:

Please note - If using a Central Investment Proposition, only Platforms & Products

added to the CIP and assigned to the segment will appear here.

Choose Wrapper Type & Investment Details

Choose a Product...

Choose a product by selecting either a Platform or Off platform, then filter by product type eg; GIA, Retirement, ISA, Onshore Bond or OffShore Bond to display a list of products that are approved for use within Ex-ante Illustrations.

Select Product Category

Platforms Off Platform Products

Select a platform

Self Invested Personal Pension

Select a Product

Cancel Save

Select **Platform** from the drop down:

Choose Wrapper Type & Investment Details

Choose a Product...

Choose a product by selecting either a Platform or Off platform, then filter by product type eg: GIA, Retirement, ISA, Onshore Bond or OffShore Bond to display a list of products that are approved for use within Ex-ante Illustrations.

Select Product Category

Platforms Off Platform Products

Select a platform

- 7IM Platform
- abrdn Wrap
- Advance by Embark Platform
- Aegon Platform**
- AEGON Retirement Choices
- AJ Bell Investcentre
- AJ Bell Investcentre (RIA)
- Ascentric - The Whole of Market Wrap
- Aviva Wrap
- Elevate
- Embark Platform

Cancel Save

In the example below, Self Invested Personal Pension has been pulled through from the Investment Details. Select the SIPP product:



Choose a Product...

Choose a product by selecting either a Platform or Off platform, then filter by product type eg; GIA, Retirement, ISA, Onshore Bond or OffShore Bond to display a list of products that are approved for use within Ex-ante Illustrations.

Select Product Category

Platforms

Off Platform Products

Aegon Platform

Self Invested Personal Pension

Select a Product

Aegon SIPP

AJ Bell Investcentre SIPP

Cofunds Pension Account

Cancel

Save

Save



Choose a Product...

Choose a product by selecting either a Platform or Off platform, then filter by product type eg; GIA, Retirement, ISA, Onshore Bond or OffShore Bond to display a list of products that are approved for use within Ex-ante Illustrations.

Select Product Category

Platforms

Off Platform Products

Aegon Platform

Self Invested Personal Pension

AJ Bell Investcentre SIPP

Cancel

Save

Choose Wrapper Type & Investment Details

Investment Segment, Wrapper & Risk Category

Choose an investment wrapper and complete the required fields to add this wrapper to the comparison of platforms and off platform products.

* Choose Wrapper Type: Pensions
 * Choose Target Risk Category: 3 - Balanced
 * Objectives & Needs: Growth
 * Ability to Bear Losses: No Capital Guarantee

Adviser Fees

Adviser fees are pre-populated from the chosen segment if present. You can change or add fees below.

Initial Fee: 0.40%
 Regular Annual Fee: 0.60%
 One off Fee for Advice: £200
 Restore Fees
 Fee on Regular Contribution: £100
 Over How Many Contributions: 10

Product Selection

AJBell Investcentre AJ Bell (Investcentre)
 Self Invested Personal Pension • AJ Bell Investcentre SIPP

Investment Details

Objective / Goal description

Add a description of the objective...

* Initial Amount £
 Transfer In Amount £

Contributions

Regular Contribution £ Frequency of Contribution Indexation Rate for Contribution Indexation Rate %

Cancel Save

Enter the **Investment Details**.

Investment Details

Objective / Goal description

Test Goal Description Text

* Initial Amount £: £200,000
 Transfer In Amount £: £0

Contributions

Regular Contribution £: £200
 Frequency of Contribution: Monthly
 Indexation Rate for Contribution: Retail Price Index (RPI) 4.9%
 Indexation Rate %: 4.90%

Withdrawals

Regular Withdrawal £: £500
 Frequency of Withdrawal: Annually
 Indexation Rate for Withdrawal: Retail Price Index (RPI) 4.9%
 Indexation Rate %: 4.90%

Summary

Total Initial Amount	Total of Contributions	Total of Withdrawals	Net Investment Over Term
£200,000.00	£30,046.42	£6,259.67	£223,786.75

Once entered, a summary will be calculated:

Summary

Total Initial Amount	Total of Contributions	Total of Withdrawals	Net Investment Over Term
£200,000.00	£30,046.42	£6,259.67	£223,786.75

Select the **Portfolio** or **Fund** in the **Fund Selection** area:

Fund Selection
Select a portfolio or an individual fund as the basis of the investment.

Search by

Portfolio Fund

All Search portfolios

Choose between **Portfolio** or **Fund**

Search by

Portfolio Fund

All

If Portfolio is selected, you are able to select the type of portfolio in the **All** drop down:

Fund Selection
Select a portfolio or an individual fund as the basis of the investment.

