



# Investment Switching

## User Guide

## Contents

Existing Investment Details .....	2
Existing Investment Funds.....	3
Existing Investment Projections.....	4
Asset Allocation .....	5
Asset Allocation Results .....	6
Remodel Funds Within Existing Product .....	7
Remuneration .....	12
Product Features.....	13
New Investment.....	14
Auto Allocation .....	15
Alternative Products .....	16
Asset Allocation Results .....	17
Comparison Results.....	18
Bespoking Options .....	19
Understanding Your Results .....	20
Recommendations & Report .....	21
Print Options.....	21

## Existing Investment Details

Using the information provided below, complete all relevant 'white' fields and all mandatory fields in 'yellow'

 Please enter details of your existing investment.

Valuation Date	06/02/2022
Provider Name	Other
Other Provider Name	ABC Investments Ltd
Product Name	The ABC ISA
Type of Product	ISA
Term of Investment	<input type="radio"/> Until <input type="text"/> <input checked="" type="radio"/> Years <input type="text" value="10"/> Months <input type="text" value="6"/> <input type="radio"/> Age <input type="text"/>
Fund Value	£ 21500.00
Surrender Value	£ 21500.00
Include Estimated Taxation	<input checked="" type="radio"/> Yes <input type="radio"/> No
Tax Rate	Please Select... <input type="button" value="▼"/>

Add Contribution
Add Income

Regular Premium
£250 per Month
-

No withdrawals defined

Field	Description
<b>Valuation Date</b>	Enter the date on which the quotation has been provided in dd/mm/yyyy format. This can either be entered manually or selected from the calendar.
<b>Provider Name</b>	Enter the name of existing investment Provider from the drop down list.
<b>Product Name</b>	Enter the product name.
<b>Type of Product</b>	Select the type of investment product from the drop-down list.
<b>Term of Investment</b>	Select one of the given options <b>Until:</b> Choose an end date for the investment. <b>Years:</b> Number of years and/or months for the investment to run. <b>Age:</b> Input an age to run the investment to.
<b>Fund Value</b>	Enter the value of the existing investment.
<b>Surrender Value</b>	Enter the surrender value of existing investment.
<b>Include Estimated Taxation</b>	Select Yes or No Selecting Yes will allow you to enter the client's tax band from the drop down list.

<b>Add Contribution</b>	Select this option to add a single or regular contribution, frequency and the amount. Indexation and the month of indexation can also be included.
<b>Add Income</b>	Select this option for a specific or regular withdrawal, frequency and the amount. Indexation and month of indexation can also be included.

## Existing Investment Funds

If a full asset allocation comparison is to be performed, funds in which the plan is currently invested in must be detailed at this point.

Funds within Existing Product Help

i You may select the fund(s) in which this plan is currently invested. Note this information must be provided if you wish to perform an asset allocation comparison.

Select Funds	Fund Panels								
Fund Manager: <input style="border: 1px solid #0070C0; border-radius: 5px; padding: 2px 10px; width: 150px; height: 25px;" type="button" value="All"/> Filter: <input style="border: 1px solid #0070C0; border-radius: 5px; padding: 2px 10px; width: 100px; height: 25px;" type="button" value="Name"/> <input style="width: 150px; height: 25px; border: 1px solid #0070C0; border-radius: 5px; margin-left: 10px;" type="text"/> <input style="border: 1px solid #0070C0; border-radius: 5px; padding: 2px 10px; width: 50px; height: 25px; background-color: #0070C0; color: white;" type="button" value="GO"/> Sort: <input style="border: 1px solid #0070C0; border-radius: 5px; padding: 2px 10px; width: 150px; height: 25px;" type="button" value="Fund Name"/> Too many funds in results, please use filter to reduce list.	Funds Selected <span style="float: right;">Split</span> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Artemis Global Income I Inc <span style="color: #0070C0;">i</span></td> <td style="width: 10%; text-align: center; padding: 5px;">30</td> <td style="width: 10%; text-align: center; padding: 5px;">%</td> <td style="width: 10%; text-align: center; padding: 5px;"><span style="color: red;">-</span></td> </tr> <tr> <td>Schroder MM Diversity Balanced Z Acc <span style="color: #0070C0;">i</span></td> <td style="text-align: center; padding: 5px;">70</td> <td style="text-align: center; padding: 5px;">%</td> <td style="text-align: center; padding: 5px;"><span style="color: red;">-</span></td> </tr> </table> Total: <input style="width: 50px; height: 25px; border: 1px solid #0070C0; border-radius: 5px; margin-left: 10px;" type="text"/> <span style="border: 1px solid #0070C0; border-radius: 5px; padding: 2px 10px; width: 50px; height: 25px; background-color: #0070C0; color: white; margin-left: 10px;">100 %</span> <input style="border: 1px solid #0070C0; border-radius: 5px; padding: 2px 10px; width: 150px; height: 25px; background-color: #0070C0; color: white;" type="button" value="Clear All"/>	Artemis Global Income I Inc <span style="color: #0070C0;">i</span>	30	%	<span style="color: red;">-</span>	Schroder MM Diversity Balanced Z Acc <span style="color: #0070C0;">i</span>	70	%	<span style="color: red;">-</span>
Artemis Global Income I Inc <span style="color: #0070C0;">i</span>	30	%	<span style="color: red;">-</span>						
Schroder MM Diversity Balanced Z Acc <span style="color: #0070C0;">i</span>	70	%	<span style="color: red;">-</span>						

Funds Returned. 501. Time taken: 5.11 secs.

