Switching - Add Ceding Scheme

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Once the Research has been created, you can start to add Ceding Schemes to the research. See articles on how to create switching research - Switching - Creating through the homepage, Switching - Creating in the research tab or Switching - Creating within a client record.



To add a Ceding scheme, click + Add Ceding Scheme:

Research Susan S	witch			
Client Susanna West	Description	Illustration Type Whole of Market	Segment Name	Policy Type Pensions
			x ~ = 4111	
Ceding Schen	ng Scheme			et Scheme

If you would prefer to use a holding already created on the client record, see article Switching -Creating a Ceding Scheme from a Holding. Alternatively, see further details on how to complete manually:

Complete details of the ceding scheme:

Please note - Ensure the transfer field is completed, this will be used when adding the target scheme.

Ferm and Valuation Term Years 10	* Term Months	* Current Value £200,000.00		*Transfer Value £200,152.00	
Policy Information		Policy Reference		Policy Type	
Q Aegon Platform	×	AYM9JL9			•
16 Oct 2023	Ē	Policy End Date	H	Date of Ceding Data 18 Oct 2023 #	
Regular Contributions	Frequency of C	ontribution	n Rate	18 Oct 2023	
16 Oct 2023 Regular Contributions		ontribution Indexati	n Rate Price Index (RPI) 9.1%	18 Oct 2023	
16 Oct 2023 Regular Contributions Regular Contribution Gross £ £200.00 Cost & Charges	Frequency of C	14 Oct 2033	n Rate	Indexation Rate % 9.10%	
16 Oct 2023 Regular Contributions Regular Contribution Gross £ £200.00 Cost & Charges	Frequency of C Monthly	14 Oct 2033	n Rate Price Index (RPI) 9.1% Ione etail Price Index (RPI) 9:	18 Oct 2023	

If you cannot find the provider in the list, either free type the name of the provider in the box or add a generic provider through the holding area. This will allow you to select the provider and product next time. See article Creating a Generic Holding

If there are any Cost & Charges, click +Add New

Cost & Charges				
Provide the values to be applie	ed for the comparison calculation.			+ Add New
Name	Amount as % or £	Frequency	Indexation	5

Enter details of the charge and Save

* Charge Name Ongoing Charge Type and Value % f 0.40% Frequency of Charge Annually Monthly Quarterly Half Yearly ✓ Annually	Ado	ld Ceding Scheme Charge	
Half Yearly	Ongoing Charge Type and Value % £ 0.40% Frequency of Charge Annually		
- Annually		6	
	Annually		

*Charge Name	
Ongoing	
Charge Type and Value	
% £ 0.40%	
Frequency of Charge	
Annually	•
Indexation Rate	Indexation Rate %
Retail Price Index (RPI) 9.1%	9.10%
Additional Notes And About Charge	
Charge Test Notes	
	,

Additional charges can be added through the **+Add New** button.

Cost & Charges Provide the values to be applied for the com	uparison calculation.			+ Add	Ne	w
Name	Amount as % or £	Frequency	Indexation			
Ongoing	0.4%	Annually	RPI	1		÷

If you know the Maturity value of the scheme, leave the tick below active.

Projections I know the maturity values Active		plied by the current scheme provider. The growth a mid growth rate maturity value used in the deter	
Low / Medium / High Low / Medium	Medium / High Single		
*Low Growth Rate % -0.50%	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
* Mid Growth Rate % 1.50%	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
* High Growth Rate % 3.00%	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
Calculate \bigcirc Reset Growth Rates to	Defaults		

If disabled, this will grey out the maturity value fields in the Projections area further down the screen.

Note: Growth rates may have pulled through if default growth rates have been set in the configuration area. These values can be overridden if needed.

Projections I know the maturity values	-	upplied by the current scheme provider. The growt the mid growth rate maturity value used in the dete	
Low / Medium / High Low / Medium	Medium / High Single		
*Low Growth Rate % -0.50%	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
* Mid Growth Rate %	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
* High Growth Rate %	*Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
Calculate 5 Reset Growth Rates to	Defaults		

Select whether you have a Low/Medium/High, Low/Medium, Medium/High or Single growth rate:

Projections			
I know the maturity values	-	urity values supplied by the current scheme provide parison and the mid growth rate maturity value use	er. The growth rates supplied will be used to determine the ed in the determining the critical yield.
Low / Medium / High Low	/ / Medium / High Single		
*Low Growth Rate %	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £

Complete the Growth Rates & Maturity Values. Once done, Calculate.

Projections		plied by the current scheme provider. The growth e mid growth rate maturity value used in the deter	
Low / Medium / High Low / Medium	Medium / High Single		
*Low Growth Rate % -0.50%	* Maturity Value £ £199,897.00	Reduction in Yield %	Adjusted Maturity Value £
* Mid Growth Rate % 1.50%	* Maturity Value £ £235,000.00	Reduction in Yield %	Adjusted Maturity Value £
* High Growth Rate % 3.00%	* Maturity Value £ £286,200.00	Reduction in Yield %	Adjusted Maturity Value £
Calculate	Defaults		

The Reduction in Yield and the Adjusted Maturity Value will be calculated:

Projections I know the maturity values		pplied by the current scheme provider. The growth e mid growth rate maturity value used in the dete	
Low / Medium / High Low / Medium	Medium / High Single		
* Low Growth Rate %	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
-0.50%	£199,897.00	1.76%	£192,803.50
* Mid Growth Rate %	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
1.50%	£235,000.00	2.03%	£226,565.51
* High Growth Rate %	* Maturity Value £	Reduction in Yield %	Adjusted Maturity Value £
3.00%	£286,200.00	1.42%	£275,803.99
Calculate 5 Reset Growth Rates to	Defaults		

The details of the ceding scheme are complete. Save

Iancel	Save	راس
		\sim

This will populate the ceding scheme, including the consolidated scheme area.

	✓ Mark Status as Complete	
ing Scheme	Target Scheme	Outcome
Consolidated Scheme Currer Usa Katurity Value 220,000,00 2226,555.1 Grown Rate (Md) R1// 1,59% 2,03% Add Cading Scheme		
Comer Nation Comer Nation		Critical Maridi Hurdia Rane, Growin Rana and Report will be displayed he when a valid ceding and target scheme are present.
Synaptic	Add a sarget scheme by selecting the Add Target Scheme action.	

Additional schemes can be added through the **+Add Ceding Scheme** button:

	Scheme
Current Value	Maturity Value
£200,000.00	£226,565.51
Growth Rate (Mid) 1.50%	R.I.Y 2.03%
Add Ceding Scheme)
Aegon Platfor	m a
	-
	- Maturity Value
Current Value	-
Current Value £200,000.00 Growth Rate (Mid)	Maturity Value £226,565.51 R.I.Y
Current Value £200,000.00 Growth Rate (Mid) 1.50%	Maturity Value £226,565.51

When multiple schemes are added, the consolidated scheme area will update with combined values:

Consolidated Sche	eme	
Current Value	Maturity Value	
£252,300.00	£291,987.12	
Growth Rate (Mid)	R.I.Y	
1.50%	2.82%	
Add Ceding Scheme		
Aegon Platform	. Martin	
Current Value	Maturity Value	
£200,000.00	£226,565.51	
Growth Rate (Mid)	R.I.Y	
1.50%	2.03%	
Ô		\checkmark
Advance by Emba	rk	AMAT
Current Value	Maturity Value	
£52,300.00	£65,421.61	
Growth Rate (Mid)	RJ.Y	
1.50%	5.70%	
		\checkmark

For further information on Switch research, see article Switching - Add Target Scheme