

# Ex-Post Reviews - Review Screen

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This article is a continuation of [Ex-Post Reviews](#)

When the review has been created, you will be taken to the Review screen:

The screenshot shows the 'Ex-Post Review Test Review' interface. At the top, there's a search bar and navigation icons. Below that, a header bar contains 'Review Workbench', 'Stochastic Forecast', 'Deterministic Forecast', 'Suitability', 'Costs & Charges', 'Capacity for Loss', 'Compliance Details', and 'Report Content'. The main content area is divided into three columns: 'Previous Review' (greyed out), 'Current Position' (active, blue), and 'Next Period' (green). The 'Current Position' column displays the following data for 'Thu, 30 Nov 23': Valuation (£147,367.86), Remaining Term (10 Years 0 Months), Remaining Contributions (Policy Holder) (£24,000.00), Remaining Withdrawals (Policy Holder) (£500.00), Total Charges & fees (Deterministic) (£5,411.08), Mean Return without Costs (A) (£297,447.35), and Mean Return with Costs (B) (£289,107.16). A 'Remaining Term Summary' box on the right explains that the valuation is used as the starting value for stochastic and deterministic final value projections, and that contributions and withdrawals are for the remaining term.

The screen is split into **Previous Review**, **Current Position** and **Next Period**:

This screenshot is identical to the one above, showing the 'Current Position' section with the following data for 'Thu, 30 Nov 23': Valuation (£147,367.86), Remaining Term (10 Years 0 Months), Remaining Contributions (Policy Holder) (£24,000.00), Remaining Withdrawals (Policy Holder) (£500.00), Total Charges & fees (Deterministic) (£5,411.08), Mean Return without Costs (A) (£297,447.35), Mean Return with Costs (B) (£289,107.16), and Cumulative Impact of Costs (A-B) (£8,340.19). The 'Remaining Term Summary' box on the right explains that the valuation is used as the starting value for stochastic and deterministic final value projections, and that contributions and withdrawals are for the remaining term.

**Previous state** will list the information from a past investment snapshot. This area will be blank if this is the first review for the holding.

**Current state** will display the investment based on where it is today

**Next Period** allows you to tweak multiple details through the optimise button and view the

updated values for the next period.

You are able to optimise the following:

- Investment Details
- Contributions & Withdrawals
- Costs & Charges
- Optimise Portfolio
- Assets Under Management

**Test Review 2**

Client: Susanna West | Holding: Personal Pension | Fully Insured | Start Date: 07/11/2019 | End Date: 06/11/2033

**Review Workbench**

Stochastic Forecast | Deterministic Forecast | Suitability | Costs & Charges | Capacity for Loss | Compliance Details | Report Content

Previous Review | **Current Position** | Next Period | [Optimize](#) | [Reset](#) | What's Shown Here

**Remaining Term Summary (Stochastic)**

Current Position	Next Period
Date: Thu, 30 Nov 23	Date: Thu, 30 Nov 23
Valuation: £147,367.86	Valuation: £147,367.86
Remaining Term: 10 Years 0 Months	Remaining Term: 10 Years 0 Months
Remaining Contributions (Policy Holder): £24,000.00	Remaining Contributions (Policy Holder): £24,000.00
Remaining Withdrawals (Policy Holder): £500.00	Remaining Withdrawals (Policy Holder): £500.00
Total Charges & fees (Deterministic): £5,411.08	Total Charges & fees (Deterministic): £5,411.08
Mean Return without Costs (A): £297,447.35	Mean Return without Costs (A): £297,447.35
Mean Return with Costs (B): £289,107.16	Mean Return with Costs (B): £289,107.16
Cumulative Impact of Costs (A-B): £8,340.19	Cumulative Impact of Costs (A-B): £8,340.19

**Value of Advice (Stochastic)**

Current Position	Next Period
Expected Return with Costs & Inflation (A): £224,484.75	Expected Return with Costs & Inflation (A): £224,484.75
Investment as Cash after Inflation (B): £116,505.51	Investment as Cash after Inflation (B): £116,505.51
Value of Advice (A-B): £107,979.24	Value of Advice (A-B): £107,979.24
% Improvement with Advice: 92.68%	% Improvement with Advice: 92.68%

**Custody (Deterministic)**

No data to display

Provider  
**Quilter**  
Product  
**Personal Pension**  
Final Value without Charges & Fees (A)  
**£196,880.98**  
Remaining Product Charges (B)  
**£0.00**  
Remaining Adviser Fees (C)  
**£0.00**  
Remaining Portfolio Charges (D)  
**£5,411.08**  
Final Value with Charges (A-B-C-D)  
**£191,469.90**  
Reduction in Yield (R.I.Y.)  
**0.30%**  
Growth %  
**1.50%**  
Special Deal Applied  
**No**  
Client AUM Value Applied  
**£147,367.86**  
Family AUM Value Applied  
**£0.00**

