

Ex-Ante - 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:

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

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
7IM 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



The graph shows three data series over a 10-year term of investment. The Y-axis represents value in £1000s, ranging from £10,000 to £70,000. The X-axis represents the Term of Investment from 0 to 10 years. The 'Net Contribution Amount' (blue line) starts at £15k and ends at £46k. The 'Overall Return' (green line) starts at £15k and ends at £62k. The 'Return Without Fees' (yellow line) starts at £15k and ends at £62k. The lines for Overall Return and Return Without Fees are nearly identical.

Final Value	£61,734.86	Total Charges	£1,867.80
Overall Growth %	4.54 %	R.I.Y.	0.46%
Platform / Provider	7IM Platform		
Product	ISA (Stocks and Shares)		
Basis	ISA	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.