Funds can be selected by choosing the provider from the drop down list. The filter allows a user to search by fund Name or ISIN number. Click on Go to list the funds that match the criteria.

Click to select the fund and carry over to the right hand side.

Once funds have been selected the appropriate split will need to be entered. Funds **must** total 100% before moving forward.

## Existing Investment Projections

With the default set to Aggregate Rates, a user will be prompted to enter the appropriate growth rates for the investment.

 Please enter the investment's fund value projections at maturity.

Growth Rate Basis:	Aggregate Rates	<input checked="" type="radio"/> Varying Rates (%)	<input type="radio"/> Varying Rates (£)	<input type="radio"/>
<b>Fund Projection Rates:</b> Low 2 % Med 5 % High 8 %				
<b>Fund Value at Maturity</b>				
Fund Value at Maturity	55200	68300	84500	
<small> If the existing provider cannot produce projections, use the 'calculate' option to create system generated projections.</small>				
<b>Calculate</b>				
<b>&lt;&lt; Back</b>		<b>Next &gt;&gt;</b>		

If it's not possible to obtain projections from the existing scheme, the Calculate button can be used to generate projections to any given rates. If fund(s) have been selected on the previous screen, they will automatically pre-populate with the charge applicable. In addition to the overall product AMC, fixed fees may also be added with any indexation that may apply.

 Calculate Projections

<b>Fund Charges</b>	<b>Charge (%)</b>	<b>Split (%)</b>	
Artemis Global Income I Inc	1.93	30	
Schroder MM Diversity Balanc	1.68	70	
<b>Additional Percentage Charges</b>	<b>Amount (%)</b>	<b>Applied</b>	<b>Indexation</b>
		Monthly	None
<b>Monetary Charges</b>	<b>Amount</b>	<b>Applied</b>	<b>Indexation</b>
Admin Fee	20	Monthly	None
<b>Calculate</b>			
<small> If the existing provider cannot produce projections, use the 'calculate' option to create system generated projections.</small>			
<b>&lt;&lt; Back</b>		<b>Next &gt;&gt;</b>	

Selecting Varying Rates allows a user to input specific funds that each individually have varying growth rates. For example, some providers may supply illustrations on a split basis

i.e. funds invested in cash may be produced using growth rates of 1%, 4% and 7% and the Managed Fund illustrated using 2%, 5% and 8% growth rates. The fund split can either be entered as a percentage of the total (%) or as a cash amount (£). If existing scheme funds have been entered on the previous page, they will automatically pre-populate as shown below. Growth rates for each fund will need to be updated manually.

 Please enter the investment's fund value projections at maturity.

Growth Rate Basis:	Aggregate Rates	<input type="radio"/> Varying Rates (%)	<input checked="" type="radio"/> Varying Rates (£)	<input type="radio"/>
Name	Split (%)	Low (%)	Med (%)	High (%)
Artemis Global Income I Inc	30	2	5	8 
Schroder MM Diversity Balanced :	70	1	4	6 



**Fund Projection Rates:** Low 1.3 % Med 4.3 % High 6.6 %

**Fund Value at Maturity**

Fund Value at Maturity

## Asset Allocation

To match the client's current investments to a target asset allocation, Yes must be selected. The client's target asset allocation can then be selected from the Available Assets or the Allocation Templates previously created in personal settings. There will also be the option to remodel/rebalance the existing scheme at this stage

**Asset Allocation** Help

Would you like to match investments to a target asset allocation?  Yes  No

Would you like to remodel/rebalance the existing scheme?  Yes  No

**Allocation Templates** Available Assets

Low Risk 1 

\* denotes templates linked to the same risk category as the client.

**UnLink Template**

**Selected**

Asia ex-Japan Stock	25 % 
U.K. Corporate Bond Interim/Long Term	50 % 
Cash	25 % 

Total: 100%

Save as New Template

Allocation Templates – These are created within the Personal Settings\*. These templates are a collection of asset classes and can be linked to a risk category.

The Allocation Template denoted with the asterisk is the template that matches the clients attitude to risk chosen for the client within client details. Any template can be chosen from this selection.

Available Assets – This option will list the asset classes available. Asset classes can be managed and grouped in Personal Settings\*.

If Unlink Template is shown, editing will not be enabled on the template. Should a user wish to edit a chosen template for a particular case, click Unlink Template.

\*Please see the Asset Reviewer Personal Settings User Guide for further information.

## Asset Allocation Results

The system displays a graphical representation of the existing investment compared to the target asset allocation.

