Basis of Illustration - Ex-Ante Statement - CIP

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

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

Research Susanna Comparison w/Ex-ante CIP								Convert to H
	gment Name Policy Type							
a West Test Description Segment Se	egment 1							
	Review	×	Client Chr	Client Check-In		Report		Mark Status as Cor
	💿 Results 🗠 Stochastic Forecast 🄊 🕻	leterministic Forecast	[₩] Capacity for Loss	L Suitability	Ex-ante Statement	Compliance Details	Report Content	
Review								
Select a wrapper to review the results, complete the capacity for	The Ex-ante statement							
loss statement and add commentary for compliance and reporting.	The Ex-ante MiFID II statement discloses the charges							
Mark as reviewed by selecting the checkbox for each item.	The monetary figures are calculated using the month as growth is considered, ie: Charges may vary with in		and any monthly growth o	n the balance. The pr	oduct % cost is calculated fro	m the monetary figure and then	efore may differ slightly from th	ne provider's charging brochure
	The projected value before charges is £380,902.05 o		seted uplus after charges in	6240 075 55 or 2 75	M offerthe events			
Platform			recear value alter charges is	2340,023.33 01 3.73	in ellectrie gionali.			
AlBell AJ Bell	* A negative product charge indicates a rebate has b	een applied.						
Albell Albell Investcentre								
					Initial Year %	Initial Year £	Full Te	rm Annual %
Self Invested Personal Pension	Description	Cost of Owne	ership Fund Weighting	Cost as % of Wei	ghted Investment	Cost as Weighted Amount £	Weighted %	of Investment
Self Invested Personal Pension Product	Product							
AJ Bell Investcentre SIPP	AJ Bell Investcentre SIPP							
R.I.Y. Final Value	Costs			0.336%		£751.54	0.211%	
1.25% £340,025.55	Funds							
	Cash Allocation		0%					
Individual Savings Accounts	Vanguard LifeStrategy 20% Equity AGross Sh Gross Acc GBP	ares	37%					
Product AJ Bell Investcentre Investment ISA	One off Costs			0.00%				
R.LY. Final Value	Ongoing costs excl. Transaction	0.221%		0.082%		£208.70	0.082%	
+	Transaction costs	0.07%		0.025%		£65.08	0.026%	
	Vanguard LifeStrategy 80% Equity A Shares		63%					
<u>.</u>	One off Costs			0.00%				
	Ongoing costs excl. Transaction	0.222%		0.14%		£356.93	0.14%	
lbout		0.03%		0.019%		£48.22	0.019%	
bout	Transaction costs	0.03%		0.01270		1+0.11	0.019%	
his stochastic projection has been generated using the Moody's Wealth	Adviser Charges			0.21%		£718.35		
cenario Generator to determine the probable outcome of the westment given the parameters provided.	Ongoing charges			0.21%		£1,288.36	0.60%	
				0.00%		£1,200.50	0.00%	
Synaptic MOODY'S	Aggregated Costs & Charges					£3.438.17		
	Effective costs in first (next) year					£3,438.17 £10,641.94		
ANALYTICS	Growth before costs & charges £ Growth before costs & charges %			5.05%		£10,0+1.94	6.90%	
ANALYTICS				5.05%			0.90%	
ANALYTICS								
ANALYTICS	Growth after costs & charges £ Reduction in Yield			1.62196		£7,203.76	1.253%	

The next tab to review is the **Compliance Details.** See article Basis of Illustration - Compliance Details - CIP