

In-House Discretionary - Funds

Last Modified on 23/04/2024 11:41 am BST

This article is a continuation of [In-House Discretionary - Create a Portfolio](#)

Add funds through the fund search box:

(Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved)

The screenshot displays the Synaptic Pathways Portfolio Builder interface. At the top, there is a navigation menu with options like Home, Paraplanner Access Centre, Contacts, Research, Portfolio Builder, Investment Pathways, Generic Funds, Configuration, Fund Lists, Knowledge Base, My Apps & Settings, and Valuations. A search bar is located in the top right corner.

The main content area is titled "Portfolio Test InHouse Portfolio" and includes buttons for "Duplicate Portfolio", "Import Funds", and "Edit". Below this, there are tabs for "Details", "Portfolio Builder", "Compliance", "Asset Allocation", "Platforms & Products", and "Historic Performance".

The "Fund Search" section on the left contains a search input field labeled "Enter Fund Code or Name" with a "Search" button. Below the input field is an "Advanced Search" link and a note: "Use the textbox above to search for fund by name or by fund code (Citicode, SEDOL, ISIN and Mexid are available in search where supported by the provider)". There is also an illustration of a landscape with a sun, mountains, and a car.

The "Fund Table" section on the right features a table with columns: Code, Shareclass Lock, Name, Promoter, Asset Allocation, and Weighting %. The "Asset Allocation" column has a "Cash" button and a value of "0". Below the table, it shows "Remaining allocation: 100%" and "Total allocation: 0%".

An orange warning banner at the top of the Fund Table section states: "Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved."

Below the Fund Table is an "About the Fund Search" section with the following text:

About the Fund Search

The Fund Universe is sourced from FE fundinfo Limited and from a range of Fund Promoters who have authorised Synaptic Software Limited to distribute.

FE fundinfo information in this service is updated on a daily basis.

Use of SEDOL Masterfile® if you search for funds based on the London Stock Exchange SEDOL code you are stipulating by doing so that you have obtained the relevant license and if required can provide verification.

You can search by fund name, citicode, sedol, ISIN and Mexid. If using an active Fund List, you may have to enable Whole of Market to search the full fund database:


Fund Search

Enter Fund Code or Name

Q Daz7 X Search

Advanced Search

Use the textbox above to search for fund by name or by fund code
(Citicode, SEDOL, ISIN and MexId are available in search where supported by the provider)



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Advanced Search allows you to filter on **Local** and **Global** sectors, select whether you would like to search **Whole of Market**, for **Parent Only** funds and **Generic Funds**:

Fund Search

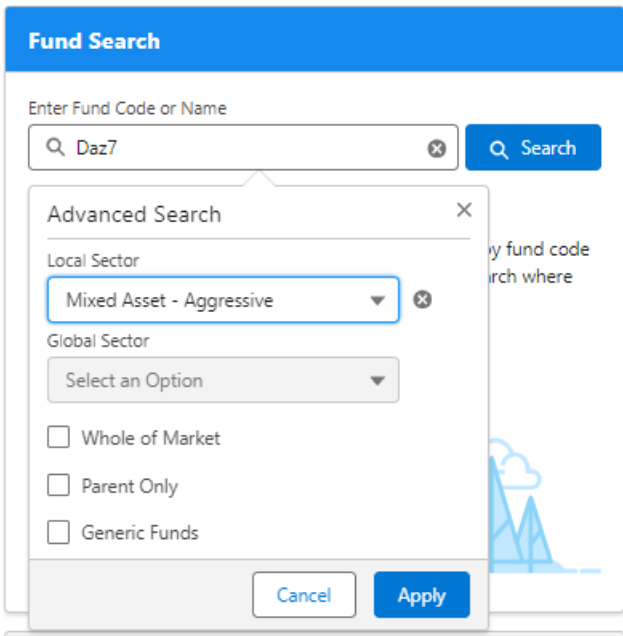
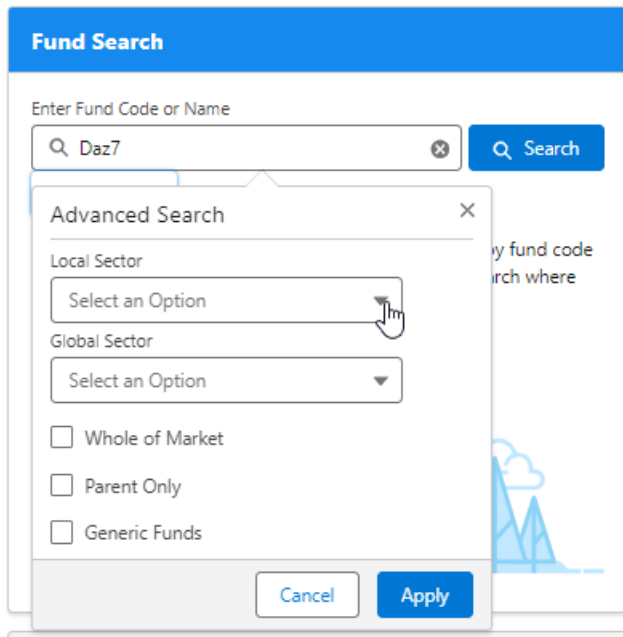
Enter Fund Code or Name

