

# Switching - Family Assets Under Management

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This article is a continuation of [Switching - Fees](#)

Add family assets under management with the **Target Scheme** area:

The screenshot shows the Synaptic Pathways interface for a 'Test Pension Switch'. The 'Target Scheme' section is active, with the 'Includes Family Assets' toggle set to 'Active'. The 'Outcome' section displays a 'Switch Result' with the following metrics:

Metric	Value
Critical Yield	1.27%
Hurdle Rate	-0.23%
Growth Rate (Mid)	1.50%
R.I.Y.	0.46%

If you do not wish to include Family AUM, unselect the toggle:

The screenshot shows the Synaptic Pathways interface for a 'Test Pension Switch'. The 'Target Scheme' section is active, but the 'Includes Family Assets' toggle is now set to 'Inactive'. The 'Outcome' section displays a 'Switch Result' with the following metrics:

Metric	Value
Critical Yield	1.27%
Hurdle Rate	-0.23%
Growth Rate (Mid)	1.50%
R.I.Y.	0.46%

**Update Results** once done:

### Target Scheme

Investment	<p><b>+ Family Assets Under Management</b></p> <p>Use the calculated value for Family Assets Under Management or enter a value for this illustration, use calculate to revert to the calculated value.</p> <p>Includes Family Assets <input type="checkbox"/> Inactive</p> <p><a href="#">Edit Family Assets</a></p>
Switches/Trades	
Fees	
Family AUM	

### Outcome

**Switch Result**

Critical Yield	Hurdle Rate
1.27%	-0.23%
Growth Rate (Mid)	R.I.Y
1.50%	0.46%

[Report](#)

### Results

[Comparison Report](#)
[Update Results](#)

	<p><b>Consolidated Ceding Schemes</b></p> <p>Projection of aggregated schemes for the purpose of comparison</p>	Growth	Final Value	Total Fees	R.I.Y	
		0.84%	£427,135.71	£29,538.24	0.66%	

Stakeholder Pension 1 of 1 Results

	<p><b>Stakeholder Pension</b></p> <p>Basic Pension for Comparison Purposes</p>	Growth	Final Value	Total Fees	R.I.Y	
		0.01%	£394,989.50	£61,514.97	1.49%	

If you wish to include Family AUM, leave the toggle selected and **Edit Family Assets** if needed:

### Target Scheme

Investment	<p><b>+ Family Assets Under Management</b></p> <p>Use the calculated value for Family Assets Under Management or enter a value for this illustration, use calculate to revert to the calculated value.</p> <p>Includes Family Assets <input checked="" type="checkbox"/> Active</p> <p><a href="#">Edit Family Assets</a></p>
Switches/Trades	
Fees	
Family AUM	

### Outcome

**Switch Result**

Critical Yield	Hurdle Rate
1.27%	-0.23%
Growth Rate (Mid)	R.I.Y
1.50%	0.46%

[Report](#)

### Results

[Comparison Report](#)
[Update Results](#)

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Stakeholder Pension 1 of 1 Results

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		0.01%	£394,989.50	£61,514.97	1.49%	

You can edit existing assets by selecting the pen icon:

### Client & Family AUM

#### Assets Under Management

Please enter your client's existing and family assets. Some Providers offer discounts when existing money is on a platform or product. The details entered here can be used in illustrations.

Platforms

Select a Platform + Add Platform

	Platform Name ↑	Client AUM £	Family AUM £	
1	abrdrn Wrap	£0.00	£20,000.00	🗑️
2	Aegon Platform	£0.00	£0.00	🗑️
3	AEGON Retirement Choices	£15,000.00	£0.00	🗑️
4	AJ Bell Investcentre	£80,000.00	£0.00	🗑️
5	Aviva Wrap	£1,000,000.00	£550,000.00	🗑️
6	Fidelity	£0.00	£325,000.00	🗑️
7	LV= (Off-Platform)	£287,933.69	£0.00	🗑️
8	Quilter	£497,028.96	£0.00	🗑️
9	Quilter (Off-Platform)	£151,527.15	£0.00	🗑️
10	Transact	£571,695.00	£2,000,000.00	🗑️

Close OK

Add amount and **OK**

### Client & Family AUM

#### Assets Under Management

Please enter your client's existing and family assets. Some Providers offer discounts when existing money is on a platform or product. The details entered here can be used in illustrations.

Platforms

Select a Platform + Add Platform

	Platform Name ↑	Client AUM £	Family AUM £	
1	abrdrn Wrap	<input style="width: 100px;" type="text" value="30000"/>	£20,000.00	🗑️
2	Aegon Platform	£0.00	£0.00	🗑️
3	AEGON Retirement Choices	£15,000.00	£0.00	🗑️
4	AJ Bell Investcentre	£80,000.00	£0.00	🗑️
5	Aviva Wrap	£1,000,000.00	£550,000.00	🗑️
6	Fidelity	£0.00	£325,000.00	🗑️
7	LV= (Off-Platform)	£287,933.69	£0.00	🗑️
8	Quilter	£497,028.96	£0.00	🗑️
9	Quilter (Off-Platform)	£151,527.15	£0.00	🗑️
10	Transact	£571,695.00	£2,000,000.00	🗑️

Close OK

Add a new family asset through the Platforms dropdown:

Client & Family AUM

**Assets Under Management**

Please enter your client's existing and family assets. Some Providers offer discounts when existing money is on a platform or product. The details entered here can be used in illustrations.

Platforms

Select a Platform

+ Add Platform

	Client AUM £	Family AUM £	
7IM Platform			
AJ Bell Investcentre (RIA)	£30,000.00	£20,000.00	🗑
Elevate	£0.00	£0.00	🗑
Fidelity (No Investor Fee)	£15,000.00	£0.00	🗑
James Hay Modular iPlan	£80,000.00	£0.00	🗑
James Hay Partnership Wrap	£1,000,000.00	£550,000.00	🗑
James Hay Partnership Wrap	£0.00	£325,000.00	🗑
M&G Wealth Platform	£287,933.69	£0.00	🗑
Morningstar Wealth Administration Limited	£497,028.96	£0.00	🗑
Morningstar Wealth Administration Limited	£151,527.15	£0.00	🗑
Nucleus	£571,695.00	£2,000,000.00	🗑
Parmenton			

Close
OK

Click **+Add Platform**

Platforms

Elevate

+ Add Platform

Platform Name ↑
Client AUM £

Complete details of family asset and click **OK**

Client & Family AUM

**Assets Under Management**

Please enter your client's existing and family assets. Some Providers offer discounts when existing money is on a platform or product. The details entered here can be used in illustrations.

Platforms

Select a Platform

+ Add Platform

	Platform Name ↑	Client AUM £	Family AUM £	
1	abrdn Wrap	£30,000.00	£20,000.00	🗑
2	Aegon Platform	£0.00	£0.00	🗑
3	AEGON Retirement Choices	£15,000.00	£0.00	🗑
4	AJ Bell Investcentre	£80,000.00	£0.00	🗑
5	Aviva Wrap	£1,000,000.00	£550,000.00	🗑
6	Elevate	£40,000.00	£0.00	🗑
7	Fidelity	£0.00	£325,000.00	🗑
8	LV= (Off-Platform)	£287,933.69	£0.00	🗑
9	Quilter	£497,028.96	£0.00	🗑
10	Quilter (Off-Platform)	£151,527.15	£0.00	🗑
11	Transact	£571,695.00	£2,000,000.00	🗑

Close
OK

See article [Switching - Comparison Report](#)