



Pension Switching

User Guide

Contents

Existing Plans.....	2
Pension Status.....	2
Summary of Pension Plans to be Transferred	3
Funds within Existing Product.....	4
Existing Scheme Projections	5
Additional Plan Benefits.....	7
Remuneration	8
Product Features.....	9
New Investment.....	10
Alternative Products	11
Results Summary.....	13
Bespoking Options	14
Full Comparison - Consolidated Results	15
Individual Plan Results	16
Capital Value of Death Benefits	16
Recommendations & Report.	16
Print Options	17

Existing Plans

Age(s) for Analysis		Projection Basis		Help
Proposed:	65	Monetary	<input type="radio"/>	
Desired:	65	Inflation Adjusted	<input checked="" type="radio"/>	

Include Lifetime Allowance Yes ☒ No ☐

Pension Status	
Member of or eligible to join an Occupational Pension Scheme	Yes <input type="radio"/> No <input type="radio"/> Unknown <input checked="" type="radio"/>
Member of or eligible to join a Group Personal Pension	Yes <input type="radio"/> No <input type="radio"/> Unknown <input checked="" type="radio"/>
Option to transfer to an Occupational Pension Scheme/GPP	Yes <input type="radio"/> No <input type="radio"/> Unknown <input checked="" type="radio"/>
Existing GPP to be used in this analysis	Yes <input type="radio"/> No <input type="radio"/> Unknown <input checked="" type="radio"/>

Summary Of Plans To Be Transferred...

Name	Type	Calc Date	Transfer Value
Aviva Personal Pension Plan	Personal Pension	05/11/2021	£100,000.00

Delete Case

Move Case

Add New Plan

<< Back

Next >>

*If analysing multiple plans, they must all be on the same projection basis.

Age(s) for analysis	Description
Proposed	The client's retirement age according to the Plan(s)
Desired	Optional field if analysis is to an age other than the scheme's normal retirement age.
Projection Basis	Description
Monetary	Select this option if the ceding scheme has used projections in monetary terms, such as 2%, 5% & 8%.
Inflation Adjusted	Select this option if the ceding scheme has provided inflation adjusted projections. Such as 0%, 2.94% & 5.88%.
Include Lifetime Allowance	Include lifetime allowance charges and information in your report.

Pension Status

Use the buttons here to add further information into your report about your clients pension status. **Please note: This section will only appear if the client is employed*

Pension Status	
Member of or eligible to join an Occupational Pension Scheme	Yes <input type="radio"/> No <input type="radio"/> Unknown <input checked="" type="radio"/>
Member of or eligible to join a Group Personal Pension	Yes <input type="radio"/> No <input type="radio"/> Unknown <input checked="" type="radio"/>
Option to transfer to an Occupational Pension Scheme/GPP	Yes <input type="radio"/> No <input type="radio"/> Unknown <input checked="" type="radio"/>
Existing GPP to be used in this analysis	Yes <input type="radio"/> No <input type="radio"/> Unknown <input checked="" type="radio"/>

Summary of Pension Plans to be Transferred

These are the existing plans that the user wishes to analyse to a new contract. To review, change or delete a plan, simply click on the plan name.

Summary Of Plans To Be Transferred...

Name	Type	Calc Date	Transfer Value
Aviva Personal Pension Plan	Personal Pension	05/11/2021	£100,000.00

Existing Scheme Details

Client: Rachel Jones
Module: Pension Switching
Case Ref: 1959618

Client
Details

Existing
Plans

Remuneration

Product
Selection

Results
Summary

Full
Comparison

Existing Scheme Details		Help
Provider Name	Aviva	
Product Name	Personal Pension Plan	
Type	Personal Pension	
Fund Valuation Date (dd/mm/yyyy)	05/11/2021	
Fund Value	£ 100000	
Transfer Value	£ 100000	
Are Regular Contributions Included?	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Gross	£ 200	Frequency Monthly
Increase Rate	RPI	Month of increase January
Current Death Benefits Value	£ 100000	
<< Back		Next >>

	Description
Provider Name	Enter the name of existing scheme Provider from the drop down list or select. Or select other and use the free text box available.
Product Name	Enter the name of existing scheme.
Type	Select the type of pension to be transferred from the drop-down list.