Q Daz7 X Search

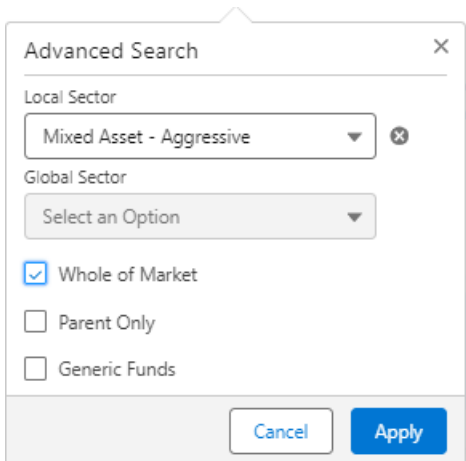
Advanced Search

Use the textbox above to search for fund by name or by fund code
(Citicode, SEDOL, ISIN and MexId are available in search where supported by the provider)

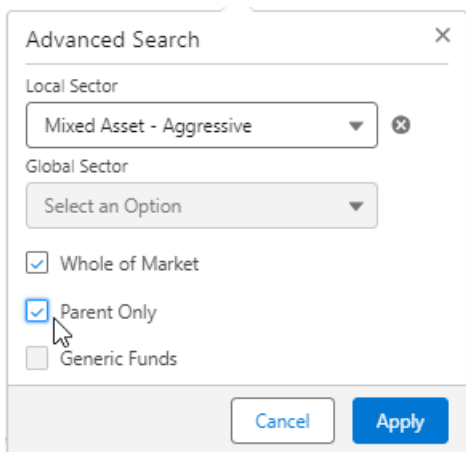
Select either a **Local** or **Global** sector



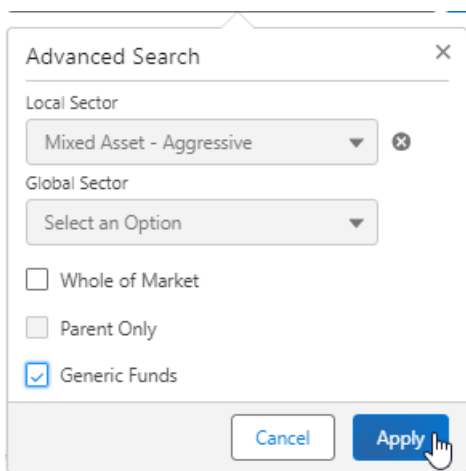
Select **Whole of Market** to search all funds in the database.



