

Basis of Illustration - Ex-Ante Statement - CIP

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

The screenshot displays the Synaptic Pathways software interface. The main content area is titled "The Ex-ante statement" and includes a summary paragraph and a detailed table of costs and charges. The table is organized into columns for Initial Year % and Initial Year £, and Full Term Annual %.

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								
AJ Bell Investcentre SIPP								
Costs		0.336%		£751.54		0.211%		
Funds								
Cash Allocation								
		0%						
Vanguard LifeStrategy 20% Equity A Gross Shares								
Gross Acc GBP								
One off Costs			0.00%					
Ongoing costs excl. Transaction	0.221%		0.082%	£208.70		0.082%		
Transaction costs	0.07%		0.026%	£66.08		0.026%		
Vanguard LifeStrategy 80% Equity A Shares								
One off Costs			0.00%					
Ongoing costs excl. Transaction	0.222%		0.14%	£356.93		0.14%		
Transaction costs	0.03%		0.019%	£48.22		0.019%		
Adviser Charges								
Initial charge			0.21%	£718.35				
Ongoing charges			0.60%	£1,288.36		0.60%		
Aggregated Costs & Charges								
Effective costs in first (next) year				£3,438.17				
Growth before costs & charges £				£10,641.94				
Growth before costs & charges %			5.05%			5.90%		
Growth after costs & charges £				£7,203.76				
Reduction in Yield			1.621%			1.253%		

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