### Asset Allocation Results

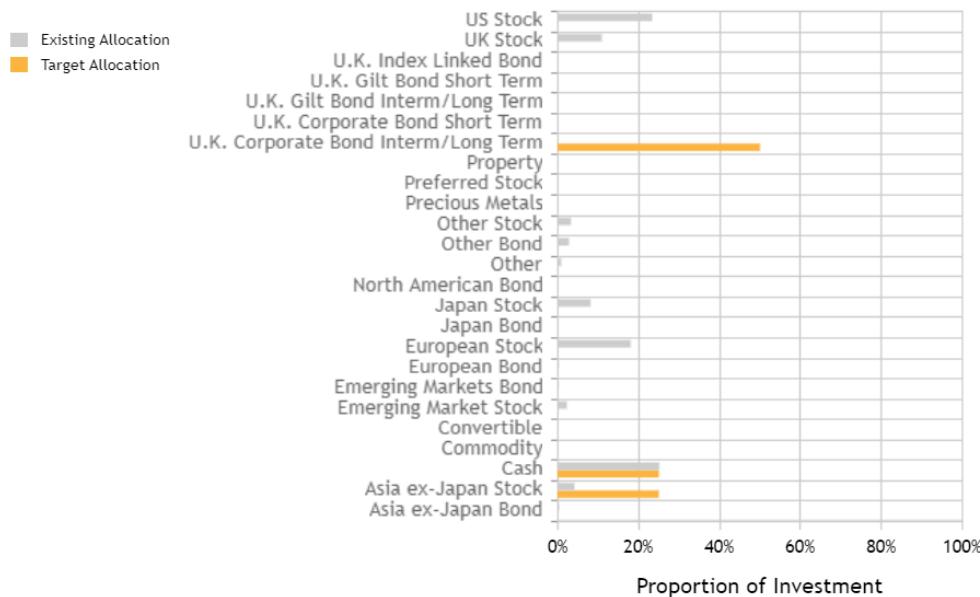
The **Existing** Investment is set to achieve **29.2 %** of the intended target.



The chart below shows an overview of the client's current investments compared to the target asset allocation.



This chart compares the current investments against the target allocation



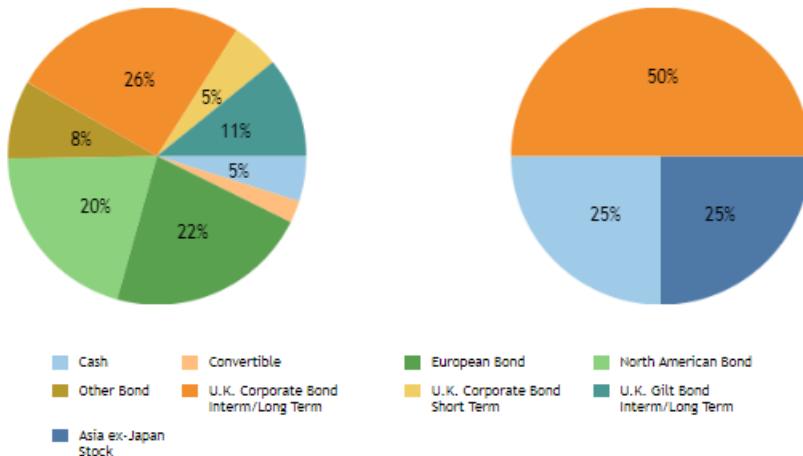
Choosing the Target v Existing tab shows a comparison between the client's existing asset allocation and the selected target asset allocation. The pie chart below shows the proportion of assets within the existing and target allocations

#### Existing Allocation

Asset Class	Ratio (%)
Cash	4.92
Convertible	2.42
European Bond	21.99
North American Bond	20.42
Other Bond	8.48
U.K. Corporate Bond Interm/Long Term	25.72
U.K. Corporate Bond Short Term	5.19
U.K. Gilt Bond Interm/Long Term	10.86

#### Target Allocation

Asset Class	Ratio (%)
Asia ex-Japan Stock	25
Cash	25
U.K. Corporate Bond Interm/Long Term	50



Click on the Report button to produce a report at this stage. If a user would like to find alternative funds for the existing investment , that may provide a better match to the target asset allocation, click on the Next button.

## Remodel Funds Within Existing Product

To remodel the funds within the existing product, the user will select a range of funds that are available with the existing product that best suit the requirements of the client. Existing scheme funds will be automatically populated if they have previously been entered.

Additional funds can be selected by choosing the provider from the drop-down list. The filter allows a user to search by fund Name or ISIN number. Click to select and carry over to the right-hand side. Selecting a Min% or Max% will ensure a fixed percentage of a specific fund will form part of the new asset allocation.

The tool will choose the optimum combination to match the target asset allocation.

The appropriate switching fees can be entered if appropriate in the boxes provided and will be included when calculating the projected maturity figures of the remodelled scheme.

**Scheme: ABC Investments Ltd The ABC ISA**

Effective Charge	Switching Fee	Annual Fixed Fee	Annual Adjustment
0.87%	£ 0	£ 0	% 0

**Select Funds** **Fund Panels**

Fund Manager: All

Filter: Name  GO

Sort: Fund Name

Too many funds in results, please use filter to reduce list.