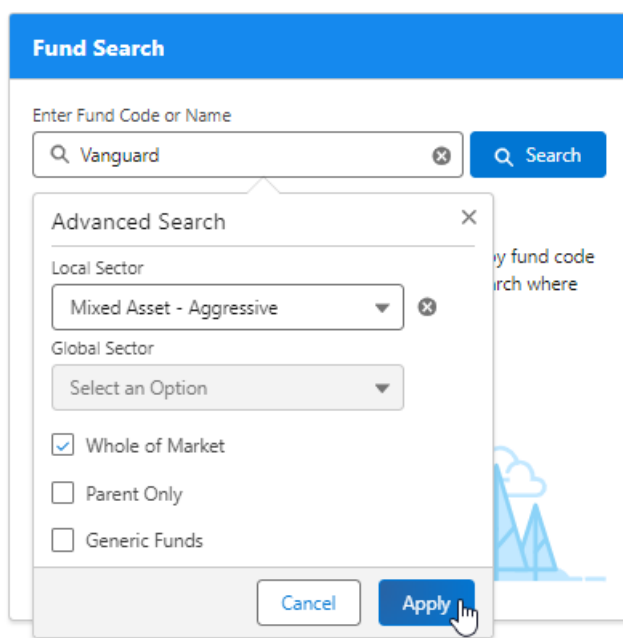
Tick **Parent Only** to return primary funds. Leave unticked to return all funds including Parent/Child funds.



Tick **Generic Funds** to return funds you have created in the system:



Once you have selected your filters, **Apply** and **Search**:



Select the fund you would like to add to the portfolio

Portfolio
Test InHouse Portfolio

Details Portfolio Builder Compliance Asset Allocation Platforms & Products Historic Performance

Fund Search

Enter Fund Code or Name

Mixed Asset - Aggressive X Whole of Market X

Advanced Search

- Utmost Vanguard LifeStrategy 60% Equity Acc GBP
Utmost • Mixed Asset - Aggressive
- Utmost Vanguard LifeStrategy 80% Equity Acc GBP
Utmost • Mixed Asset - Aggressive
- Vanguard Diversified Growth Index ETF
Vanguard Investments Australia • Mixed Asset - Aggre
- Vanguard Diversified Growth Index ETF AUD
Vanguard Investments Australia • Mixed Asset - Aggre
- Vanguard Diversified High Growth Index ETF
Vanguard Investments Australia • Mixed Asset - Aggre
- Vanguard Growth Index
Vanguard Investments Australia • Mixed Asset - Aggre
- Vanguard Growth Index NAV ETF
Vanguard Investments Australia • Mixed Asset - Aggre
- Vanguard High Growth Index
Vanguard Investments Australia • Mixed Asset - Aggre

Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved.

Fund Table

| Code | Shareclass Lock | Name | Promoter | Asset Allocation | Weighting % |
|------|-----------------|------|----------|-----------------------|-------------|
| | | | | Cash | 0 |
| | | | | Remaining allocation: | 100% |
| | | | | Total allocation: | 0% |

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Portfolio
Test InHouse Portfolio Duplicate Portfolio Import Funds Edit

Details Portfolio Builder Compliance Asset Allocation Platforms & Products Portfolio Factsheet Historic Performance

Fund Search

Enter Fund Code or Name

Mixed Asset - Aggressive X Whole of Market X

Advanced Search

- Utmost Vanguard LifeStrategy 60% Equity Acc GBP
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Vanguard Investments Australia • Mixed Asset - Aggre

Fund Table

| Code | Shareclass Lock | Name | Promoter | Asset Allocation | Weighting % |
|------|-----------------|---|--------------------------------|-----------------------|-------------|
| UTCP | 🔒 | Vanguard Diversified Growth Index ETF AUD | Vanguard Investments Australia | ✓ | 100 |
| | | | | Cash | 0 |
| | | | | Remaining allocation: | 0% |
| | | | | Total allocation: | 100% |

Portfolio Summary

Risk Profile Category: **Moderately Adventurous** Risk Rating: **4.2**

Minimum Gain in any 1 Year: **-18% or -£1,800.00**

Average Gain in any 1 Year: **7.61% or £761.00**

Maximum Gain in any 1 Year: **32.87% or £3,287.00**

The bar chart displays the minimum, mean and maximum gain values as a percentage for the portfolio.

