

Ex-Ante - Basis of Illustration - Results

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The **Basis of Illustration**> **Results** tab displays each investment separately. It outlines the following:

- **Result Summary**
- **Investment Proposal Details**
- **Investment Amounts**
- **Contributions & Withdrawals**
- **Custody Details**
- **Adviser Fees**
- **Product Charges**
- **Stochastic Projection**

In the example below, Individual Savings Account and Self Invested Personal Pension have been selected in the Research. The details of the ISA are shown in the screenshot below:

The screenshot displays the 'Test Illustration Ex-ante Apr22' interface. The 'Review' tab is active, showing a 'Results' section with a 'Result Summary' table. The table compares 'Stochastic Forecast' and 'Deterministic Forecast' for a 10-year term investment. The Stochastic Forecast shows an expected outcome of £288,287.18, while the Deterministic Forecast shows an expected outcome of £339,651.80, representing a 37.04% growth. A 'Value of Advice' box explains that the value of advice is the difference between the expected value of the investment after advice (adjusted for inflation) and the expected value of the investment had it remained uninvested (adjusted for inflation). The calculation applies inflation at the 10 average forecast for inflation from Moody's Analytics, currently 3.3%.

Term	10
Net Invested Over Term	£219,012.34
Value of Advice	£81,129.05 or 37.04 % Growth
Expected Outcome (Stochastic)	£288,287.18
Expected Outcome (Deterministic)	£339,651.80
Total Provider Charges	-
Total Adviser Fees	£0.00
Total Charges + Fees	£11,143.95

Value of Advice
The value of advice demonstrates the value-add provided by advice. It is the difference between i) the value of the proposed investment had it remained uninvested, adjusted for inflation, and ii) the expected value of the investment after advice, also adjusted for inflation.
The calculation applies inflation at the 10 average forecast for inflation from Moody's Analytics, currently 3.3%.

This stochastic projection has been generated using the Moody's Wealth Scenario Generator to determine the probable outcome of the investment given the parameters provided.



Investment Proposal Details

Objective Risk Category
Moderately Cautious (High End)

Client Risk Category
-

Segment
-

Investor Type (MIFID II)
-

Knowledge and Experience (MIFID II)
-

Objectives & Needs
-

Ability to Bear Losses
-

Objective Risk Category
Moderately Cautious (High End)

Client Risk Category
-

Segment
-

Investor Type (MIFID II)
-

Knowledge and Experience (MIFID II)
-

Objectives & Needs
Growth

Ability to Bear Losses
No Capital Guarantee

Investment Proposal Details

In this section, you will find the PROD details for the investment including confirmation of the Target Market information.

Investment Amounts

Initial Amount £
£200,000.00

Transfer In Amount £
£0.00

Total Investment £
£219,012.34

Term (Years)
10

Rebalanced Annually
Yes

Switches / Trades
-

Initial Amount £
£200,000.00

Transfer In Amount £
£0.00

Total Investment £
£219,012.34

Term (Years)
10

Rebalanced Annually
Yes

Switches / Trades
-

Investment amounts

This section details the financial information which will be used as inputs for the illustration

Contributions & Withdrawals

Total Contributions
£26,324.78

Contribution Indexation
RPI 8.2%

Total Withdrawals
£7,312.44

Withdrawal Indexation
RPI 8.2%

Total Contributions
£26,324.78

Contribution Indexation
RPI 8.2%

Total Withdrawals
£7,312.44

Withdrawal Indexation
RPI 8.2%

Contributions and withdrawals

This sections summarizes the contributions or withdrawals that need to be considered as part of the illustration.

Custody Details

Platform/Provider
-

Product
-

Portfolio/Fund
-

Risk Category
Moderately Cautious (High End)

Min.Gain Mean.Gain Max.Gain
-12.50% 2.92% 16.85%

Platform/Provider
Aegon Platform

Product
AJ Bell Investcentre SIPP

Portfolio/Fund
Royal London UK All Share Tracker S Acc

Risk Category
Very Adventurous

Min.Gain Mean.Gain Max.Gain
-26.67% 4.36% 32.32%

Custody details

Synaptic is able to access accurate the relevant platform, product and portfolio information to produce accurate illustrations, using data that is verified and signed off by providers and asset managers.

Adviser Fees

Total Fees over the Term £
-

Initial & One-off Fees £
-

Ongoing Fees over the Term £
-

Special Deal Applied **+**

Assets Under Management (AUM) **+**

Total Fees over the Term £
£0.00

Initial & One-off Fees £
£0.00

Ongoing Fees over the Term £
£0.00

Special Deal Applied

Assets Under Management (AUM)

Adviser fees

In addition to adviser Fees, this section displays where there have been further price adjustment from Special Deals or Assets Under Management.

Product Charges

Total Charges
-

R.I.Y.
-

Total Charges
£11,143.95

R.I.Y.
0.35%

Product Charges

This sections summarizes the charges Platform and/or product charges.

Once you have reviewed the results, there are further tabs to review:

Stochastic Forecast

Deterministic Forecast

Capacity For Loss

Suitability

Ex-Ante Statement

Compliance Details

Report Content

See article Comparison with Ex-Ante - Basis of Illustration - Deterministic Forecast