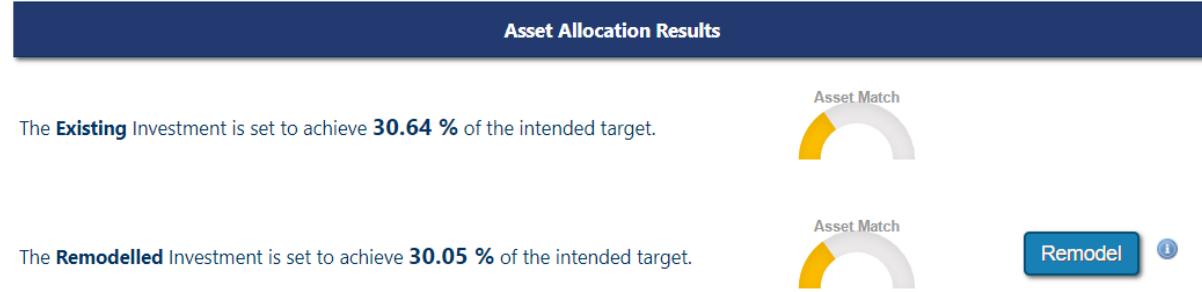
Funds Returned. 501. Time taken: 5.16 secs.

**Funds Selected**

	Fixed	Min %	Max %
BlackRock Corporate Bond D Acc	<input checked="" type="checkbox"/>	5	100
Allianz Continental European C Acc	<input checked="" type="checkbox"/>	1	10

**UnFix All** **Clear All**

To view the Remodelled investment, click on the Next button

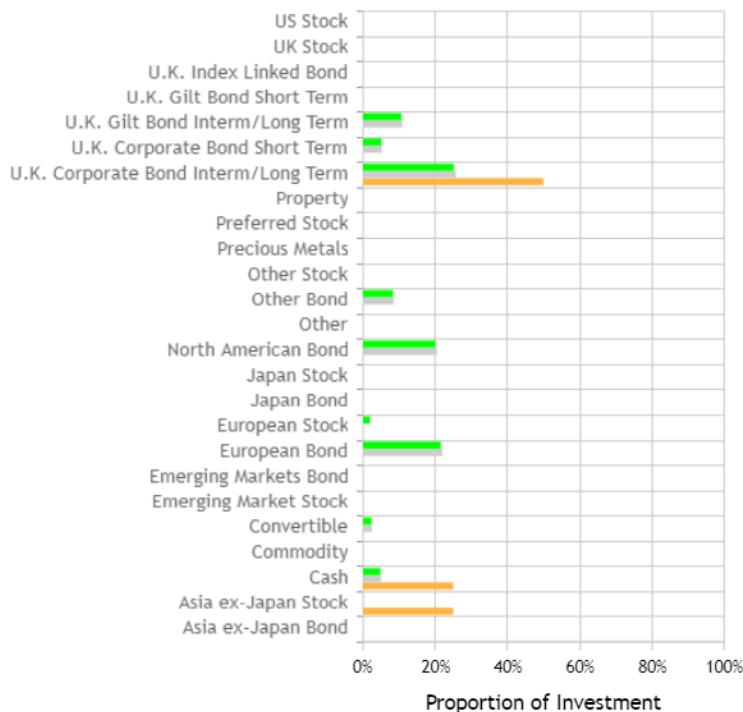


The illustration above shows both the Existing Investment compared to the intended target asset allocation and the Remodelled Investment. The colours on the graph will change depending on the percentage of intended target met, i.e. less than 20% of target met will show in red, changing in 20% increments through to dark green for 100% of intended target.



This chart compares the current and remodelled investments against the target allocation

█ Remodelled Allocation  
█ Existing Allocation  
█ Target Allocation



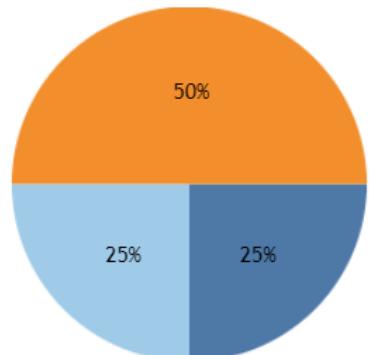
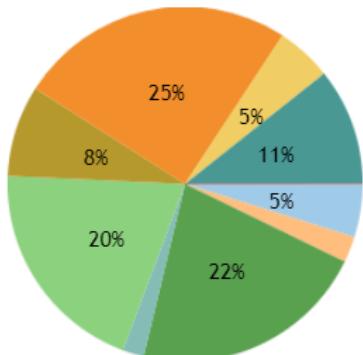
Overview – In addition to showing both the Existing and Target Allocation as before, the overview now includes the Remodelled Allocation.