Asset class weightings for the portfolio as a percentage

- 68.12% - Global Equities (ex UK)
- 31.78% - Global Bonds (ex UK)

Enter the weighting of each fund. As you fill in the information, the weighting will auto calculate the remaining funds. In the below example, I have changed the weighting of the top fund to 21%:

| Fund Table | | | | | Find Weightings |
|--------------------------|-----------|---|---------------------------|-------------------------------------|---------------------------------|
| | Fund Code | Fund Name | Promoter | Asset Allocation | Weighting % |
| <input type="checkbox"/> | KY9I | Aegon BlackRock 30/70 Equity and Bond Tracker | Aegon/Scottish Equitable | | <input type="text" value="21"/> |
| <input type="checkbox"/> | PE12 | Invesco UK Equity High Income (UK) Inc | Invesco Fund Managers Ltd | | <input type="text" value="25"/> |
| <input type="checkbox"/> | P5PJ | Aegon Invesco Pensions European Equity (BLK) Pn H | Aegon/Scottish Equitable | | <input type="text" value="25"/> |
| <input type="checkbox"/> | RU57 | FNW Invesco Global Bond | FundsNetwork | | <input type="text" value="25"/> |
| | | | | <input type="button" value="Cash"/> | <input type="text" value="0"/> |
| | | | | Remaining allocation: | 0% |
| | | | | Total allocation: | 100% |

Once updated, the weighting is locked – as seen by the green lock icon. The remaining funds have automatically rebalanced to 100%:

| Fund Table | | | | | Find Weightings |
|--------------------------|-----------|---|---------------------------|-------------------------------------|------------------------------------|
| | Fund Code | Fund Name | Promoter | Asset Allocation | Weighting % |
| <input type="checkbox"/> | KY9I | Aegon BlackRock 30/70 Equity and Bond Tracker | Aegon/Scottish Equitable | | <input type="text" value="21"/> |
| <input type="checkbox"/> | PE12 | Invesco UK Equity High Income (UK) Inc | Invesco Fund Managers Ltd | | <input type="text" value="26.33"/> |
| <input type="checkbox"/> | P5PJ | Aegon Invesco Pensions European Equity (BLK) Pn H | Aegon/Scottish Equitable | | <input type="text" value="26.33"/> |
| <input type="checkbox"/> | RU57 | FNW Invesco Global Bond | FundsNetwork | | <input type="text" value="26.34"/> |
| | | | | <input type="button" value="Cash"/> | <input type="text" value="0"/> |
| | | | | Remaining allocation: | 0% |
| | | | | Total allocation: | 100% |

Work your way through the weightings, until all funds are locked.

If you are unsure of the weightings and would like Portfolio builder to solve it for you, see article [Portfolio Builder - Fund Weighting to Risk Category Resolver](#)

Enter any cash in the field below:

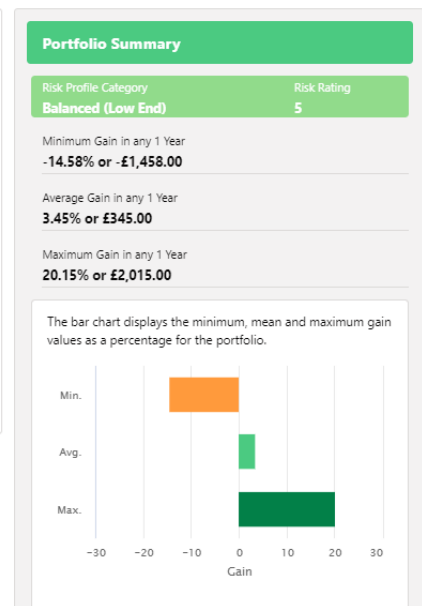
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| Fund Table | | | | | |
|--------------------------|-----------|---|---------------------------|-----------------------|-------------|
| | Fund Code | Fund Name | Promoter | Asset Allocation | Weighting % |
| <input type="checkbox"/> | KY9I | Aegon BlackRock 30/70 Equity and Bond Tracker | Aegon/Scottish Equitable | | 21 |
| <input type="checkbox"/> | PE12 | Invesco UK Equity High Income (UK) Inc | Invesco Fund Managers Ltd | | 23 |
| <input type="checkbox"/> | P5PJ | Aegon Invesco Pensions European Equity (BLK) Pn H | Aegon/Scottish Equitable | | 24 |
| <input type="checkbox"/> | RU57 | FNW Invesco Global Bond | FundsNetwork | | 20 |
| | | | | Cash | 0 |
| | | | | Remaining allocation: | 12% |
| | | | | Total allocation: | 88% |