Provider  
**Quilter**  
Product  
**Personal Pension**  
Final Value without Charges & Fees (A)  
**£196,880.98**  
Remaining Product Charges (B)  
**£0.00**  
Remaining Adviser Fees (C)  
**£0.00**  
Remaining Portfolio Charges (D)  
**£5,411.08**  
Final Value with Charges (A-B-C-D)  
**£191,469.90**  
Reduction in Yield (R.I.Y.)  
**0.30%**  
Growth %  
**1.50%**  
Special Deal Applied  
**No**  
Client AUM Value Applied  
**£147,367.86**  
Family AUM Value Applied  
**£0.00**

### Custody Details

The reduction in yield, growth rate and other values are calculated using a deterministic method with the remaining term applied, taking into account the remaining costs and charges. In addition if applicable special deal, client and family asset discounts are considered.

### Advice

No data to display

Segment  
**Whole Of Market**  
Investor Type  
-  
Knowledge & Experience (MFID II)  
-  
Objectives & Needs  
-  
Ability to Bear Losses  
-  
Remaining Adviser Fees  
**£0.00**  
Remaining Adviser Fees as a % of Gross Outcome  
**0.00%**  
Annual Fee  
**0.00%**  
Fee on Regular Contributions  
-  
Number of Contributions  
-

Segment  
**Whole Of Market**  
Investor Type  
-  
Knowledge & Experience (MFID II)  
-  
Objectives & Needs  
-  
Ability to Bear Losses  
-  
Remaining Adviser Fees  
**£0.00**  
Remaining Adviser Fees as a % of Gross Outcome  
**0.00%**  
Annual Fee  
**0.00%**  
Fee on Regular Contributions  
-  
Number of Contributions  
-

### Advice

The fees displayed are those for the remaining period. The PROD and MFID II selections are displayed to evidence if there has been a change in the clients preferences.

### Risk

No data to display

Client Risk Category  
**Balanced**  
Target Risk Category  
**Moderately Cautious**  
Target Risk Category Range  
**-12.50 to -17.50**  
Underlying Assets Risk Category  
**Moderately Cautious**

Min. Gain	Mean Gain	Max Gain
-12.38%	6.30%	25.60%

Client Risk Category  
**Balanced**  
Target Risk Category  
**Moderately Cautious**  
Target Risk Category Range  
**-12.50 to -17.50**  
Underlying Assets Risk Category  
**Moderately Cautious**

Min. Gain	Mean Gain	Max Gain
-12.38%	6.30%	25.60%

### Risk

For the purposes of managing the clients exposure to risk, the clients latest ATRQ category is displayed along with the target risk category for the plan and the underlying risk category for portfolio. The mean gain for the portfolio should ideally fall between the lower and upper values of the target risk category range.

### Transactions

No data to display

Period Start Date  
**Thu, 07 Nov 19**  
Period End Date  
**Wed, 29 Nov 23**

Contributions for Period (Actual)	Contributions for Period (Forecast)
£0.00	£0.00

Withdrawals for Period (Actual)	Withdrawals for Period (Forecast)
£0.00	£0.00

Net Money In for Period (Actual)  
**£0.00**

Charges for Period (Actual)	Charges for Period (Forecast)
£0.00	£0.00

Net Invested Over Period  
**£0.00**

[View Details](#)

Period Start Date  
**Thu, 30 Nov 23**  
Period End Date  
**Fri, 29 Nov 24**

Contributions for Period (Actual)	Contributions for Period (Forecast)
N/A	£2,400.00

Withdrawals for Period (Actual)	Withdrawals for Period (Forecast)
N/A	£0.00

Net Money In for Period (Actual)  
**N/A**

Charges for Period (Actual)	Charges for Period (Forecast)
N/A	£0.00

Net Invested Over Period  
**N/A**

### Transactions

The FCA (COBS 13) acknowledges the value of both deterministic and stochastically calculated investment forecasts. The linear characteristic of the former, makes it easier to understand the impact of costs.

The stochastic forecasts elsewhere in the review represent a deeper and more reliable methodology for forecasting and should be preferred for any other requirement.

Deterministic values are presented here for their clear and consistent representation of cost, including Reduction in Yield (R.I.Y.) values that are very effective in understanding the impact of ongoing and initial costs and the cumulative impact of costs.

[Continue to Client Check-in](#)

For further information on Ex-Post Reviews, see article [Ex-Post Reviews - Edit](#)