

Switching - Family Assets Under Management

Last Modified on 29/02/2024 10:50 am GMT

This article is a continuation of [Switching - Fees](#)

Add family assets under management with the **Target Scheme** area:

The screenshot shows the Synaptic Pathways interface for a 'Test Pension Switch'. The 'Target Scheme' section has the 'Includes Family Assets' toggle set to 'Active'. The 'Outcome' section shows a 'Switch Result' with a Critical Yield of 1.27% and a Hurdle Rate of -0.23%.

Client	Description	Illustration Type	Segment Name	Policy Type
Susanna West	Test Description	Whole of Market		Pensions

Ceding Scheme	Target Scheme	Outcome
Consolidated Scheme Current Value: £356,778.00 Maturity Value: £427,135.71 Growth Rate (Mid): 1.50% R.I.Y: 0.66%	+ Family Assets Under Management Use the calculated value for Family Assets Under Management or enter a value for this illustration, use calculate to revert to the calculated value. Includes Family Assets: <input checked="" type="checkbox"/> Active Edit Family Assets	Switch Result Critical Yield: 1.27% Hurdle Rate: -0.23% Growth Rate (Mid): 1.50% R.I.Y: 0.46%

Results
Consolidated Ceding Schemes Projection of aggregated schemes for the purpose of comparison Growth: 0.84% Final Value: £427,135.71 Total Fees: £29,538.24 R.I.Y: 0.66%
Stakeholder Pension Basic Pension for Comparison Purposes Growth: 0.01% Final Value: £394,989.50 Total Fees: £61,514.97 R.I.Y: 1.49%

If you do not wish to include Family AUM, unselect the toggle:

The screenshot shows the Synaptic Pathways interface for a 'Test Pension Switch'. The 'Target Scheme' section has the 'Includes Family Assets' toggle set to 'Inactive'. The 'Outcome' section shows a 'Switch Result' with a Critical Yield of 1.27% and a Hurdle Rate of -0.23%.

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Susanna West	Test Description	Whole of Market		Pensions

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Update Results once done:

Target Scheme

Investment	<p>+ Family Assets Under Management</p> <p>Use the calculated value for Family Assets Under Management or enter a value for this illustration, use calculate to revert to the calculated value.</p> <p>Includes Family Assets <input type="checkbox"/> Inactive</p> <p>Edit Family Assets</p>
Switches/Trades	
Fees	
Family AUM	

Outcome

Switch Result

Critical Yield	Hurdle Rate
1.27%	-0.23%
Growth Rate (Mid)	R.I.Y
1.50%	0.46%

[Report](#)

Results
[Comparison Report](#)
Update Results

	<p>Consolidated Ceding Schemes</p> <p>Projection of aggregated schemes for the purpose of comparison</p>	Growth 0.84%	Final Value £427,135.71	Total Fees £29,538.24	R.I.Y 0.66%	
Stakeholder Pension 1 of 1 Results						
	<p>Stakeholder Pension</p> <p>Basic Pension for Comparison Purposes</p>	Growth 0.01%	Final Value £394,989.50	Total Fees £61,514.97	R.I.Y 1.49%	

If you wish to include Family AUM, leave the toggle selected and **Edit Family Assets** if needed:

Target Scheme

Investment	<p>+ Family Assets Under Management</p> <p>Use the calculated value for Family Assets Under Management or enter a value for this illustration, use calculate to revert to the calculated value.</p> <p>Includes Family Assets <input checked="" type="checkbox"/> Active</p> <p>Edit Family Assets</p>
Switches/Trades	
Fees	
Family AUM	

Outcome

Switch Result

Critical Yield	Hurdle Rate
1.27%	-0.23%
Growth Rate (Mid)	R.I.Y
1.50%	0.46%

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Update Results

	<p>Consolidated Ceding Schemes</p> <p>Projection of aggregated schemes for the purpose of comparison</p>	Growth 0.84%	Final Value £427,135.71	Total Fees £29,538.24	R.I.Y 0.66%	
Stakeholder Pension 1 of 1 Results						
	<p>Stakeholder Pension</p> <p>Basic Pension for Comparison Purposes</p>	Growth 0.01%	Final Value £394,989.50	Total Fees £61,514.97	R.I.Y 1.49%	

You can edit existing assets by selecting the pen icon:

Client & Family AUM

Assets Under Management

Please enter your client's existing and family assets. Some Providers offer discounts when existing money is on a platform or product. The details entered here can be used in illustrations.