Fund Valuation Date	Enter the date on which the quotation has been provided in a dd/mm/yyyy format or select the date from the calendar.
Fund Value	Enter the fund value of the ceding scheme here.
Transfer Value	Enter the transfer value of the ceding scheme here.
Are regular contributions included?	<p>Select Yes or No.</p> <p>If Yes is selected, enter a:</p> <p>Gross Amount: This is the gross amount that the client is currently contributing to their existing arrangement</p> <p>Frequency: Select the frequency of the contributions from the dropdown list</p> <p>Increase Rate: Specify the rate at which the contributions will increase & the month of increase.</p>
Current Death Benefits Value	Enter the current fund value payable in the event of death before vesting

Funds within Existing Product

You may select the fund(s) in which this plan is currently invested. This will be used to provide a comparison of past performance.

This section is not mandatory but will pre-populate the "Calculate" function on the next screen if you are going to use this in your analysis.

You can either search by Fund Name or ISIN (*you can switch between the two by toggling the filter dropdown*) and use the fund manager filters to help reduce results, once you have found your desired fund click the name to move it across to the right & enter the split.

Select Funds

Fund Panels

Fund Manager: All

Filter: ISIN GB00B3Q8YX99 GO

Sort: Fund Name

Allianz Continental European C Acc i

Funds Returned. 1. Time taken: 0.74 secs.

Funds Selected
Split

Allianz Continental European C Acc i 100 ✖

Total: 100 % Clear All

Existing Scheme Projections

With the default set to Aggregate Rates, a user will see the following table when the analysis is being run on an inflation adjusted basis. The relevant fund projection rates can be added as per the illustration along with any paid-up figures.

Existing Product Details - Projections
Help

Please enter the projected fund values at maturity.

Growth Rate Terms:
 Headline Rate (e.g. 2%, 5%, 8%) ☐
Inflation Adjusted Rate (e.g. 0%, 2.94%, 5.88%) ☒

Growth Rate Basis:
 Aggregate Rates ☒
Varying Rates (%) ☐
Varying Rates (£) ☐

Fund Projection Rates:	Low 0 %	Med 2.94 %	High 5.88 %
Fund Value at Proposed Retirement Age - 65			
Paid up Fund	88000	120000	170000
Fund inc Contributions	114000	158000	217000

If the existing provider cannot produce projections, use the 'calculate' option to create system generated projections.


Calculate


<< Back

Next >>

Growth Rate Terms:	Description
Headline Rates:	This option should be selected if growth rates have been discounted by inflation but Headline Rates, i.e. 2%, 5%, 8% have been quoted.
Inflation Adjusted Rates:	This option should be selected if the growth rates have been discounted by inflation and the rates given reflect this adjustment. In this case the lower growth rate will always be shown as a negative figure i.e. -0.5%, 2.94%, 5.88%.
Growth Rate Basis:	Description
Varying Rates % / £	Selecting Varying Rates allows a user to input specific funds that each individually have varying growth rates. The fund split can either be entered as a percentage of the total (%) or as a cash amount (£). i.e. funds invested in cash may be produced using growth rates of 0.5%, 3.5% and 6.5% and the Managed Fund illustrated using 1%, 5% and 8% growth rates.

Growth Rate Basis: ☐ Aggregate Rates ☐ Varying Rates (%) ☒ Varying Rates (£) ☐

Name	Split (%)	Low (%)	Med (%)	High (%)	
Managed	50	1	5	8	
Cash	50	0.5	3.5	6.5	




To add a new fund, click the green + button. To delete a fund, click the red x button.


**Please note splits must total 100% of the fund value before moving forward*




What if my existing scheme won't provide projections?




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. To use this functionality, charges for the existing scheme will be required. Individual funds and their charges can be entered as well as an overall product AMC. In addition to this, any other monetary/fixed fees can also be applied with the relevant indexation.

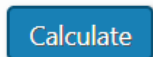
Once projections have been generated the paid-up fund figures will go grey to show the calculation is complete, you can click recalculate to amend any charges or clear to start again.

