

# Ex-Ante - Basis of Illustration - Results

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The **Basis of Illustration> Results** tab displays each investment separately. It outlines the following:

- **Result Summary**
- **Investment Proposal Details**
- **Investment Amounts**
- **Contributions & Withdrawals**
- **Custody Details**
- **Adviser Fees**
- **Product Charges**
- **Stochastic Projection**

In the example below, Individual Savings Account and Self Invested Personal Pension have been selected in the Research. The details of the ISA are shown in the screenshot below:

The screenshot displays the Synaptic Pathways interface for a 'Test Illustration Ex-ante Apr22'. The main content area is divided into three columns: 'Target Risk Category', 'Recommendation', and 'What's Shown Here'. The 'Result Summary' table is as follows:

Target Risk Category	Recommendation	What's Shown Here
<b>Result Summary</b>		
<b>Stochastic Forecast</b>	<b>Deterministic Forecast</b>	<b>Value of Advice</b>
Term 10	Term 10	The value of advice demonstrates the value-add provided by advice. It is the difference between i) the value of the proposed investment had it remained uninvested, adjusted for inflation, and ii) the expected value of the investment after advice, also adjusted for inflation.
Net Invested Over Term £219,012.34	Net Invested Over Term £219,012.34	The calculation applies inflation at the 10 average forecast for inflation from Moody's Analytics, currently 3.3%.
Value of Advice -	Value of Advice £81,129.05 or 37.04 % Growth	
Expected Outcome (Stochastic) £288,267.18	Expected Outcome (Deterministic) £339,651.80	
Total Provider Charges -	Total Provider Charges £11,143.95	
Total Adviser Fees -	Total Adviser Fees £0.00	
Total Charges + Fees -	Total Charges + Fees £11,143.95	

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.



Investment Proposal Details

Objective Risk Category	<b>Moderately Cautious (High End)</b>
Client Risk Category	-
Segment	-
Investor Type (MIFID II)	-
Knowledge and Experience (MIFID II)	-
Objectives & Needs	-
Ability to Bear Losses	-

Objective Risk Category	<b>Moderately Cautious (High End)</b>
Client Risk Category	-
Segment	-
Investor Type (MIFID II)	-
Knowledge and Experience (MIFID II)	-
Objectives & Needs	<b>Growth</b>
Ability to Bear Losses	<b>No Capital Guarantee</b>

**Investment Proposal Details**

In this section, you will find the PROD details for the investment including confirmation of the Target Market information.

Investment Amounts

Initial Amount £	Transfer In Amount £
<b>£200,000.00</b>	<b>£0.00</b>
Total Investment £	Term (Years)
<b>£219,012.34</b>	<b>10</b>
Rebalanced Annually	Switches / Trades
<b>Yes</b>	-

Initial Amount £	Transfer In Amount £
<b>£200,000.00</b>	<b>£0.00</b>
Total Investment £	Term (Years)
<b>£219,012.34</b>	<b>10</b>
Rebalanced Annually	Switches / Trades
<b>Yes</b>	-

**Investment amounts**

This section details the financial information which will be used as inputs for the illustration

Contributions & Withdrawals

Total Contributions	Contribution Indexation
<b>£26,324.78</b>	<b>RPI 8.2%</b>
Total Withdrawals	Withdrawal Indexation
<b>£7,312.44</b>	<b>RPI 8.2%</b>

Total Contributions	Contribution Indexation
<b>£26,324.78</b>	<b>RPI 8.2%</b>
Total Withdrawals	Withdrawal Indexation
<b>£7,312.44</b>	<b>RPI 8.2%</b>

**Contributions and withdrawals**

This sections summarizes the contributions or withdrawals that need to be considered as part of the illustration.

Custody Details

Platform/Provider	-	
Product	-	
Portfolio/Fund	-	
Risk Category	<b>Moderately Cautious (High End)</b>	
Min.Gain	Mean.Gain	Max.Gain
<b>-12.50%</b>	<b>2.92%</b>	<b>16.85%</b>

Platform/Provider	<b>Aegon Platform</b>	
Product	<b>AJ Bell Investcentre SIPP</b>	
Portfolio/Fund	<b>Royal London UK All Share Tracker S Acc</b>	
Risk Category	<b>Very Adventurous</b>	
Min.Gain	Mean.Gain	Max.Gain
<b>-26.67%</b>	<b>4.36%</b>	<b>32.32%</b>

**Custody details**

Synaptic is able to access accurate the relevant platform, product and portfolio information to produce accurate illustrations, using data that is verified and signed off by providers and asset managers.

Adviser Fees

Total Fees over the Term £	-
Initial & One-off Fees £	-
Ongoing Fees over the Term £	-
Special Deal Applied	+
Assets Under Management (AUM)	+

Total Fees over the Term £	<b>£0.00</b>
Initial & One-off Fees £	<b>£0.00</b>
Ongoing Fees over the Term £	<b>£0.00</b>
Special Deal Applied	<input checked="" type="checkbox"/>
Assets Under Management (AUM)	<input checked="" type="checkbox"/>

**Adviser fees**

In addition to adviser Fees, this section displays where there have been further price adjustment from Special Deals or Assets Under Management.

Product Charges

Total Charges	-
R.I.Y.	-

Total Charges	<b>£11,143.95</b>
R.I.Y.	<b>0.35%</b>

**Product Charges**

This sections summarizes the charges Platform and/or product charges.

Once you have reviewed the results, there are further tabs to review:

**Stochastic Forecast**

**Deterministic Forecast**

**Capacity For Loss**

**Suitability**

**Ex-Ante Statement**

**Compliance Details**

**Report Content**

See article Comparison with Ex-Ante - Basis of Illustration - Deterministic Forecast

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