### Remodelled Allocation

Asset Class	Ratio (%)
Cash	4.84
Convertible	2.37
European Bond	21.55
European Stock	1.94
North American Bond	20.02
Other Bond	8.31
U.K. Corporate Bond Interm/Long Term	25.2
U.K. Corporate Bond Short Term	5.09
U.K. Gilt Bond Interm/Long Term	10.64
UK Stock	0.03

### Target Allocation

Asset Class	Ratio (%)
Asia ex-Japan Stock	25
Cash	25
U.K. Corporate Bond Interm/Long Term	50



█ Cash      █ Convertible      █ European Bond  
█ North American Bond      █ Other Bond      █ U.K. Corporate Bond Interm/Long Term  
█ European Stock      █ U.K. Corporate Bond Short Term

Target v Remodelled - This is the remodelled asset allocation. The charts show the closest match available to the target asset allocation using the funds that were previously selected.

The funds chosen to make up the allocation will also be detailed and shown with designated ratios as shown below.

### Funds selected for the Remodelled Investment

Fund Name	Ratio (%)
BlackRock Corporate Bond D Acc	98
Cash	4.92
Convertible	2.42
European Bond	21.99
North American Bond	20.42
Other Bond	8.48
U.K. Corporate Bond Interim/Long Term	25.72
U.K. Corporate Bond Short Term	5.19
U.K. Gilt Bond Interim/Long Term	10.86
Allianz Continental European C Acc	2
Cash	1.09
European Stock	97.22
UK Stock	1.69

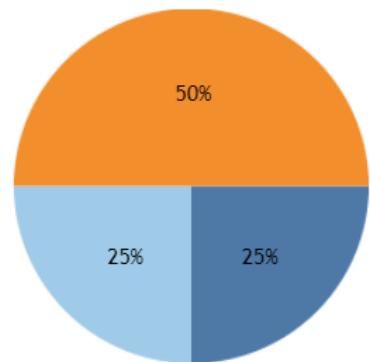
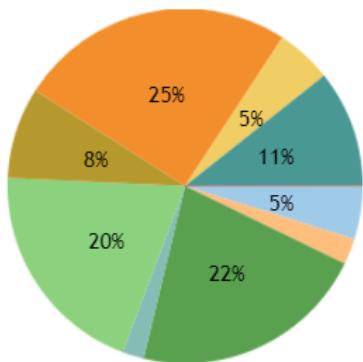
Weighted fund AMC for remodelled scheme: 0.61%, which is 0% more than the existing arrangements.

#### Remodelled Allocation

Asset Class	Ratio (%)
Cash	4.84
Convertible	2.37
European Bond	21.55
European Stock	1.94
North American Bond	20.02
Other Bond	8.31
U.K. Corporate Bond Interim/Long Term	25.2
U.K. Corporate Bond Short Term	5.09
U.K. Gilt Bond Interim/Long Term	10.64
UK Stock	0.03

#### Target Allocation

Asset Class	Ratio (%)
Asia ex-Japan Stock	25
Cash	25
U.K. Corporate Bond Interim/Long Term	50



█ Cash      █ Convertible      █ European Bond  
█ North American Bond      █ Other Bond      █ U.K. Corporate Bond Interim/Long Term  
█ European Stock      █ U.K. Corporate Bond Short Term

Remodelled Results – Click on this tab to view the results of existing Investment compared to the remodelled investment.

Projected Fund	1.3%	4.3%	6.6%
Existing Investment	£55,200.00	£68,300.00	£84,500.00
Existing Investment Remodelled	£58,300	£73,100	£87,000
Rate of Return	1.3%	4.3%	6.6%
Effect on Fund	5.72%	7.04%	3.01%
Reduction in Yield	0.01%	0.01%	0.01%

Report – If a user is happy with the outcome of the remodelled investment allocation then a report can be produced by clicking on the Report button. Should a user want to explore moving the investment to an entirely new product, then click on the Next button.

## Remuneration

Remuneration to be applied – Select No if remuneration is not to be taken. Select Yes to add remuneration.

Remuneration to be applied

Yes

No

 Subject to product criteria being met, all providers' products will be included. Each product will have the providers' standard charges applied plus the specified level of remuneration. All remuneration taken from within the product (i.e. not a personal payment by the client) is on a 1:1 basis.

Please be aware that not all Providers may be able to support the style of remuneration selected.

In all cases, where remuneration has been selected, you will have the ability to include in the report results based on nil remuneration being selected within the analysis.

**Single Premium**

Initial	Fund Based
<input type="text"/> %	<input type="text"/> %
£ <input type="text"/>	£ <input type="text"/> pa

**Regular Premium**

Level	Initial* <input type="radio"/>	Fund Based <input type="radio"/>
<input type="text"/> %	<input type="text"/> %	
£ <input type="text"/> **	£ <input type="text"/> pa	

\* % of 1st year's premium.

\*\* A monetary value will be treated as an Initial Fee.

**Advanced Fee Styles**

### Initial Fees

#### Single Premium

Deducted from plan & paid over a period of

Months

Frequency

Monthly

From Month

1

#### Regular Premium

Allow up to 100% of premium to be taken until paid

Yes  No

### Fund Based Fees

Deducted from plan & paid

Monthly

From Month

1

Please give details of any other remuneration arrangements.