Calculate Projections 

Fund Charges	Charge (%)	Split (%)	
Allianz Continental European C /	0.82	100	

Additional Percentage Charges	Amount (%)	Applied	Indexation	
Remuneration	0.5	Monthly 	None 	

Monetary Charges	Amount	Applied	Indexation	
Admin Charge	5	Monthly 	None 	



Additional Plan Benefits

Benefits that are currently available with the client's existing scheme can be confirmed here. Additional comments can be added if necessary and will be included in the report.

<input type="checkbox"/> Integrated Life Cover	
<input type="checkbox"/> Waiver of Premium	
<input type="checkbox"/> Annuity Guarantee	
<input type="checkbox"/> With Profits Fund, MVA has or may be applied	
<input type="checkbox"/> With Profits Fund, MVA not applied	
<input type="checkbox"/> S32 with GMP	
<input type="checkbox"/> Guaranteed Growth	
General	
Add comments here	
<div></div>	

A summary of plans added will now appear as shown above. To edit or view one of these plans, simply highlight and click. To add another plan, click on Add New Plan. When all existing plans to be transferred have been entered, click on the Next button to move forward on the case.

Age(s) for Analysis		Projection Basis		Help
Proposed:	65	Monetary	<input type="radio"/>	
Desired:	65	Inflation Adjusted	<input checked="" type="radio"/>	
Include Lifetime Allowance		Yes <input checked="" type="radio"/> No <input type="radio"/>		
Pension Status				
Member of or eligible to join an Occupational Pension Scheme		Yes	<input type="radio"/>	No <input type="radio"/> Unknown <input checked="" type="radio"/>
Member of or eligible to join a Group Personal Pension		Yes	<input type="radio"/>	No <input type="radio"/> Unknown <input checked="" type="radio"/>
Option to transfer to an Occupational Pension Scheme/GPP		Yes	<input type="radio"/>	No <input type="radio"/> Unknown <input checked="" type="radio"/>
Existing GPP to be used in this analysis		Yes	<input type="radio"/>	No <input type="radio"/> Unknown <input checked="" type="radio"/>
Summary Of Plans To Be Transferred...				
Name	Type	Calc Date	Transfer Value	
Aviva Personal Pension Plan	Personal Pension	05/11/2021	£100,000.00	
<div><div>Delete Case</div><div>Move Case</div><div>Add New Plan</div><div><< Back</div><div>Next >></div></div>				

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 %
£ pa

Regular Premium

Level ☐ Initial* ☐
 %
 £ **

Fund Based %
£ 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
Single Premium Initial	Enter an initial percentage and/or monetary amount.
Single Premium Fund Based	Enter the Fund Based fee to be taken as a percentage and/or monetary amount of single and regular premiums.
Regular Premium Level	Enter the fee percentage to be taken of each regular premium.
Regular Premium Initial	Enter the initial percentage to be taken from the 1st year's premiums. A monetary value will be treated as an initial fee.
Advance Fee Styles	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 'Show Products' 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: 81Show Products

Feature Templates
No Templates

Selected Features

- AKG Company Profile - Overall Financial Strength Rating
- Fund Switches / Redirection
- Online Access
 - ☐ Online Applications
 - ☐ Online Literature
 - ☐ Online Quotations
 - ☒ Online Valuations
- Regular Contributions
- Single Contributions/Transfers
- Product Guarantee
- Investment Options
- Commercial Property
- Portfolio Options
- Drawdown Options
- Other Features

☒ Save as New TemplateTemplate:

New Investment

The investment options for the new plan can be selected from **Funds & Sectors**, **User Templates**, **Managed Portfolios** and **Plan Default Settings**. See the Funds Functionality user guide for further information on how to use these options.

New Investment

Products Available: 99[Show Products](#)

Funds & Sectors

User Templates

Managed Portfolios

Plan Default Settings

When selecting a specific fund/template, the system will filter out any products that do not offer these funds. The products that do offer them can be viewed by clicking the **Show Products** button next to **Products Available**. Any products that were filtered out on the previous page will also show here under **Unavailable Plans** along with the reason that they were filtered out.