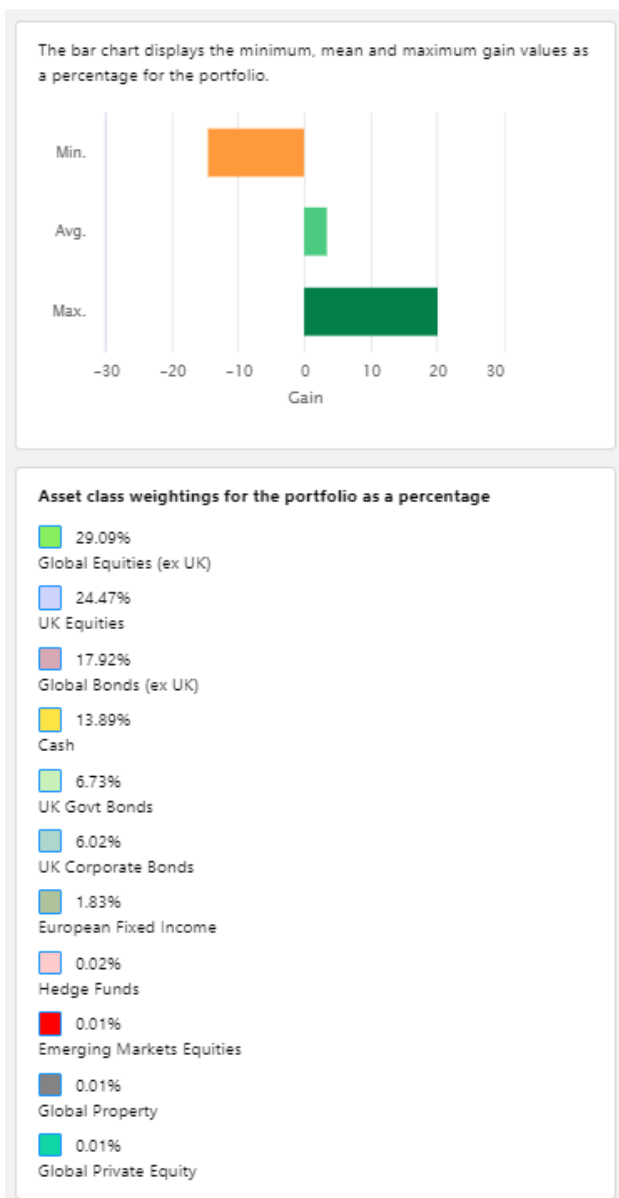
| Fund Table | | | | | |
|--------------------------|-----------|---|---------------------------|-----------------------|-------------|
| | Fund Code | Fund Name | Promoter | Asset Allocation | Weighting % |
| <input type="checkbox"/> | KY9I | Aegon BlackRock 30/70 Equity and Bond Tracker | Aegon/Scottish Equitable | | 21 |
| <input type="checkbox"/> | PE12 | Invesco UK Equity High Income (UK) Inc | Invesco Fund Managers Ltd | | 23 |
| <input type="checkbox"/> | P5PJ | Aegon Invesco Pensions European Equity (BLK) Pn H | Aegon/Scottish Equitable | | 24 |
| <input type="checkbox"/> | RU57 | FNW Invesco Global Bond | FundsNetwork | | 20 |
| | | | | Cash | 12 |
| | | | | Remaining allocation: | 0% |
| | | | | Total allocation: | 100% |

Now we have completed the weightings, you will see the Risk Profile Category will update on the right side of the screen, giving you an up-to-date view of the risk category of the funds and weightings.