Platforms

Select a Platform + Add Platform

	Platform Name ↑	Client AUM £	Family AUM £	
1	abrdrn Wrap	£0.00	£20,000.00	🗑️
2	Aegon Platform	£0.00	£0.00	🗑️
3	AEGON Retirement Choices	£15,000.00	£0.00	🗑️
4	AJ Bell Investcentre	£80,000.00	£0.00	🗑️
5	Aviva Wrap	£1,000,000.00	£550,000.00	🗑️
6	Fidelity	£0.00	£325,000.00	🗑️
7	LV= (Off-Platform)	£287,933.69	£0.00	🗑️
8	Quilter	£497,028.96	£0.00	🗑️
9	Quilter (Off-Platform)	£151,527.15	£0.00	🗑️
10	Transact	£571,695.00	£2,000,000.00	🗑️

Close OK

Add amount and **OK**

Client & Family AUM

Assets Under Management

Please enter your client's existing and family assets. Some Providers offer discounts when existing money is on a platform or product. The details entered here can be used in illustrations.

Platforms

Select a Platform + Add Platform

	Platform Name ↑	Client AUM £	Family AUM £	
1	abrdrn Wrap	<input style="width: 100px;" type="text" value="30000"/>	£20,000.00	🗑️
2	Aegon Platform	£0.00	£0.00	🗑️
3	AEGON Retirement Choices	£15,000.00	£0.00	🗑️
4	AJ Bell Investcentre	£80,000.00	£0.00	🗑️
5	Aviva Wrap	£1,000,000.00	£550,000.00	🗑️
6	Fidelity	£0.00	£325,000.00	🗑️
7	LV= (Off-Platform)	£287,933.69	£0.00	🗑️
8	Quilter	£497,028.96	£0.00	🗑️
9	Quilter (Off-Platform)	£151,527.15	£0.00	🗑️
10	Transact	£571,695.00	£2,000,000.00	🗑️

Close OK

Add a new family asset through the Platforms dropdown:

Client & Family AUM

Assets Under Management

Please enter your client's existing and family assets. Some Providers offer discounts when existing money is on a platform or product. The details entered here can be used in illustrations.

Platforms

Select a Platform

+ Add Platform

	Client AUM £	Family AUM £	
7IM Platform			
AJ Bell Investcentre (RIA)	£30,000.00	£20,000.00	🗑
Elevate	£0.00	£0.00	🗑
Fidelity (No Investor Fee)	£15,000.00	£0.00	🗑
James Hay Modular iPlan	£80,000.00	£0.00	🗑
James Hay Partnership Wrap	£1,000,000.00	£550,000.00	🗑
James Hay Partnership Wrap	£0.00	£325,000.00	🗑
M&G Wealth Platform	£287,933.69	£0.00	🗑
Morningstar Wealth Administration Limited	£497,028.96	£0.00	🗑
Morningstar Wealth Administration Limited	£151,527.15	£0.00	🗑
Nucleus	£571,695.00	£2,000,000.00	🗑
Parmenton			

Close OK

Click **+Add Platform**

Platforms

Elevate

+ Add Platform

Platform Name ↑
Client AUM £

Complete details of family asset and click **OK**

Client & Family AUM

Assets Under Management

Please enter your client's existing and family assets. Some Providers offer discounts when existing money is on a platform or product. The details entered here can be used in illustrations.

Platforms

Select a Platform

+ Add Platform

	Platform Name ↑	Client AUM £	Family AUM £	
1	abrdn Wrap	£30,000.00	£20,000.00	🗑
2	Aegon Platform	£0.00	£0.00	🗑
3	AEGON Retirement Choices	£15,000.00	£0.00	🗑
4	AJ Bell Investcentre	£80,000.00	£0.00	🗑
5	Aviva Wrap	£1,000,000.00	£550,000.00	🗑
6	Elevate	£40,000.00	£0.00	🗑
7	Fidelity	£0.00	£325,000.00	🗑
8	LV= (Off-Platform)	£287,933.69	£0.00	🗑
9	Quilter	£497,028.96	£0.00	🗑
10	Quilter (Off-Platform)	£151,527.15	£0.00	🗑
11	Transact	£571,695.00	£2,000,000.00	🗑

Close OK

See article [Switching - Comparison Report](#)