Available Plans


Provider	Plan
abrdn Elevate	abrdn Elevate Elevate Pension Investment Account (1114)
abrdn Wrap	abrdn Wrap SIPP for Wrap (Provided by Standard Life Assurance Ltd)(28084)
Aegon Platform	Aegon Platform Pension Account(15806)
Aegon Platform	Aegon Platform SIPP(15340)
Aegon Retirement Choices	Aegon Retirement Choices One Retirement(3955)

Unavailable Plans


Provider	Plan	Reason
@SIPP	@SIPP Collective SIPP(2398)	Does not include all the selected product features.
@SIPP	@SIPP Collective SIPP(27905)	Does not include all the selected product features.
@SIPP	@SIPP Full SIPP(2400)	Does not include all the selected product features.

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.

Buy Out	<input checked="" type="checkbox"/>	Hybrid SIPP	<input checked="" type="checkbox"/>	Open Architecture SIPP	<input checked="" type="checkbox"/>
Personal Pension	<input checked="" type="checkbox"/>	Platform	<input checked="" type="checkbox"/>	Stakeholder	<input checked="" type="checkbox"/>

Include Bespoke Workplace Pension:  ☐ Yes ☒ No

Include Generic Stakeholder Comparison (to satisfy RU64): ☐ Yes ☒ No

Include Generic NEST Comparison: [Visit the NEST website](#) ☐ Yes ☒ No

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

Select all providers <input checked="" type="checkbox"/>		Select all products <input checked="" type="checkbox"/>		<< Back	Next >>
7IM	<input checked="" type="checkbox"/>	DP Pensions Ltd	<input checked="" type="checkbox"/>		
@SIPP	<input type="checkbox"/>	Fundment	<input checked="" type="checkbox"/>		
AJ Bell	<input checked="" type="checkbox"/>	P1 Platform (Gaudi)	<input type="checkbox"/>		
AJ Bell Investcentre	<input type="checkbox"/>	Transact	<input type="checkbox"/>		

Plan Name	Select	Existing Plan
7IM		
7IM 7IM SIPP (7IM Discretionary/Retirement Income Service)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Notes: When using The 7IM Retirement Income Service or Discretionary Service an Annual Management Charge of 0.25%+VAT on the first £1m invested will apply. To gain an understanding of the underlying holdings that would be recommended please contact 7IM.		
7IM SIPP	<input checked="" type="checkbox"/>	<input type="checkbox"/>
AJ Bell		
AJ Bell A J Bell Platinum SIPP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> £ 50000
DP Pensions Ltd		
DP Pensions Ltd 7IM Single Investment SIPP	<input type="checkbox"/>	<input type="checkbox"/>
Reason: Does not include all the selected product features.		
Fundment		
Fundment Personal Pension	<input checked="" type="checkbox"/>	<input type="checkbox"/>

<< Back	Select all products <input checked="" type="checkbox"/>	Next >>
---------	---	---------

Alternatively, you can pick one or more providers and products from the list. Depending on how many Providers are selected, the page will continue down highlighting the products available for comparison. Products can be selected by ticking the appropriate boxes or by clicking the Select all Products box as shown above. Greyed out plans are unavailable for the reason given below the plan.





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. There may also be setup or annual fees that are waived. The system will take an 'Existing Plan' into consideration and reflect the charges accordingly.

Results Summary

When the analysis has run, the products selected for comparison will be listed. The existing scheme will be highlighted in green. The highest value, based on the mid growth rate, will be at the top. If the medium growth rate is not available results will be ranked by the low growth rate. The RIY (reduction in yield) will also be shown.


Up to three plans can now be selected for full comparison. However, should there be more than one existing scheme, only one plan can be selected for the full comparison. Simply select the plans and click the Full Analysis button.

Understanding your results...

