

Basis of Illustration - Results - CIP

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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**

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 'Basis of Illustration Results' page for Susanna West. The page is divided into several sections:

- Review:** A section for reviewing the results, with a checkbox to 'Mark as reviewed by selecting the checkbox for each item.'
- Investment Summary:** A table showing the details of the investments selected in the research.
- Value of Advice:** A section detailing the value of advice provided, including the difference between the proposed investment and the expected value after inflation.
- Investment Proposal Details:** A section detailing the objective risk category, client risk category, segment, investor type, and knowledge and experience (MFD II) for the investment.
- Investment Amounts:** A section detailing the initial amount, total investment, and transfer in amount for the investment.
- Contributions & Withdrawals:** A section for detailing contributions and withdrawals.

Platform	Product	Final Value
AJ Bell Investcentre	Self Invested Personal Pension	£340,025.55
AJ Bell Investcentre	Individual Savings Accounts	-

Term	Next Invested Over Term	Value of Advice	Expected Outcome (Stochastic)	Expected Outcome (Deterministic)	Total Provider Charges	Total Adviser Fees	Total Charges + Fees	R.I.V.
10	£239,829.70	-	£488,215.99	£340,025.55	£24,068.68	£16,907.83	£40,976.51	1.25%

Objective Risk Category	Client Risk Category	Segment	Investor Type (MFD II)	Knowledge and Experience (MFD II)	Objectives & Needs	Ability to Bear Losses
Balanced (High End)	Balanced (High End)	Segment 1	Retail	Basic Investor	Growth	No Capital Guarantee

Initial Amount £	Transfer in Amount £	Total Investment £	Term (Years)	Rebalanced Annually
£10,562.00	£200,263.00	£239,829.70	10	Yes

<p>Total Contributions £36,637.52</p> <p>Total Withdrawals £7,632.82</p>	<p>Contribution Indecision RPI 9.1%</p> <p>Withdrawal Indecision RPI 9.1%</p>	<p>Total Contributions £36,637.52</p> <p>Total Withdrawals £7,632.82</p>	<p>Contribution Indecision RPI 9.1%</p> <p>Withdrawal Indecision RPI 9.1%</p>	<p>Contributions and withdrawals</p> <p>This section summarises the contributions or withdrawals that need to be considered as part of the illustration.</p>
<p>▼ Custody Details</p>				
<p>Platform/Provider -</p> <p>Product -</p> <p>Portfolio/Fund -</p> <p>Risk Category Balanced (High End)</p> <p>Min.Gain Mean.Gain Max.Gain -17.50% 7.90% 28.78%</p>	<p>Platform/Provider AJ Bell Investcentre</p> <p>Product AJ Bell Investcentre SIPP</p> <p>Portfolio/Fund Auto</p> <p>Risk Category Balanced (Low End)</p> <p>Min.Gain Mean.Gain Max.Gain -14.62% 7.10% 27.70%</p>	<p>Custody details</p> <p>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.</p>		
<p>▼ Adviser Fees</p>				
<p>Total Fees over the Term £ -</p> <p>Initial & One-off Fees £ -</p> <p>Ongoing Fees over the Term £ -</p> <p>Fee on Regular Contribution -</p> <p>Special Deal Applied +</p> <p>Assets Under Management (AUM) +</p>	<p>Contributions Applied To -</p>	<p>Total Fees over the Term £ £16,807.83</p> <p>Initial & One-off Fees £ £718.35</p> <p>Ongoing Fees over the Term £ £16,089.48</p> <p>Fee on Regular Contribution £0.00</p> <p>Special Deal Applied +</p> <p>Assets Under Management (AUM) +</p>	<p>Contributions Applied To 0</p>	<p>Adviser fees</p> <p>In addition to adviser Fees, this section displays where there have been further price adjustment from Special Deals or Assets Under Management.</p>

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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