

Ex-Post Reviews - Deterministic Forecast

Last Modified on 13/02/2024 3:35 pm GMT

This article is a continuation of [Ex-Post Reviews - Stochastic Forecast](#)

The Deterministic Forecast tab includes **Current Period Projection** & **Next Period Projection**.

Ex-Post Review
Test Review 2

Client: Susanna West | Holding: Personal Pension | Fully Insured | Start Date: 07/11/2019 | End Date: 06/11/2033

Review | Client Check-In | Report

Review Workbench | Stochastic Forecast | **Deterministic Forecast** | Suitability | Costs & Charges | Capacity for Loss | Compliance Details | Report Content

Current Period Projection

Remaining Term Deterministic Projection with No Changes

Growth %: 5.99% | Growth Over Term £: £149,423.17

Term Of Investment	Net Contribution Amount	Return Without Fees	Overall Return
0	£150k	£150k	£150k
2	£152k	£154k	£154k
4	£154k	£158k	£158k
6	£156k	£162k	£162k
8	£158k	£166k	£166k
10	£160k	£170k	£170k
12	£162k	£174k	£174k
14	£164k	£178k	£178k

Platform / Provider: Quilter | Final Value £: £296,791.03
Product: Personal Pension | Total Charges: £8,507.63
Type: Personal Pension (Fully Insured) | Total Adviser Fees: £0.00
Basis: RLY | Personal Pension (Fully Insured) | 0.31%

Next Period Projection

Deterministic Projection with Changes for Next Period and Remainder of Term

Growth %: 5.99% | Growth Over Term £: £149,423.17

Term Of Investment	Net Contribution Amount	Return Without Fees	Overall Return
0	£150k	£150k	£150k
2	£152k	£154k	£154k
4	£154k	£158k	£158k
6	£156k	£162k	£162k
8	£158k	£166k	£166k
10	£160k	£170k	£170k
12	£162k	£174k	£174k
14	£164k	£178k	£178k

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What's Shown Here

Deterministic Forecast

COBS recognises the benefits of both deterministic and stochastic forecasts.

The linearity of the deterministic forecast is particularly useful for costs and charges analysis, including the exploration of the Total Solution Cost as revealed by RfY calculation.

The growth rates used in the deterministic forecast as reviewed on a regular basis by independent actuarial research to determine COBS compliant growth rates for taxable and non-taxable instruments.

Synaptic produces both a deterministic and a stochastic projection as part of the illustration to evidence the difference in each models performance to aid in consumer transparency during the review.

[Continue to Client Check-In](#)

For further information on Ex-Post Reviews, see article [Ex-Post Reviews - Suitability](#)