

In-House Discretionary - Funds

28/07/2025 2:52 pm 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. The top navigation bar includes links for Synaptic Pathways, Home, Paraplanner Access Centre, Contacts, Research, Portfolio Builder (active), 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" and "Test InHouse Portfolio". It features a "Fund Search" section on the left and a "Fund Table" section on the right. The "Fund Search" section includes a search bar with the placeholder "Enter Fund Code or Name" and a "Search" button. Below the search bar, there is a link to "Advanced Search" 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)". An illustration of a landscape with a sun, mountains, and a car is also present.

The "Fund Table" section displays a table with columns: Code, Shareclass Lock, Name, Promoter, Asset Allocation, and Weighting %. The table is currently empty. Below the table, there is a "Cash" button and a "0" value. The "Remaining allocation" is 100% and the "Total allocation" is 0%.

A warning message 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."

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, 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 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)



About the Fund Search

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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.

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 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

Fund Search

Enter Fund Code or Name

Q Daz7 X Search

Advanced Search X

Local Sector
Select an Option

Global Sector
Select an Option

☐ Whole of Market
☐ Parent Only
☐ Generic Funds

Cancel Apply

Fund Search

Enter Fund Code or Name

Q Daz7 X Search

Advanced Search X

Local Sector
Mixed Asset - Aggressive X

Global Sector
Select an Option

☐ Whole of Market
☐ Parent Only
☐ Generic Funds

Cancel Apply

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

Advanced Search X

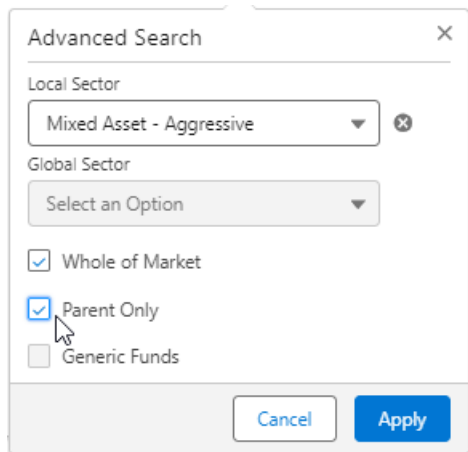
Local Sector
Mixed Asset - Aggressive X

Global Sector
Select an Option

☒ Whole of Market
☐ Parent Only
☐ Generic Funds

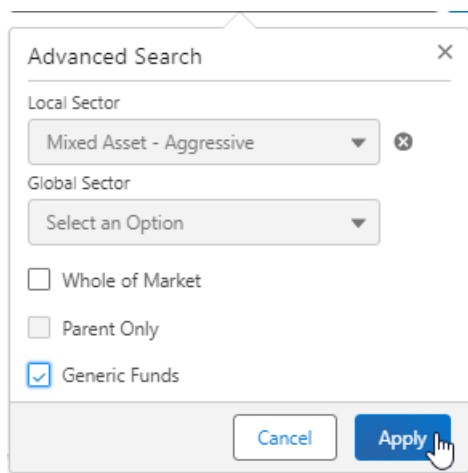
Cancel Apply

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



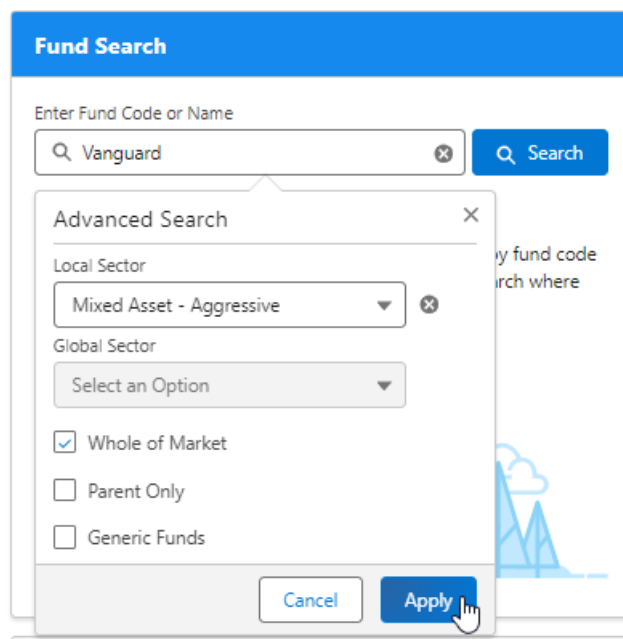
The 'Advanced Search' dialog box is shown. It has a title bar with a close button (X). Below the title bar, there are two dropdown menus: 'Local Sector' with 'Mixed Asset - Aggressive' selected, and 'Global Sector' with 'Select an Option' selected. Below these are three checkboxes: 'Whole of Market' (checked), 'Parent Only' (checked, with a mouse cursor hovering over it), and 'Generic Funds' (unchecked). At the bottom are 'Cancel' and 'Apply' buttons.