Search by

Portfolio Fund

All Search portfolios

- ✓ All
- In-House Discretionary ...
- Bespoke Portfolio
- Discretionary Fund Man...
- Insurance Distribution D...
- Model Portfolio
- Multi-Asset

In this example, we have selected **Discretionary Fund Managers**.

When searching, only Portfolios offered by Discretionary Fund Managers will be returned:

Fund Selection
Select a portfolio or an individual fund as the basis of the investment.

Search by

Portfolio Fund

Discretionar... Search portfolios

- 8AM Clever MPS 7 • Clever Adviser (Risk) • MPS
MPS • Balanced (Low End) • 5 • Strategic
- AJ Bell Active MPS 1 • AJ Bell (Risk) • Active
MPS • Moderately Cautious (High End) • 4 • Strategic
- AJ Bell Active MPS 2 • AJ Bell (Risk) • Active
MPS • Balanced (Low End) • 5 • Strategic
- AJ Bell Active MPS 3 • AJ Bell (Risk) • Active
MPS • Moderately Adventurous (Low End) • 7 • Strategic

[Advanced Search](#)

Advanced Search allows you narrow the search by **Promoter, Range, Risk Category &**

Portfolio Basis:

The screenshot shows a search interface with a 'Search by' section containing 'Portfolio' and 'Fund' buttons. Below is a search bar with a dropdown menu set to 'Discretionary' and a search icon. An 'Advanced Search' dialog box is open, featuring four input fields: 'Promoter' (text), 'Range' (text), 'Risk Category' (dropdown menu set to 'Select'), and 'Portfolio Basis' (dropdown menu set to 'Select'). At the bottom of the dialog are 'Cancel' and 'Apply' buttons.

If **Risk Category** is set, this will return DFM portfolios with a risk rating of **Moderately Cautious (High End)**.





Click **Apply**:

This screenshot is similar to the previous one but shows the 'Risk Category' dropdown menu set to 'Moderately Cautious (High End)'. A hand cursor is positioned over the 'Apply' button, indicating the next step in the process.

Fund Selection
Select a portfolio or an individual fund as the basis of the investment.


Search by

Discretionar...

-  **BAM Clever MPS 4** • Clever Adviser (Risk) • MPS
MPS • Moderately Cautious (High End) • 4 • Strategic
 -  **AJ Bell Active MPS 1** • AJ Bell (Risk) • Active
MPS • Moderately Cautious (High End) • 4 • Strategic
 -  **AJ Bell Pactive MPS 1** • AJ Bell (Risk) • Pactive
MPS • Moderately Cautious (High End) • 4 • Strategic
 -  **AJ Bell Passive MPS 1** • AJ Bell (Risk) • Passive
MPS • Moderately Cautious (High End) • 4 • Strategic
- [Advanced Search](#)

Fund Selection
Select a portfolio or an individual fund as the basis of the investment.

Search by

 **AJ Bell Active MPS 1** • AJ Bell (Risk) • Active
MPS • Moderately Cautious (High End) • 4 • Strategic

If selecting a fund, click **Fund**:

Fund Selection
Select a portfolio of funds or an indivi

Search by

Search for funds using the fund name or fund code:

Fund Selection
Select a portfolio or an individual fund as the basis of the investment.

Search by

 **Royal London UK All Share Tracker Z Acc**
GB008533V415 • DAZ7 • Royal London Unit Tst Mgrs

Fund Selection
Select a portfolio or an individual fund as the basis of the investment.

Search by

 **Royal London UK All Share Tracker Z Acc**
GB008533V415 • DAZ7 • Royal London Unit Tst Mgrs

Once done, click **Save**

Choose Wrapper Type & Investment Details

Investment Details

Objective / Goal description

Test Goal Description Text

* Initial Amount £

£200,000

Transfer In Amount £

Contributions

Regular Contribution £

£200

Frequency of Contribution

Monthly

Indexation Rate for Contribution

Retail Price Index (RPI) 8.2%

Indexation Rate %

8.20%

Withdrawals

Regular Withdrawal £

£500

Frequency of Withdrawal

Annually

Indexation Rate for Withdrawal

Retail Price Index (RPI) 8.2%

Indexation Rate %

8.20%

Summary

Total Initial + Transfer

£200,000.00

Total of Contributions

£35,099.70

Total of Withdrawals

-£7,312.44

Net Investment Over Term

£227,787.27

Fund Selection

Select a portfolio or an individual fund as the basis of the investment.

Search by

Portfolio

Fund



Royal London UK All Share Tracker Z Acc

GB00B533V415 • DAZ7 • Royal London Unit Tst Mgrs



Cancel

Save