Description	
<b>Single Premium Initial</b>	Enter an initial percentage and/or monetary amount.
<b>Single Premium Fund Based</b>	Enter the Fund Based fee to be taken as a percentage and/or monetary amount of single and regular premiums.
<b>Regular Premium Level</b>	Enter the fee percentage to be taken of each regular premium.
<b>Regular Premium Initial</b>	Enter the initial percentage to be taken from the 1st year's premiums. A monetary value will be treated as an initial fee.
<b>Advance Fee Styles</b>	Allows the user to be more specific about how the remuneration will be charged and the timing of the payment.

## Product Features

If there is a requirement for a plan to have specific features, they may be selected from the options shown. Only plans that meet these criteria will then be included in the results. You can view which plans are available with the selected features by clicking on  the button to the right of 'Products Available':

You can also save selected features as a template for future use by ticking the box 'Save as new template' and giving the template a reference/name.

**Products Available: 93** 

Feature Templates	Selected Features
No Templates	<div style="display: flex; justify-content: space-between;"> <div style="flex: 1;"> <ul style="list-style-type: none"> <li> Fund Switches / Redirection</li> <li> Online Access</li> <li> Regular Contributions</li> <li> Single Contributions/Transfers           <ul style="list-style-type: none"> <li><input type="checkbox"/> Defined Benefit Transfers Accepted </li> <li><input type="checkbox"/> Single Contributions Accepted </li> <li><input checked="" type="checkbox"/> Transfers Accepted </li> </ul> </li> <li> Product Guarantees</li> <li> Investment Options</li> <li> Drawdown Options</li> <li> Commercial Property</li> <li> AKG Company Profile - Overall Financial Strength Rating</li> <li> Other Features</li> </ul> </div> <div style="text-align: right; padding: 5px;"> <input checked="" type="checkbox"/> Save as New Template      Template: <input type="text"/> </div> </div>

## New Investment

The Investment options for the new plan can be selected as **Plan Default Settings**, **Specify Investments**, **Defined Templates** or **DFM Strategies**.

*See the Funds Functionality user guide for more details.*

When selecting a specific fund/template you can view which plans are available with your chosen investment option by clicking on  the button to the right of 'Products Available':

Products Available: 5	
Available Plans	
Provider	Plan
Aviva	Aviva Pension Portfolio (Choice)
Aviva	Aviva Personal Pension
Prudential	Prudential Retirement Account
Scottish Widows	Scottish Widows Retirement Account
Standard Life Assurance Ltd	Standard Life Assurance Ltd SIPP for Wrap

Unavailable Plans		
Provider	Plan	Reason
@SIPP	@SIPP Collective SIPP	Does not include all the selected product features. 

By hovering over the  button under unavailable plans, you can see exactly which feature is kicking this plan out of the results.

## Auto Allocation

Auto Allocation allows funds/fund panels to be selected. The tool will choose the optimum combination to match the target asset allocation. If a particular fund(s) is required, it can be fixed and a minimum and maximum % amount can be entered. All funds listed can be fixed by clicking on the Fix All button.

Specify Investments      Defined Templates      DFM Strategies      Auto Allocation

Do you want to include fund transaction cost(s) in analysis?  Yes  No

Funds      Fund Panels

Funds Selected	Fixed	Min %	Max %
Kames Strategic Bond <small>i</small>	<input type="checkbox"/>	<small>—</small>	<small>—</small>
ARC TIME Social Long Inc Fdr Tr I	<input type="checkbox"/>	<small>—</small>	<small>—</small>
NetAcc <small>i</small>	<input type="checkbox"/>	<small>—</small>	<small>—</small>
Baillie Gifford Emerging Markets Lead Coms <small>i</small>	<input type="checkbox"/>	<small>—</small>	<small>—</small>

Fund Research

Funds Returned. 0. Time taken: 0.68 secs.

Fix All      Clear All

Fund Panels, created within Personal Settings, can be selected within a case at this point. The tool will choose the optimum combination of funds from the panel created and selected to match the target asset allocation. To guarantee the use of a specific fund for the investment, you can use the Fixed tick box. A minimum and/or maximum percentage can be entered to specify the level of investment in the fund.

## Alternative Products

All types will be selected as default, to reduce the number of products further you can untick any of these options.



Select the product types to be included in the comparison.

Collectives	<input checked="" type="checkbox"/>	Estate Planning Bond	<input checked="" type="checkbox"/>	Friendly Society	<input checked="" type="checkbox"/>
ISA	<input checked="" type="checkbox"/>	Offshore Bond	<input checked="" type="checkbox"/>	Onshore Bond	<input checked="" type="checkbox"/>
Savings Plan	<input checked="" type="checkbox"/>				



Select the providers and products to be included in the comparison.

