

# Off-Platform Pension Switch with Assets Under Management

Last Modified on 29/01/2025 11:48 am GMT

Assets Under Management are not taken into account when an off-platform pension switch is performed in Pathways therefore the RIY may not be what the adviser is expecting.

For off platform scenarios the RIY will be calculated based on the current investment amount only. The calculation does not take into account any existing assets. Each scenario needs to be looked at on a case by case basis to consider whether the current amount invested plus AUM could/should have resulted in a change to the charging tier % for the target product. E.g. A lower % charge and resulting RIY might be expected for a larger overall amount.

---