Basis of Illustration - Ex-Ante Statement

Last Modified on 12/10/2023 3:15 pm BST

The **Ex-Ante Statement** tab outlines a breakdown of all costs:

^{Research} Susanna Comparison w/ Ex-ante						Convert
Description Illustration Type a West Test Description Text Whole of Market	Segment Name Policy Type					
× >	Review		Clie	nt Check-In		Report V Mark Status as
	Results M Stochastic Forecast	Deterministic Forecast	Japacity for Loss	📩 Suitability 🖳 Ex-ante Stat	ment Occompliance Details	Report Content
Review	The Ex-ante statement					
Select a wrapper to review the results, complete the capacity for loss						
statement and add commentary for compliance and reporting.						ial deal tiers and assets under management.
Mark as reviewed by selecting the checkbox for each item.			ct and any monthly growth on t	he balance. The product % cost is calcul	ted from the monetary figure and therefo	re may differ slightly from the provider's charging brochure as growth is
	considered, ie: Charges may vary with inve					
	The projected value before charges is £33,		ected value after charges is £29	540.14 or 3.42% effective growth.		
	* A negative product charge indicates a re	bate has been applied.				
•				Initial Year 9	Initial Yes	ar £ Full Term Annual %
Individual Savings Accounts	Description	Cost of	Ownership Fund Weightin	Cost as % of Weighted Investmen	Cost as Weighted Amou	unt £ Weighted % of Investment
Product	Product					
P1 ISA R.LY. Einal Value	PLISA					
				0.904%		
1.58% £29,540.14						
1.58% £29,540.14	Costs			0.904%	£108.03	0.326%
	Funds			0.90476	£108.03	0.326%
1.58% £29,540.14	Funds Cash Allocation		0%	0.90276	£108.03	0.326%
1.58% £29,540.14	Funds	A Shares Acc	0%	030376	£108.03	0.326%
1.58% £29,540.14	Funds Cash Allocation	A Shares Acc		0.00%	£108.03	0326%
1.58% £29,540.14	Funds Cash Allocation Vanguard LifeStrategy 40% Equity J	A Shares Acc 0.221%	100%		£108.03 £33.05	0.326%
1.58% 229,540,14	Funds Cash Allocation Vanguard LifeStrategy 40% Equity J One off Costs		100%	0.00%		
1.58% £23,540,14	Funds Cash Allocation Vanguard LifeStrategy 40% Equity A One off Costs Ongoing costs excl. Transaction	0.221%	100%	0.00%	£33.05	0.221%
1.58% E23,540,14 Set Invested Personal Pension Product Tey 1 SIPP RLY. Pinsi Value ++	Funds Cash Allocation Vanguard LifeStategy 40% Equity J One off Costs Organic costs excl. Transaction Transaction costs	0.221%	100%	0.00%	£33.05	0.221%
1.58% E23,540,14 Set Invested Personal Pension Product Tey 1 SIPP RLY. Pinsi Value ++	Funds Cash Allocation Vanguard LifeStrategy 40% Equity J One off Casts Origing costs actil Transaction Transaction costs Adviser Charges	0.221%	100%	0.00% 0.221% 0.05%	£33.05 £7.46	0.221%
1.59% E29,540,14 Solution Solution Solution R1% Product L1% Product L1% Product L1% Product L1%	Funds Cash Allocation Vanguard LifeStrategy 40% Equity / One off Costs Orgoing costs excl. framaction Transaction costs Advisor Charges India charge Orgoing charges	0.221%	100%	0.00% 0.221% 0.05% 0.40%	£33.05 £7.46 £51.57	0221% 0.05%
1.58% E23,540,14 Set Invested Personal Pension Product Tey 1 SIPP RLY. Pinsi Value ++	Funds Cash Allocation Yanguard LifeStrategy 40% Equity / One off Certs Organing costs etc. Tanasation Transation costs Adviser Charges Insta charge Organing ranges Aggregated Costs & Charges	0.221%	100%	0.00% 0.221% 0.05% 0.40%	£33.05 £7.46 £51.57	0221% 0.05%
1.58% 223,540,14	Funds Cash Allocation Vanguard LifeStrategy 40% Equity J One off Cass Organing casts end. Thermation Transaction cetts Adviser Charges Institut Amge Organing sharges Aggregated Costs & Charges Effective cetts in frist (web year)	0.221%	100%	0.00% 0.221% 0.05% 0.40%	£33.05 £7.46 £51.57 £64.05 £254.16	0221% 0.05%
1.58% E23.540.14	Funds Cash Allocation Unsquare LifeStrategy 40% Equity / One off Cass Orgoing costs exis, fransaction Transaction costs Adviser Charges Indial charge Orgoing charges Aggregated Casts & Charges Effective costs & Charges Effective costs & Charges &	0.221%	100%	0.00% 0.221% 0.05% 0.40%	£33.05 £7.46 £51.57 £64.05	0221% 0.05%
1.59% E23,540,14 Soft Invested Personal Pension Peoplet Peoplet RLY, Prist Value NU Sout Sout Sout Sout Sout Sout Sout So	Funds Cash Allocation Yanguard LinfStrategy 40% Equity / One off Casts Ongoing casts etc. Tamastion Transation casts Adviser Charges Insta charge Aggregated Casts & Charges Effective casts in frat (mar) year Growth Desfore casts & charges & Growth Desfore casts & charges %	0.221%	100%	0.00% 0.221% 0.05% 0.00%	133.05 17.48 151.37 164.05 1449.63 1449.63	0.221% 0.05%
1.59% E23,540,14 Soft Invested Personal Pension Peoplet Peoplet RLY, Prist Value NU Sout Sout Sout Sout Sout Sout Sout So	Funds Cash Allocation Unsquare LifeStrategy 40% Equity / One off Cass Orgoing costs exis, fransaction Transaction costs Adviser Charges Indial charge Orgoing charges Aggregated Casts & Charges Effective costs & Charges Effective costs & Charges &	0.221%	100%	0.00% 0.021% 0.02% 0.00% 0.00%	£33.05 £7.46 £51.57 £64.05 £254.16	0.221% 0.05% 0.05% 12.43%
1.58% E23.540.14	Funds Cash Allocation Yanguard LinfStrategy 40% Equity / One off Casts Ongoing casts etc. Tamastion Transation casts Adviser Charges Insta charge Aggregated Casts & Charges Effective casts in frat (mar) year Growth Desfore casts & charges & Growth Desfore casts & charges %	0.221%	100%	0.00% 0.221% 0.05% 0.00%	133.05 17.48 151.37 164.05 1449.63 1449.63	0.221% 0.05%

The next tab to review is the **Compliance Details.** See article Basis of Illustration - Compliance Details