

In-House Discretionary - Compliance Tab

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

The compliance tab can be found within In-house discretionary portfolios.

Compliance can be found in the tabs at the top of the portfolio, as seen below:

The screenshot shows the 'Test InHouse Portfolio' interface with the 'Fund Search' and 'Fund Table' tabs selected. The 'Fund Search' tab on the left contains a search bar with 'Vanguard' entered and a list of search results including 'Vanguard Diversified Growth Index ETF AUD'. The 'Fund Table' tab in the center displays a table with columns for Code, Shareclass Lock, Name, Promoter, Asset Allocation, and Weighting %. It lists 'UTCP' with a shareclass lock and 'Vanguard Diversified Growth Index ETF AUD' with a 100% weighting. Below the table, it shows 'Remaining allocation: 0%' and 'Total allocation: 100%'. On the right, the 'Portfolio Summary' tab shows a risk profile category of 'Moderately Adventurous' with a risk rating of 4.2, and gain statistics for 1-year periods.

The screenshot shows the 'Test InHouse Portfolio' interface with the 'Compliance' tab selected. The 'How it Works' section on the left explains the metrics used for compliance. The 'Compliance Summary' section in the center features a 'MIFID II PROD Optional statement to describe the Portfolio' with a text editor containing 'Salesforce Sans' and a font size of 12. Below this is an 'Efficient Frontier' chart showing Mean Return % on the y-axis (ranging from 3% to 10%) and an unlabeled x-axis. Data points on the chart are labeled with return percentages: 5.66%, 6.72%, 7.51%, 7.61%, 8.39%, and 8.66%. On the right, the 'Portfolio Charges' section lists 'Headline Charge: 0.60%', 'Discretionary Managers Fee / AMC: 0.10%', 'Fund Management Cost: 0.20%', 'Transactional Costs (MIFID): 0.30%', and 'Initial Charge: 0.20%'.

This area allows you to add a compliance summary for the portfolio (This is an optional)

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

How it Works

An investment's asset allocation is used to calculate the 3 metrics make up a Synaptic risk profile, derived from the Moody's Analytics quarterly simulation (10 year term) to identify viable investment outcome.

Minimum gain: Value of investment at 95th percentile of the distribution graph. Customers should expect a loss in region of the min gain value in 1 out of 20 years (5%). This is how we define a 'bad year' in the investment journey; used as the basis of mapping investments to risk categories and consideration of client's Capacity for Loss.

Maximum gain: the corollary of the Minimum gain but measured at the 5th percentile of the distribution graph. Useful to demonstrate the asymmetric nature of investment returns to clients.

Average gain: Average expected return, annualised, over 10 year term. Useful for growth assumptions in financial planning.

Compliance Summary

MiFID II PROD Optional statement to describe the Portfolio

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Efficient Frontier

7%

6%

An efficient frontier graph displays where the portfolio sits against the risk categories:

Navigation: Synaptic Pathways | Home | Contacts | Research | Portfolio Builder | Investment Pathways | Configuration | Fund Lists | Knowledge Base | My Apps & Settings | Valuations

Search: [Search...]

Portfolio: IHD Test Portfolio | Duplicate Portfolio | Import Funds | Edit

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Efficient Frontier

Risk Boundary (Min. Gain %)	Mean Return %
-5%	1.79%
-4%	2.19%
-3%	2.58%
-2%	2.92%
-1%	3.26%
0%	3.85%
1%	4.2%
2%	4.62%
3%	4.99%
4%	5.47%

Legend:

- Your Forecast Position
- Moderately Cautious LE
- Balanced HE
- Adventurous
- Very Cautious
- Moderately Cautious HE
- Moderately Adventurous LE
- Very Adventurous
- Cautious
- Balanced LE
- Moderately Adventurous HE

Portfolio Charges

Headline Charge: 0.75%

Discretionary Managers Fee / AMC: **0.25%**

Fund Management Cost: **0.30%**

Transactional Costs (MIFID): **0.20%**

Initial Charge: 0.40%

Initial Charge: **0.40%**

Charges can be found on the right side of the screen:

Portfolio Charges	
Headline Charge	0.75 %
Discretionary Managers Fee / AMC	0.25%
Fund Management Cost	0.30%
Transactional Costs (MIFID)	0.20%
Initial Charge	0.40 %
Initial Charge	0.40%

If any changes need to be made to the Charges, edit them in the Details tab.

For further information on In-House Discretionary Portfolio, see article [In-House Discretionary - Asset Allocation](#)
