Ex-Post Reviews - Costs & Charges

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This article is a continuation of Ex-Post Reviews - Suitability

The Costs & Charges tab includes a breakdown of all costs, in line with MiFID II directives:

Synaptic Pathways	Home Paraplanner	Access Centre Contacts	✓ Research	 Q Search ✓ Portfolio Build 	h der 🗸 Investment Pathways (Generic Funds ∨ Configu	ration Fund Lists 🗸 K	(nowledge Base My Apps)	🖈 🗹 🖶 💩 ?	tột lụ
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lest Review 2										
Holding		Start Date	End Date							
na West Persor	nal Pension Fully Insured	07/11/2019	06/11/203	13						
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	Review				Client Check-In			Report	🗸 🗸 Mark Statu	is as Com
Review Workbench	Stochastic Forecast	Deterministic Forecast	Suitabi	iity 🖳 Costs &	charges	Ocompliance Details	Report Content			
Next Period P				What's Sho	own here					
Costs & Charge		Remainder of Term		The next period o	costs and charges MiFID II statement dis	closes the charges in the next ve	ar (period) and over the remainin	ng term. The values are determin	ned using the platform, product, fund, adviser	
					ased on special deal tiers and assets un					
				The monetary fig	gures are calculated using the monthly b	alance of the product and any m	onthly growth on the balance. Th	he product % cost is calculated f	from the monetary figure and therefore may	
				differ slightly from	m the provider's charging brochure as g	rowth is considered, ie: Charges	may vary with investment growth	h.		
				The projected val	lue before charges is £305,298.66 or 78	8.88% growth, the projected valu	e after charges is £296,791.03 o	or 73.90% effective growth.		
				* A negative proc	duct charge indicates a rebate has been	applied.				
					First (Ne	xt) Year %	First (Next) Year £		Full Term Annual %	
Description		Cosi	t of Ownership	Fund Weighting				Weighte	Full Term Annual % d % of Investment	
Description Product		Cost	t of Ownership	Fund Weighting	First (Ne Cost as % of Weighted Investment		First (Next) Year £ Weighted Amount £	Weighte		
Product		Cost	t of Ownership	Fund Weighting				Weighte		
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Product Personal Pension Costs Funds Cash Allocation				0.00% 29.94%	Cost as % of Weighted Investment	Cost as				
Product Personal Pension Costs Funds Cash Allocation Vanguard LifeStrate		s Acc	2%6	0.00% 29.94%	Cost as % of Weighted Investment	Cost as £0.00		0.00%		
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Product Personal Pension Costs Funds Cash Allocation Vanguard LifeStratt Ongoing costs excl. Transaction costs	nsaction egy 100% Equity A Share	s Acc 0.22 0.05	28 <u>6</u> 586	0.00% 29.94% 13.59%	Cost as % of Weighted Investment	- Cost as £0.00 £105,61		0.00%		
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Disclosure also needs to include a separate forecast for costs for the first year, which is also included.

For further information on Ex-Post Reviews, see article Ex-Post Reviews - Capacity for Loss