

# Can I apply a special deal to MPS portfolios?

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You can apply a deal by creating an In-House Discretionary portfolio.

## 1. In-House Discretionary portfolio

Build the IHD portfolio in the normal way through Portfolio Builder. You can use one portfolio, or more as required.

See article [In-House Discretionary - Create a Portfolio](#)

The screenshot shows the Synaptic Pathways Portfolio Builder interface for an "IHD Portfolio Test". The interface includes a top navigation bar with various menu items like "Synaptic Pathways", "Home", "Paraplanner Access Centre", "Contacts", "Research", "Portfolio Builder", "Investment Pathways", "Generic Funds", "Configuration", "Fund Lists", "Knowledge Base", "My Apps & Settings", and "Valuations".

The main content area is divided into several sections:

- Fund Search:** A search bar with "Brooks Macdonald MPS" entered. Below it, a list of fund options is shown, including "Brooks Macdonald MPS High Risk (Growth)", "Brooks Macdonald Asset Management (Risk)", "Brooks Macdonald MPS Low Medium Risk (Income)", "Brooks Macdonald Asset Management (Risk)", "Brooks Macdonald MPS Low Medium Risk (Passive)", "Brooks Macdonald Asset Management (Risk)", "Brooks Macdonald MPS Low Risk (Defensive Income)", "Brooks Macdonald Asset Management (Risk)", "Brooks Macdonald MPS Medium High Risk", "Brooks Macdonald Asset Management (Risk)", "Brooks Macdonald MPS Medium High Risk (Passive)", "Brooks Macdonald Asset Management (Risk)", and "Brooks Macdonald MPS Medium Risk (Income & Gr...)", "Brooks Macdonald Asset Management (Risk)".
- Fund Table:** A table with columns: Code, Shareclass Lock, Name, Promoter, Asset Allocation, and Weighting %. The table contains one row for "Brooks Macdonald MPS High Risk (Growth)" with a weight of 100%. Below the table, there are fields for "Cash" (0) and "Remaining allocation: 0%", and "Total allocation: 100%".
- Portfolio Summary:** A summary box showing "Risk Profile Category: Adventurous" and "Risk Rating: 5.1". It also displays performance metrics: "Minimum Gain in any 1 Year: -22.34% or -£2,234.00", "Average Gain in any 1 Year: 9.15% or £915.00", and "Maximum Gain in any 1 Year: 36.73% or £3,673.00". Below this is a bar chart showing the minimum, average, and maximum gain values as a percentage for the portfolio.
- Asset class weightings for the portfolio as a percentage:** A legend showing "66.00% - Global Equities (ex UK)" and "34.00% - UK Equities".

## 2. Check the standard costs in the system by doing a piece of nominal research.

See articles on our Knowledge base on how to create Ex-ante research [here](#).

Navigate to Research> New> Ex-Ante. Add Investment> Enter an investment amount> Select portfolio> Tick a platform in the Results screen and continue to Ex-Ante Illustration.

View the Ex-Ante Statement to view portfolio costs.

Research  
Feb24 Test Ex-ante

Convert to Holding

Results Stochastic Forecast Deterministic Forecast Capacity for Loss Suitability Ex-ante Statement Compliance Details Report Content

**Review**

Select a wrapper to review the results, complete the capacity for loss statement and add commentary for compliance and reporting.

Mark as reviewed by selecting the checkbox for each item.

Platform Transact

**transact**

Self Invested Personal Pension

Product  
Transact Wrap SIPP

R.I.V. 1.39%

Final Value £422,121.45

About

This stochastic projection has been generated using the

**The Ex-ante statement**

The Ex-ante MFID II statement discloses the charges in the first year and over the full term. The values are determined using the platform, product, fund, adviser fees, discounts based on special deal tiers and assets under management.

The monetary figures are calculated using the monthly balance of the product and any monthly growth on the balance. The product % cost is calculated from the monetary figure and therefore may differ slightly from the provider's charging brochure as growth is considered, i.e. Charges may vary with investment growth.

The projected value before charges is **£480,028.91** or **9.15%** growth, the projected value after charges is **£422,121.45** or **7.76%** effective growth.

\* A negative product charge indicates a rebate has been applied.