Provider	Product		0%	2.94%	5.88%	RIY	✓	
Standard Life Assurance Ltd	Active Money Personal Pension [<small><0.8% AMC Funds</small>]	 	£116,000	£161,000	£222,000	0.9%	<input type="checkbox"/>	Quote & Apply
7IM	SIPP	 	£116,000	£161,000	£221,000	0.9%	<input type="checkbox"/>	Quote & Apply
7IM	7IM SIPP (7IM Discretionary/Retirement Income Service)	 	£116,000	£161,000	£221,000	0.9%	<input type="checkbox"/>	Quote & Apply
Nucleus	Pension Account	 	£115,000	£160,000	£220,000	0.9%	<input type="checkbox"/>	Quote & Apply
Aviva	Pension Portfolio (Choice)	 	£115,000	£160,000	£220,000	0.9%	<input type="checkbox"/>	Quote & Apply
AJ Bell Investcentre	SIPP (investing in Funds and Shares Service)	 	£114,000	£159,000	£221,000	1%	<input type="checkbox"/>	Quote & Apply
Embark Pensions	Option SIPP	 	£113,000	£158,000	£218,000	1%	<input type="checkbox"/>	Quote & Apply
P1 Platform (Gaudi)	Intuitive Pension Account	 	£113,000	£158,000	£217,000	1.1%	<input type="checkbox"/>	Quote & Apply
Existing Product			£114,000	£158,000	£217,000			
Fundment	Personal Pension	 	£113,000	£157,000	£217,000	1.1%	<input type="checkbox"/>	Quote & Apply
Novia	Novia Wrap	 	£113,000	£157,000	£217,000	1.1%	<input type="checkbox"/>	Quote & Apply
@SIPP	Solo SIPP +	 	£112,000	£156,000	£216,000	1.1%	<input type="checkbox"/>	Quote & Apply

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.

Fundment	<u>Personal Pension</u>			£113,000	£157,000	£217,000	1.1%	<input type="checkbox"/>
Adjust Allocation	+ ▼	<input type="text"/>	%					
Adjust AMC	- ▼	0.2	%	Fund Splits				
Lump Sum	+ ▼	<input type="text"/>	Once only ▼					
	+ ▼	<input type="text"/>	Once only ▼					

	Description
Adjust Allocation	A positive value will enhance the fund. A negative value will reduce the fund to create an additional charge/fee.
Adjust AMC	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%
Lump Sum	Select positive to enhance the fund IE a credit. A negative will create a charge.
Fund Splits	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.

Full Comparison - Consolidated Results

The table below shows the effect of multiple products consolidated to a single plan. This may well have the benefit of large fund discounts.

Aviva Personal Pension Plan - Proposed Retirement(65)			
Help			
Projected Fund resulting from transfer value and future contributions	0%	2.94%	5.88%
Existing Scheme	£114,000	£158,000	£217,000
Reduction in Yield	1%	1.1%	1.1%
Standard Life Assurance Ltd Active Money Personal Pension [<0.8% AMC Funds]	£116,000	£161,000	£222,000
Rate of Return Required	-0.54% (-0.54%)	2.69% (-0.25%)	5.65% (-0.23%)
The effect this will have on the fund	+1.91%	+2.1%	+2.36%
Reduction in Yield	0.8%	0.9%	0.9%

The consolidated existing schemes are shown above in green. The proposed new scheme details are shown below this. For the case above, at the mid growth rate, it is deemed a positive move to the new plan. Listed also are details of the Rate of Return Required for the new scheme, the Effect on Fund compared to the existing fund value and the Reduction in Yield.

The results are shown on a paid up basis as well as a redirection of premium only according to the data that has been entered. The screen below illustrates the fund, including any contributions being made, moving to a new scheme. The second part of the results below shows the effect of moving the contributions only.

Projected Fund resulting from transfer value and future contributions	0%	2.94%	5.88%
Existing Scheme	£114,000	£158,000	£217,000
Reduction in Yield	1%	1.1%	1.1%
Standard Life Assurance Ltd Active Money Personal Pension [<0.8% AMC Funds]	£116,000	£161,000	£222,000
Rate of Return Required	-0.54% (-0.54%)	2.69% (-0.25%)	5.65% (-0.23%)
The effect this will have on the fund	+1.91%	+2.1%	+2.36%
Reduction in Yield	0.8%	0.9%	0.9%
Projected Fund resulting from future contributions redirected	0%	2.94%	5.88%
Existing Scheme	£88,000	£120,000	£170,000
Standard Life Assurance Ltd Active Money Personal Pension [<0.8% AMC Funds]	£25,200	£33,800	£45,000
Total of existing plan Paid-up and Redirection of Contributions Values	£113,000	£153,000	£215,000
Rate of Return Required	0.25% (+0.25%)	4.89% (+1.95%)	8.43% (+2.55%)
The effect this will have on the fund	-0.62%	-2.61%	-0.88%
Where the total projected fund value from the receiving scheme is £100,000 or more, that figure will be rounded down to the nearest thousand. Please see the notes page.			
Results have been adjusted for inflation, adjusted growth rates shown are after inflation.			

