

Switching - Add Target Scheme

13/10/2025 3:08 pm BST

This article is a continuation of [Switching - Add Ceding Scheme](#)

Add a Target Scheme through the + Add Target Scheme button:

The screenshot displays the 'Susan Switch' interface within the Synaptic Pathways application. The interface is divided into three main sections: 'Ceding Scheme', 'Target Scheme', and 'Outcome'. The 'Target Scheme' section is currently active, showing a '+ Add Target Scheme' button and a large illustration of a lighthouse. The 'Ceding Scheme' section shows three existing schemes: 'Consolidated Scheme', 'Aegon Platform', and 'Advance by Embark'. The 'Outcome' section shows a large illustration of binoculars.

Client	Description	Illustration Type	Segment Name	Policy Type
Susan Switch		Whole of Market		Pensions

Ceding Scheme	
Consolidated Scheme	
Current Value	Maturity Value
£252,300.00	£291,987.12
Growth Rate (Mid)	R/LY
1.50%	2.82%

Aegon Platform	
Current Value	Maturity Value
£200,000.00	£226,565.51
Growth Rate (Mid)	R/LY
1.50%	2.03%

Advance by Embark	
Current Value	Maturity Value
£52,300.00	£65,421.61
Growth Rate (Mid)	R/LY
1.50%	5.70%

Target Scheme	
+ Add Target Scheme	

Outcome	
Critical Yield, Hurdle Rate, Growth Rate and Report will be displayed here when a valid ceding and target scheme are present.	

Choose a target product or leave blank for a comparison of available products. In this example we will leave the product blank.

Create Target Scheme

What's Shown Here
Choose the target product or leave blank for a comparison of available products and select the target fund or portfolio to be used. Optionally set risk and MIFID compliance parameters to include in summary report

Product Selection

[+ Choose Product](#)

Alternate Product
Enable this feature if the target product is not available as a published product using the add product action above.

Include Alternate Product in Results ☐ Disabled

* Product Name

Initial Charge

Regular Annual Charge

Fund Selection

Search by

Needs & Risk Category

* Objectives and Needs

* Ability to Bear Losses

* Target Risk Category

Investment Details

Objective / Goal Details

[Investment Details](#)

If the product selected is not available, Select **Include Alternate Product in Results**:

Alternate Product
Enable this feature if the target product is not available as a published product using the add product action above.

Include Alternate Product in Results ☐ Disabled

* Product Name

Initial Charge

Regular Annual Charge

Alternate Product
Enable this feature if the target product is not available as a published product using the add product action above.

Include Alternate Product in Results ☒ Enabled

* Product Name

Initial Charge

Regular Annual Charge

Select either a **Portfolio**, **Fund** or **Generic Fund**:

Fund Selection

Search by

Portfolio Fund Generic Fund

☐ Only Return Parent

Q Search funds

In this example, we will select a fund. Tick **Only Return Parent** if you would like the fund search to only return Parent funds.


Fund Selection

Search by

Portfolio Fund Generic Fund

☐ Only Return Parent

Q ACDQ

 Vanguard LifeStrategy 60% Equity A Shares Acc
GB00B3TYHH97 • ACDQ • Vanguard Investments UK Limite

*** Objectives and Needs** *** Ability to Bear Losses** *** Target Risk Category**


Select an Option Select an Option Select an Option

Tick the **Lock Share Class** button if you would like the exact fund selected to be used in the research. If left unselected, the system will find the cheapest share class available:


Fund Selection

Search by

Portfolio Fund Generic Fund

 Vanguard LifeStrategy 60% Equity A Shares Acc
GB00B3TYHH97 • ACDQ • Vanguard Investments UK Limite

Lock Share Class

 Lock Share Class

Needs & Risk Category

Complete the Needs & Risk Category area:

Needs & Risk Category

Objectives and Needs **Ability to Bear Losses** **Target Risk Category**

Select an Option Select an Option Select an Option

Preservation
Growth
Income
Hedged
Leveraged Return

Term of Investment In Years ☒ Use Ceding Scheme Term

10Yrs 3Mos

Summary

Total Initial Value	Total of Contributions	Net Investment Over Term
-	£0.00	£0.00

Needs & Risk Category

Objectives and Needs

Growth

Ability to Bear Losses

Select an Option

Limited Capital Loss

No Capital Guarantee

Loss Beyond Capital

Target Risk Category

Select an Option

Investment Details

Objective / Goal Details

Needs & Risk Category

* Objectives and Needs

Growth

* Ability to Bear Losses

No Capital Guarantee

* Target Risk Category

Select an Option

Cautious

Moderately Cautious

Balanced

Moderately Adventurous

Adventurous

Investment Details

Objective / Goal Details

Investment Details

Term of Investment In Years

10Yrs 3Mos

☒ Use Ceding Scheme Term

Summary details are calculated using the Transfer Value in the ceding scheme/s details.

Once complete, **Save**