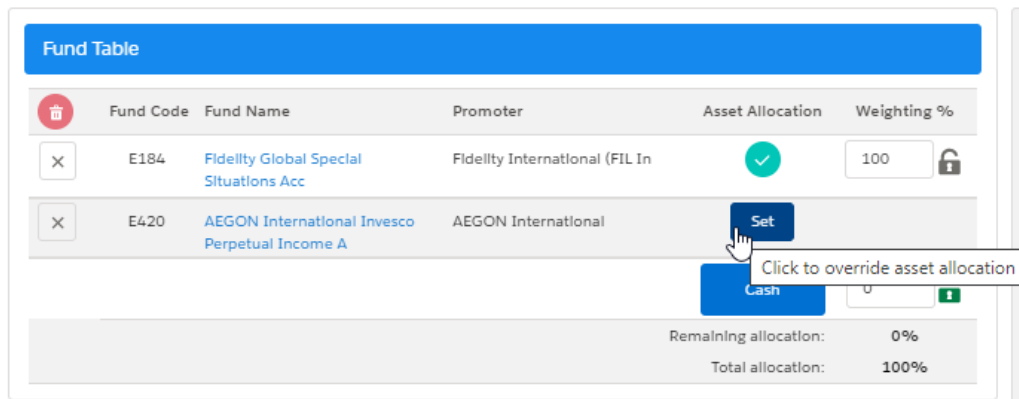
| Fund Table | | | | | |
|-----------------------|---|---------------------------|------------------|-------------|---|
| Fund Code | Fund Name | Promoter | Asset Allocation | Weighting % | |
| KY9I | Aegon BlackRock 30/70 Equity and Bond Tracker | Aegon/Scottish Equitable | ✓ | 21 | 🔒 |
| PE12 | Invesco UK Equity High Income (UK) Inc | Invesco Fund Managers Ltd | ✓ | 23 | 🔒 |
| PSPJ | Aegon Invesco Pensions European Equity (BLK) Pn H | Aegon/Scottish Equitable | ✓ | 24 | 🔒 |
| RU57 | FNW Invesco Global Bond | FundsNetwork | ✓ | 20 | 🔒 |
| | Cash | | | 12 | 🔒 |
| Remaining allocation: | | | | 0% | |
| Total allocation: | | | | 100% | |