Individual Plan Results

If there's more than one plan to be transferred, each plan will be detailed on a standalone basis as shown below. **Any remuneration applied will also be applied to each individual plan.**

Aviva Personal Pension Plan - Proposed Retirement(65)				Help
Projected Fund (Paid Up)	0%	2.94%	5.88%	
Existing Scheme	£88,000	£120,000	£170,000	
Reduction in Yield	1.1%	1.4%	1.3%	
Standard Life Assurance Ltd Active Money Personal Pension [<0.8% AMC Funds]	£90,800	£127,000	£177,000	
Rate of Return Required	-0.27% (-0.27%)	2.41% (-0.53%)	5.51% (-0.37%)	
The effect this will have on the fund	+3.27%	+6.2%	+4.14%	
Reduction in Yield	0.8%	0.9%	0.9%	

Where the total projected fund value from the receiving scheme is £100,000 or more, that figure will be rounded down to the nearest thousand. Please see the notes page.

Results have been adjusted for inflation, adjusted growth rates shown are after inflation.

Transact Personal Pension Plan - Proposed Retirement(65)				Help
Projected Fund (Paid Up)	0%	2.94%	5.88%	
Existing Scheme*	£47,166	£66,146	£91,883	
Reduction in Yield	0.5%	0.5%	0.5%	
Standard Life Assurance Ltd Active Money Personal Pension [<0.8% AMC Funds]	£45,400	£63,700	£88,500	
Rate of Return Required	0.31% (+0.31%)	3.27% (+0.33%)	6.23% (+0.35%)	
The effect this will have on the fund	-3.67%	-3.67%	-3.67%	
Reduction in Yield	0.8%	0.9%	0.9%	

Results have been adjusted for inflation, adjusted growth rates shown are after inflation.

* The projections have been system generated using , 0.5% Fund AMC.

Capital Value of Death Benefits

The table below highlights the day one capital value of death benefits should death apply both before (Ceding Scheme/Plan) and after (Transferring into arrangements) a transfer is affected.

Death Benefit Comparison	
Aviva Personal Pension Plan	£100,000
Transact Personal Pension Plan	£50,000
Total	£150,000
Standard Life Assurance Ltd Active Money Personal Pension [<0.8% AMC Funds]	£150,000

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 bespokeing 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

Help

Analysis Label:

Print Options

Select All	<input checked="" type="checkbox"/>	
Report	<input checked="" type="checkbox"/>	
Summary Comparison	<input checked="" type="checkbox"/>	
Details Entered	<input checked="" type="checkbox"/>	
Early Transfer	<input checked="" type="checkbox"/>	
Income Options	<input checked="" type="checkbox"/>	Select...
Include Fund Fact Sheets	<input checked="" type="checkbox"/>	
Include Morningstar Portfolio X-rays	<input checked="" type="checkbox"/>	
Report Date Label		Report Print Date ▾

The option for creating system generated Word reports has been disabled due to Morningstar information being included

Create PDF Report >>

You can generate your report as a word report or PDF, if you select to include the Morningstar information you will only be able to create a PDF report. If you create report as a PDF document, all will be stored within “Archived Reports” for future reference. This can be found at the start of the analysis on the existing plans tab.

Summary Of Plans To Be Transferred...

Name	Type	Calc Date	Transfer Value
Aviva Personal Pension Plan	Personal Pension	05/11/2021	£100,000.00
Transact Personal Pension Plan	Personal Pension	05/11/2021	£50,000.00

Archived Reports

Delete Case

Move Case

Add New Plan

<< Back

Next >>