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



The 'Advanced Search' dialog box is shown. It has a title bar with a close button (X). Below the title bar, there are two dropdown menus: 'Local Sector' with 'Mixed Asset - Aggressive' selected, and 'Global Sector' with 'Select an Option' selected. Below these are three checkboxes: 'Whole of Market' (unchecked), 'Parent Only' (unchecked), and 'Generic Funds' (checked, with a mouse cursor hovering over it). At the bottom are 'Cancel' and 'Apply' buttons.

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



The 'Fund Search' screen is shown. It has a blue header with the text 'Fund Search'. Below the header is a search bar with the text 'Enter Fund Code or Name'. The search bar contains the text 'Vanguard' and a search button with a magnifying glass icon and the text 'Search'. Below the search bar is the 'Advanced Search' dialog box, which is the same as the one in the previous images, but with 'Whole of Market' checked, 'Parent Only' unchecked, and 'Generic Funds' unchecked. A mouse cursor is hovering over the 'Apply' button. To the right of the dialog box, there is a partially visible text 'any fund code' and 'rch where'.

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

Q Vanguard

Q Search

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

+

Vanguard High Growth Index NAV ETF

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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Fund Search

Enter Fund Code or Name

Q Vanguard

Q Search

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

+

Vanguard High Growth Index NAV ETF

Vanguard Investments Australia • Mixed Asset - Aggre

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.

Fund Table

Code	Shareclass Lock	Name	Promoter	Asset Allocation	Weighting %
X	UTCP	Vanguard Diversified Growth Index ETF AUD	Vanguard Investments Australia	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.

Min.

Avg.

Max.

-40

-20

0

20

40











Gain

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:

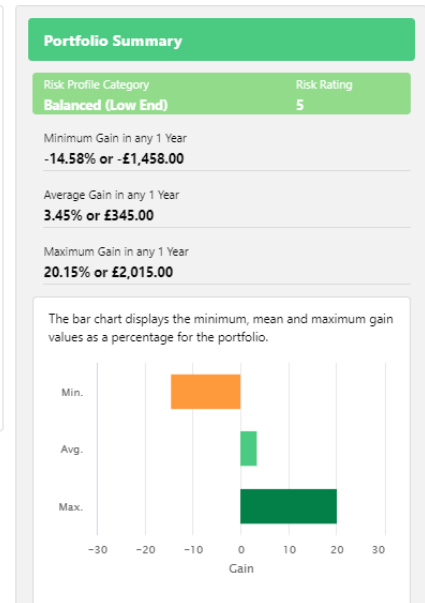
Your portfolio must total 100% allocation in order to be risk rated and saved. If you have not fully allocated your portfolio your changes may not be saved.

Fund Table					
	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 
				<input type="button" value="Cash"/>	0 
				Remaining allocation:	12%
				Total allocation:	88%