Description	Initial Year %		Initial Year £		Full Term Annual %
	Cost of Ownership	Fund Weighting	Cost as % of Weighted Investment	Cost as Weighted Amount £	Weighted % of Investment
<b>Product</b>					
<b>Transact Wrap SIPP</b>					
Costs		0.166%		£362.49	0.088%
<b>Funds</b>					
<b>Cash Allocation</b>					
0%					
<b>Brooks Macdonald MPS High Risk (Growth)</b>					
100%					
One off Costs			0.00%		
Ongoing costs excl. Transaction	0.51%		0.51%	£1,237.69	0.51%
Transaction costs	0.07%		0.07%	£169.91	0.07%
DFM costs	0.25%		0.25%	£606.81	0.25%

### 3. Pricing of the In-House Discretionary portfolio

Ensure that the adjusted pricing is correct in the Details tab for IHD portfolio.

You can find this in Portfolio Builder > Select Portfolio > Details.

1. In this example, we've reduced the fund management cost to reflect the discount;
2. Remember also to define the platform availability in the Platform and Products tab:

Portfolio  
IHD Portfolio Test

Duplicate Portfolio Import Funds Edit

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

Name  
IHD Portfolio Test

Description

Range

Availability  
Private

Authorised  
Pending

Active

Created By  
23/02/2024, 10:28

Last Modified By  
23/02/2024, 12:08

Initial Charge  
0.74%

Headline Charge  
0.40%

Fund Management Costs  
0.09%

Transactional Costs (MFID)  
0.25%

Discretionary Managers Fee

Created By  
Amy Paulsen

Last Modified By  
Amy Paulsen

### 4. Conduct Research

Select the new portfolio in the research. Select In-House Discretionary in the drop down to narrow the search:

### Choose Wrapper Type & Investment Details

\* Initial Amount £      Transfer In Amount £

£100,000.00      £100,000.00

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**Contributions**

Regular Contribution £: £0.00      Frequency of Contribution: Monthly      Indexation Rate for Contribution: None      Indexation Rate %: 0.00%

**Withdrawals**

Regular Withdrawal £: £0.00      Frequency of Withdrawal: Monthly      Indexation Rate for Withdrawal: None      Indexation Rate %: 0.00%

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**Summary**

Total Initial + Transfer	Total of Contributions	Total of Withdrawals	Net Investment Over Term
<b>£200,000.00</b>	-	-	<b>£200,000.00</b>

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**Fund Selection**  
Select a portfolio or an individual fund as the basis of the investment.

Search by: Portfolio Fund Generic Fund

In-House Dis...      Search portfolios

- IHD Portfolio - 1  
In House\_Discretionary • Adventurous • 5
- IHD Portfolio Test  
In House\_Discretionary • Adventurous • 5.1
- IHD Test Portfolio  
In House\_Discretionary • Moderately Adventurous • 4
- IHD Test Portfolio 1  
In House\_Discretionary • Moderately Adventurous • 4

Cancel Save

## 5. Research will include the correct fund costs

Research      Feb24 Test Ex-ante      Convert to Holding

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**Review**

Select a wrapper to review the results, complete the capacity for loss statement and add commentary for compliance and reporting.

Mark as reviewed by selecting the checkbox for each item.

Platform Transact  
**Self Invested Personal Pension**  
 Product: Transact Wrap SIPP  
 R.I.V. 1.22%      Final Value £176,964.08

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The Ex-ante MFID II statement discloses the charges in the first year and over the full term. The values are determined using the platform, product, fund, adviser fees, discounts based on special deal tiers and assets under management.

The monetary figures are calculated using the monthly balance of the product and any monthly growth on the balance. The product % cost is calculated from the monetary figure and therefore may differ slightly from the provider's charging brochure as growth is considered, i.e. Charges may vary with investment growth.

The projected value before charges is £200,000.00 or 0.00% growth, the projected value after charges is £176,964.08 or -1.22% effective growth.

\* A negative product charge indicates a rebate has been applied.

Description	Initial Year %		Initial Year £		Full Term Annual %	
	Cost of Ownership	Fund Weighting	Cost as % of Weighted Investment	Cost as Weighted Amount £	Weighted % of Investment	
<b>Product</b>						
<b>Transact Wrap SIPP</b>						
Costs			0.163%	£330.14	0.164%	
<b>Funds</b>						
<b>Cash Allocation</b>						
<b>IHD Portfolio Test</b>						
One off Costs			0.00%			
Ongoing costs excl. Transaction	0.65%		0.65%	£1,277.27	0.65%	
Transaction costs	0.09%		0.09%	£176.85	0.09%	

If you have a Central Investment Proposition, you can add the portfolio to the CIP. See article [Adding/Removing Portfolios from the Central Investment Proposition](#)