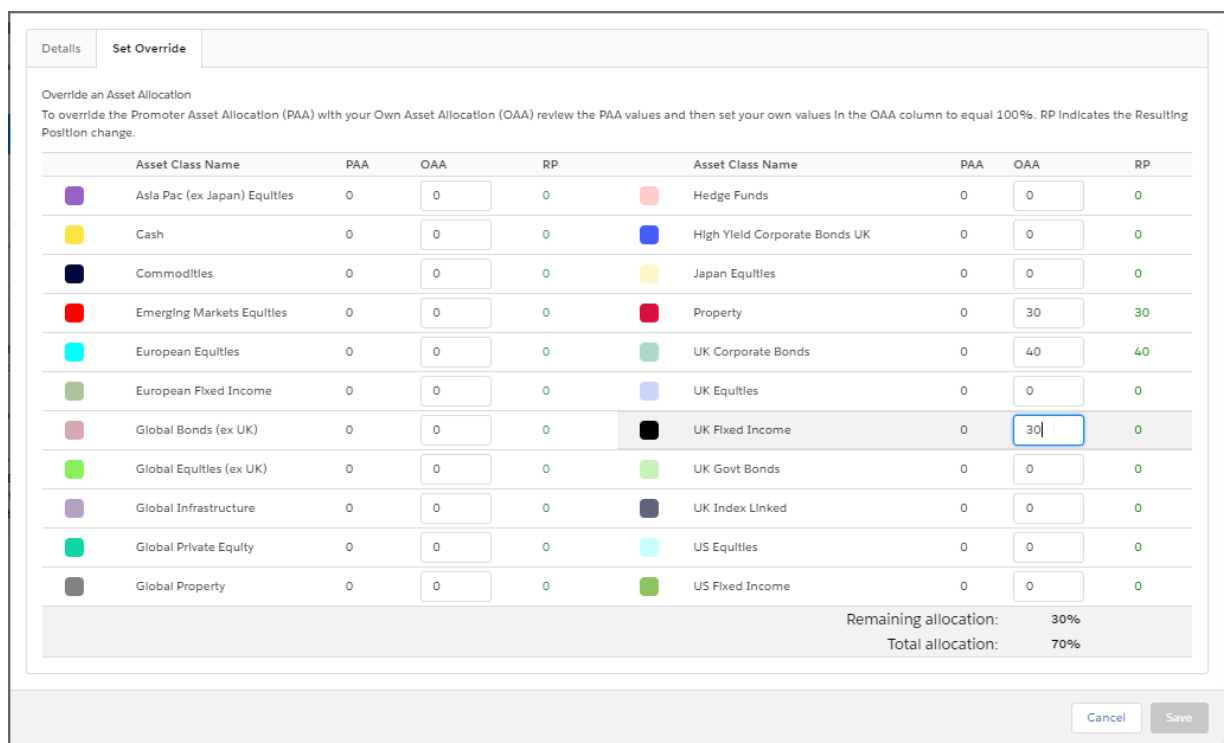
You will also see the Min. Mean and Max figures of the portfolio within the asset class breakdown:



In some cases, if a fund has not got the relevant asset allocation data, an administrator is able to override the asset allocation by selecting **Set**



This will open the **Set override** tab to enter the asset allocation breakdown. Enter the values into the OAA column, as seen below:



PAA - Promoter Asset Allocation

OAA - Own Asset Allocation

RP - Resulting Position

Once complete 'Save'.

| | | | | |
|--------------------------|-----------------|------|--------------------------------|---|
| <input type="checkbox"/> | UK Govt Bonds | 0 | <input type="text" value="0"/> | 0 |
| <input type="checkbox"/> | UK Index Linked | 0 | <input type="text" value="0"/> | 0 |
| <input type="checkbox"/> | US Equities | 0 | <input type="text" value="0"/> | 0 |
| <input type="checkbox"/> | US Fixed Income | 0 | <input type="text" value="0"/> | 0 |
| Remaining allocation: | | 0% | | |
| Total allocation: | | 100% | | |

You will see the 'Set' has changed to a blue tick:

| Fund Table | | | | | |
|--------------------------|-----------|--|-------------------------------------|-------------------------------------|-------------------------|
| <input type="checkbox"/> | Fund Code | Fund Name | Promoter | Asset Allocation | Weighting % |
| <input type="checkbox"/> | E184 | Fidelity Global Special Situations Acc | Fidelity International (FIL In | <input checked="" type="checkbox"/> | 50 <input type="text"/> |
| <input type="checkbox"/> | E420 | AEGON International Invesco Perpetual Income A | AEGON International | <input checked="" type="checkbox"/> | 50 <input type="text"/> |
| | | | <input type="button" value="Cash"/> | | 0 <input type="text"/> |
| | | | | Remaining allocation: | 0% |
| | | | | Total allocation: | 100% |

The data on the right side will only generate if the portfolio totals 100%

The portfolio does not need to be saved. As long as you have clicked away from any amendments you have made, it will save automatically.

Further details of the portfolio can be found in the **Compliance** tab. This includes a compliance summary, an efficient frontier & asset allocation graph. More information can be found in the article:

[In-House Discretionary - Compliance Tab](#)