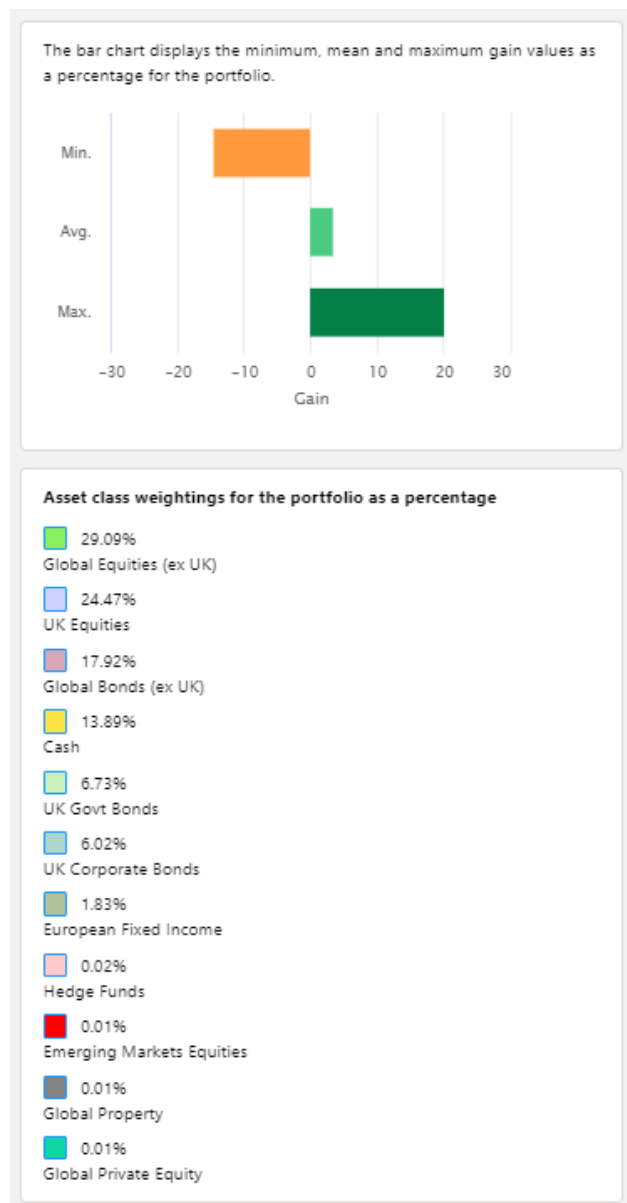
Fund Table					
	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
<input type="checkbox"/>	KY9I	Aegon BlackRock 30/70 Equity and Bond Tracker	Aegon/Scottish Equitable		21 
<input type="checkbox"/>	PE12	Invesco UK Equity High Income (UK) Inc	Invesco Fund Managers Ltd		23 
<input type="checkbox"/>	P5PJ	Aegon Invesco Pensions European Equity (BLK) Pn H	Aegon/Scottish Equitable		24 
<input type="checkbox"/>	RU57	FNW Invesco Global Bond	FundsNetwork		20 
				<input type="button" value="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
✕	P5PJ	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**

Fund Table

	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
X	E184	Fidelity Global Special Situations Acc	Fidelity International (FIL In		100
X	E420	AEGON International Invesco Perpetual Income A	AEGON International	<div>Set</div> <div>Cash</div>	0

Remaining allocation:

0%

Total allocation:

100%

Click to override asset allocation

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

Details

Set Override

Override an Asset Allocation

To override the Promoter Asset Allocation (PAA) with your Own Asset Allocation (OAA) review the PAA values and then set your own values in the OAA column to equal 100%. RP indicates the Resulting Position change.

	Asset Class Name	PAA	OAA	RP		Asset Class Name	PAA	OAA	RP
	Asia Pac (ex Japan) Equities	0	<input type="text" value="0"/>	0		Hedge Funds	0	<input type="text" value="0"/>	0
	Cash	0	<input type="text" value="0"/>	0		High Yield Corporate Bonds UK	0	<input type="text" value="0"/>	0
	Commodities	0	<input type="text" value="0"/>	0		Japan Equities	0	<input type="text" value="0"/>	0
	Emerging Markets Equities	0	<input type="text" value="0"/>	0		Property	0	<input type="text" value="30"/>	30
	European Equities	0	<input type="text" value="0"/>	0		UK Corporate Bonds	0	<input type="text" value="40"/>	40
	European Fixed Income	0	<input type="text" value="0"/>	0		UK Equities	0	<input type="text" value="0"/>	0
	Global Bonds (ex UK)	0	<input type="text" value="0"/>	0		UK Fixed Income	0	<input type="text" value="30"/>	0
	Global Equities (ex UK)	0	<input type="text" value="0"/>	0		UK Govt Bonds	0	<input type="text" value="0"/>	0
	Global Infrastructure	0	<input type="text" value="0"/>	0		UK Index Linked	0	<input type="text" value="0"/>	0
	Global Private Equity	0	<input type="text" value="0"/>	0		US Equities	0	<input type="text" value="0"/>	0
	Global Property	0	<input type="text" value="0"/>	0		US Fixed Income	0	<input type="text" value="0"/>	0

Remaining allocation:

30%

Total allocation:

70%

Cancel





Save

PAA – Promoter Asset Allocation






OAA – Own Asset Allocation

RP – Resulting Position

Once complete ‘Save’.

	UK Govt Bonds	0	<input type="text" value="0"/>	0
	UK Index Linked	0	<input type="text" value="0"/>	0
	US Equities	0	<input type="text" value="0"/>	0
	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					
	Fund Code	Fund Name	Promoter	Asset Allocation	Weighting %
<input type="checkbox"/>	E184	Fidelity Global Special Situations Acc	Fidelity International (FIL In		50 
<input type="checkbox"/>	E420	AEGON International Invesco Perpetual Income A	AEGON International		50 
			<input type="button" value="Cash"/>		0 
				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](#)