Select all providers <input type="checkbox"/>		<a href="#">&lt;&lt; Back</a>	<a href="#">Next &gt;&gt;</a>
7IM	<input type="checkbox"/>	Hubwise	<input type="checkbox"/>
abrdn Elevate	<input checked="" type="checkbox"/>	Hubwise Connect	<input type="checkbox"/>
abrdn Wrap	<input type="checkbox"/>	James Hay Partnership	<input checked="" type="checkbox"/>
Advance by Embark	<input type="checkbox"/>	Novia	<input checked="" type="checkbox"/>
Aegon Platform	<input type="checkbox"/>	Nucleus	<input type="checkbox"/>
Aegon Retirement Choices	<input type="checkbox"/>	P1 Platform (Gaudi)	<input type="checkbox"/>

By ticking Select all Providers and Select all Products, all available providers and products will be included in the comparison.

Select your new plan by ticking the relevant Select option box.

**Existing Plan** - Some provider's charges may be subject to a large fund discount. Where a proposed plan is identified as an 'Existing Plan', the effect of the total fund may reduce the charge applied to the proposed new investment. In these circumstances there may also be a setup fee that is waived. The system will take an 'Existing Plan' into consideration and reflect the charges accordingly.

**Panel Funds** – When Target Asset Allocation has been selected for the new investment, the system will display the amount of funds available from the selected Fund Panel against each product. The funds that can be used by the selected products will be listed.

## Funds that can be used by the Selected Products

- Baillie Gifford Emerging Markets Lead Coms
- Kames Strategic Bond

**Notes:** For use with the MPS Service only

AJ Bell Investcentre Junior ISA    2

Reason: Client age above plan's maximum age limit (max: 18)

### Ascentric

Ascentric ISA    2

Ascentric The General Investment Account    2

### Novia

Novia General Investment Account    3

**Notes:** Novia Initial Charge is subject to trading terms between Novia and Adviser. This is from 0% and an example charge of 0% is applied for the purposes of this analysis.

Novia Offshore Bond    3

**Notes:** Due to the plan criteria this may only be selected if pre-existing.

Novia Stocks & Shares ISA    £ 50000 3

### Nucleus

Nucleus General Account    3

Nucleus ISA Account    3

## Asset Allocation Results

### Asset Allocation Results

The **Existing** Investment is set to achieve **30.64 %** of the intended target.



The **Remodelled** Investment is set to achieve **30.34 %** of the intended target.



The **New** Investment is set to achieve **55.62 %** of the intended target.



**Remodel** 

The Asset Allocation results above show the Existing, Remodelled and New investments compared to the intended target asset allocation.

Target v New - This is the New allocation. The charts show the closest match available to the target asset allocation using the funds that were previously selected.

## Comparison Results

When the analysis has run, the products selected for the analysis will be listed. The highest value, based on the mid growth rate, will be at the top. Where the mid growth rate is unavailable results will be ranked by the low growth rate. The RIY (reduction in yield) will also be shown.

[Tax >>](#)

Provider	Product	1.3%	4.3%	6.6%	RIY		
Existing Product (Remodelled)		£58,300	£73,100	£87,000			
Existing Product		£55,200	£68,300	£84,500			
AJ Bell Investcentre	<a href="#">ISA</a>	  £51,300	£63,900	£75,700	1.8%	<input type="checkbox"/>	<a href="#">Quote &amp; Apply</a>
abrdn Elevate	<a href="#">Elevate Stocks &amp; Shares ISA</a>	  £50,700	£63,200	£74,900	1.9%	<input type="checkbox"/>	<a href="#">Quote &amp; Apply</a>
abrdn Wrap	<a href="#">FundZone S&amp;S ISA</a>	  £50,500	£62,900	£74,600	2%	<input type="checkbox"/>	<a href="#">Quote &amp; Apply</a>
Nucleus	<a href="#">ISA Account</a>	  £50,500	£62,900	£74,600	2%	<input type="checkbox"/>	<a href="#">Quote &amp; Apply</a>

Click on the Tax button to view any potential tax implications for the New Investment.



Taxation Details

[<< Projections](#)

Provider	Product	Net	Tax on Fund	Tax on Income
AJ Bell Investcentre	ISA	£63,900	£0	£0
abrdn Elevate	Elevate Stocks & Shares ISA	£63,200	£0	£0
abrdn Wrap	FundZone S&S ISA	£62,900	£0	£0
Nucleus	ISA Account	£62,900	£0	£0
Quilter	Stocks & Shares ISA (Self Select)	£62,900	£0	£0
Ascentric	ISA	£62,400	£0	£0
Novia	Stocks & Shares ISA	£62,200	£0	£0
Aegon Retirement Choices	ISA	£62,100	£0	£0
7IM	ISA	£61,600	£0	£0

The illustration above shows the new investments and the potential tax implications associated with each investment result. Against each product chosen for the analysis, details of tax will be shown. Net – This is the fund value net of the tax calculated. Tax on Fund – Details the amount of tax calculated for the investment. Tax on Income – If an income is being taken from the investment, potential tax implications will show here.

## Bespoking Options

A plan may be 'bespoked' on the results page to change a % AMC or a monetary charge if it differs to that held on the system. This may be used to reflect a GPP or to include a fund charge where funds have not been chosen. Adjustments can be made by clicking on 

## Example

In the example below a 0.2% adjustment has been applied.

In order to bespoke the results, use the information below to assist with completing the relevant fields.

