

Ex-Post Reviews - Deterministic Forecast

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

The Deterministic Forecast tab includes **Current Period Projection** & **Next Period Projection**.

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

Current Period Projection
 Remaining Term Deterministic Projection with No Changes
 Growth %: 5.99%
 Growth Over Term £: £149,423.17

Next Period Projection
 Deterministic Projection with Changes for Next Period and Remainder of Term
 Growth %: 5.99%
 Growth Over Term £: £149,423.17

What's Shown Here
Deterministic Forecast
 COBS recognises the benefits of both deterministic and stochastic forecasts. The linearity of the deterministic forecast is particularly useful for costs and charges analysis, including the exploration of the Total Solution Cost as revealed by RfY calculation. The growth rates used in the deterministic forecast are reviewed on a regular basis by independent actuarial research to determine COBS compliant growth rates for taxable and non-taxable instruments. Synaptic produces both a deterministic and a stochastic projection as part of the illustration to evidence the difference in each models performance to aid in consumer transparency during the review.

Summary Data:

| Platform / Provider | Final Value £ |
|----------------------------------|--------------------|
| Quilter | £296,791.03 |
| Product | Total Charges |
| Personal Pension | £8,507.63 |
| Type | Total Adviser Fees |
| Personal Pension (Fully Insured) | £0.00 |
| Basis | RfY |
| Personal Pension (Fully Insured) | 0.31% |

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