

Why are some of the charges missing in the Costs & Charges tab?

Last Modified on 28/05/2024 2:42 pm BST

If you notice values are zero within the Costs & Charges tab of an Ex-Post review, this could be related to the product you have selected in the holding.

Synaptic Pathways allows you to add generic/custom holdings. If you have selected a custom provider & product, you will need to ensure the charge of the custom product are added to the holding before completing the review.

Here is an example of missing charge information in the Costs & Charges tab:

The screenshot shows the 'Costs & Charges' tab in the Synaptic Pathways interface. It features a 'Next Period Projection' section with a green header and a 'What's Shown here' section with a yellow background. Below these is a table with columns for 'Description', 'Cost of Ownership', 'Fund Weighting', 'Cost as % of Weighted Investment', 'First (Next) Year £', 'First (Next) Year %', and 'Full Term Annual %'. The table lists 'Personal Pension (TEST)' with 'Costs' and 'Funds' rows, all showing 0.00% values.

Description	Cost of Ownership	Fund Weighting	Cost as % of Weighted Investment	First (Next) Year		Full Term Annual %
				£	%	Weighted % of Investment
Product						
Personal Pension (TEST)						
Costs		0.00%				0.00%
Funds						

To add charge information, navigate to the holding:

The screenshot shows the 'Holdings' page for 'Ms. Susanna West'. It features a 'Related' tab and a 'Holdings' section with a 'New' button. The 'Off-Platform Holdings (4)' table lists four holdings, including 'Personal Pension (TEST) | Fully Insured' with a current value of £256,314.00. A tooltip is visible over this row. The 'Platform Holdings (3)' table lists three holdings: 'Quilter', 'Aegon Platform', and 'Aviva Wrap'. A right-hand sidebar shows 'Recent Items (3)' and 'Activity' sections.

Name	Provider Name	Contract Reference	Current Value
Personal Pension Fully Insured	Quilter	JY701GHX	£155,233.03
Flexible Transitions Account (LV= Core Fund...	LV=	98yh67g	£302,378.55
Retirement Account Fully Insured			£2,693.00
Personal Pension (TEST) Fully Insured			£256,314.00

Once within the holding, click into **Settings**

Holding
Personal Pension (TEST) | Fully Insured

Request Valuation Risk Rate Holding Edit Delete Holding Report

Client: Susanna West Current Value: £256,314.00 Current Risk Rating: 5.3 | Adventurous

Details Underlying Assets Cash Accounts Assets Performance **Settings** Reviews Transaction History

Product Charge
Headline Product Charge %: 0.00%

Growth Rates for Switching Illustrations
Growth rate percentages must be unique in each input field.
Override Defaults: Inactive

Low Growth Rate %: -0.50% Mid Growth Rate %: 1.50% High Growth Rate %: 3.00%

Growth Rate for Reviews
Actual Stochastic Custom Growth Rate %: 8.51%

Adviser Fees
Initial Fee: % £ 0.00% One off Fee for Advice: % £ £0.00 Regular Annual Fee: % £ 0.00%

Cancel Save

Weighting By Class Allocation

- 65.42% - Global Equities (ex-UK)
- 24.50% - UK Equities
- 8.08% - Emerging Markets Equities
- 2.00% - Cash

Weighting By Funds

- 100.00% - Vanguard LifeStrategy 100% Equity MPS Classic

Here you can add a **Product Charge**

Holding
Personal Pension (TEST) | Fully Insured

Client: Susanna West Current Value: £256,314.00 Current Risk Rating: 5.3 | Adventurous

Details Underlying Assets Cash Accounts Assets Performance **Settings** Reviews Transaction History

Product Charge
Headline Product Charge %: 0.40%

Growth Rates for Switching Illustrations
Growth rate percentages must be unique in each input field.
Override Defaults: Inactive

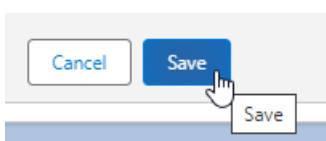
Low Growth Rate %: -0.50% Mid Growth Rate %: 1.50% High Growth Rate %: 3.00%

Growth Rate for Reviews
Actual Stochastic Custom Growth Rate %: 8.51%

Adviser Fees
Initial Fee: % £ 0.00% One off Fee for Advice: % £ £0.00 Regular Annual Fee: % £ 0.00%

Cancel Save

Save



In some cases, when selecting a portfolio (an MPS portfolio for instance) the charges will not pull through for custom products.

In the example below, the Vanguard MPS portfolio has zero values pulled through due to the custom product. You will need to add the value of the fund charges to the headline product charge for calculations to be correct.

Holding
Personal Pension (TEST) | Fully Insured

Client	Current Value	Current Risk Rating
Susanna West	£256,314.00	5.3 Adventurous

Details Underlying Assets Cash Accounts Assets Performance **Settings** Reviews Transaction History

Product Charge

Headline Product Charge %

Growth Rates for Switching Illustrations

Growth rate percentages must be unique in each input field.

Override Defaults Inactive

Low Growth Rate % Mid Growth Rate % High Growth Rate %

Growth Rate for Reviews

Actuarial **Stochastic** Custom

Adviser Fees

Initial Fee One off Fee for Advice Regular Annual Fee

Save