Once the adjustments have been entered click the Recalculate button at the bottom of the page. The revised results will be shown and highlighted accordingly.

abrdn Wrap		FundZone S&S ISA			£50,500	£62,900	£74,600	2%	<input type="checkbox"/>	Quote & Apply	
Adjust Allocation											
Adjust AMC				0.2		Fund Splits					
Lump Sum					Once only						
					Once only						
<b>Description</b>											
<b>Adjust Allocation</b>		A positive value will enhance the fund. A negative value will reduce the fund to create an additional charge/fee.									
<b>Adjust AMC</b>		Select positive to increase the AMC to add an additional charge/fee. A negative will reduce the AMC e.g. if the standard AMC is 0.9% an adjustment of - 0.2% will make the charge 0.7%									
<b>Lump Sum</b>		Select positive to enhance the fund IE a credit. A negative will create a charge.									
<b>Fund Splits</b>		The fund splits option can be used when the system has been run on default settings. You are able to enter the Name, Split and AMC of the fund to be used. This will override the default fund used.									

Once the adjustments have been entered you will need to click the Recalculate button at the foot of the page. The revised results will be shown and highlighted accordingly. To select a plan for the full comparison use the tick box to the right of each plan projections and click Full Analysis.

## Understanding Your Results

The table below shows the effect of the fund being transferred into each chosen investment.

The existing plan details are shown highlighted in green. The proposed new scheme details are shown below this. Details of the Rate of Return Required, Effect on Fund compared to the existing fund value and the Reduction in Yield are displayed in the results table. The bar graph shows the medium growth projection results for the existing and new investment.

Client: Rachel Jones  
Module: Existing Investment Review  
Case Ref: 1789581

Client Details Existing Investment Allocation Options New Investment Results Summary Full Comparison

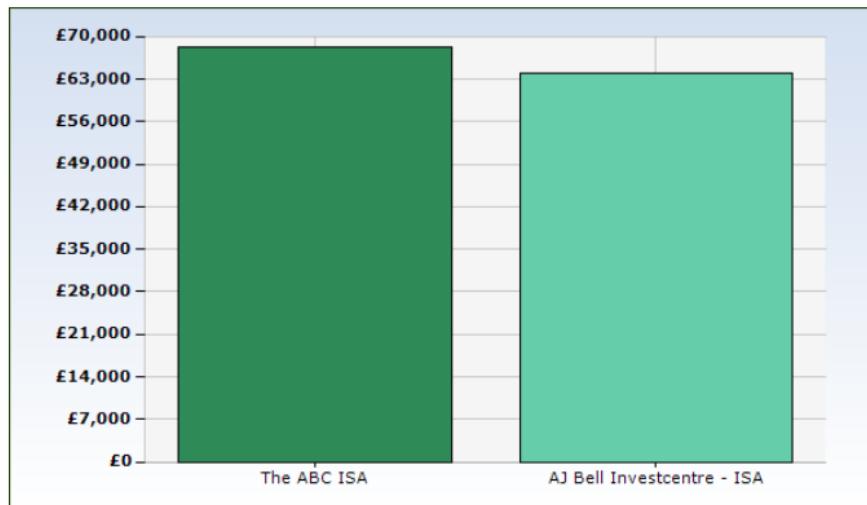


### ABC Investments Ltd The ABC ISA - 10 years 6 months

Help

Projected Fund (Paid Up)	1.3%	4.3%	6.6%
Existing Investment	£55,200	£68,300	£84,500
Reduction in Yield	0.8%	0.9%	0.4%
AJ Bell Investcentre ISA	£51,300	£63,900	£75,700
Rate of Return Required	2.73% (+1.43%)	5.75% (+1.45%)	8.73% (+2.13%)
The effect this will have on the fund	-7.04%	-6.42%	-10.31%
Reduction in Yield	1.7%	1.8%	1.8%

Medium rate growth results comparison



Description	
<b>Rate of Return Required</b>	The growth rate required from the new investment to match the projections of the existing investment. The difference is shown in brackets.
<b>Effect on Fund</b>	The percentage difference between the existing and new investments.
<b>Reduction in Yield</b>	The percentage difference between the existing and new investments.

## Recommendations & Report

Additional text can be added to the report by clicking on Include Recommendations. Suitability or Reasons Why letters can be pasted into this section to make the transfer report complete. To proceed to the report print options click Report.

## Print Options

The Additional Notes box allows for free text, which will appear in the report along with the selected product charges. If an adjustment has been made to a product charge in the bespoking option, a reason for the change should be recorded here. The Analysis Label is optional. Any text entered here will appear on the report cover. This label can be used to identify a report when different versions have been produced.

Additional Notes

Analysis Label:

Help

**Print Options**

Select All	<input type="checkbox"/>
Report	<input checked="" type="checkbox"/>
Details Entered	<input checked="" type="checkbox"/>
Include Fund Fact Sheets	<input type="checkbox"/>
Include Morningstar Portfolio X-rays	<input type="checkbox"/>
Report Date Label	<input type="button" value="Report Print Date"/>

[Create Word Report >>](#) [Create PDF Report >>](#)

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