Basis of Illustration - Ex-Ante Statement

Last Modified on 13/02/2024 3:34 pm GMT

The **Ex-Ante Statement** tab outlines a breakdown of all costs:

Research Susanna Comparison w/ Ex-ante						Convert to H
Description Illustration Type a West Test Description Text Whole of Market	Segment Name Policy Type					
	Review		Clier	t Check-In	Re	sport ✓ Mark Status as Con
	Results Zochastic Forecast	Deterministic Forecast	Jack Capacity for Loss	Suitability Ex-ante Statement	🐑 Compliance Details	Report Content
Review						
	The Ex-ante statement					
Select a wrapper to review the results, complete the capacity for loss statement and add commentary for compliance and reporting.	The Ex-ante MIFID II statement discloser	s the charges in the first year and ove	r the full term. The values are de	termined using the platform, product, fund, ad	dviser fees, discounts based on special de	eal tiers and assets under management.
						ay differ slightly from the provider's charging brochure as growth is
Mark as reviewed by selecting the checkbox for each item.	considered, ie: Charges may vary with in					, ,
	The projected value before charges is £	33,106.24 or 5.00% growth, the proj	ected value after charges is £29,	40.14 or 3.42% effective growth.		
Platform	* A negative product charge indicates a	rebate has been applied.				
Platform				Initial Year %	Initial Year £	Full Term Annual %
Individual Savings Accounts					initial real 2	
Product	Description	Cost of	Ownership Fund Weighting	Cost as % of Weighted Investment	Cost as Weighted Amount £	Weighted % of Investment
Product P1 ISA	Product					
R.I.Y. Final Value	P1 ISA					
1.58% £29,540.14	Costs			0.904%	£108.03	0.326%
	Costs			0.904%	£108.03	0.326%
1.58% £29,540.14	Costs Funds		0%	0.904%	£108.03	0.326%
1.58% £29,540.14	Costs Funds Cash Allocation	v A Shares Arr	0%	0.904%	£108.03	0.326%
1.58% £29,540.14	Costs Funds Cash Allocation Vanguard LifeStrategy 40% Equit	y A Shares Acc	0% 100%		£108.08	0.326%
1.58% £29.540.14 Self Invested Pension Product Produc	Costs Funds Cash Allocation Vanguard LifeStrategy 40% Equity One off Costs		100%	0.00%		
1.58% E23.540.14	Costs Funds Cash Allocation Vanguard LifeStrategy 40% Equily One of Costs Orgoing costs excl. Transaction	0.221%	100%	0.00% 0.221%	433.05	0.221%
1.58N £29.540.14 Set Invested Pensonal Pension Product Te of SIPP	Costs Funds Cash Allocation Vanguard LifeStrategy 40% Equit One off Costs Organization Transaction costs		100%	0.00%		
1.58N 229,540,14 Setf Invested Personal Pension Product R1X. Final Value	Costs Funds Cash Allocation Vanguard LifeStrategy 40% Equit One off Casts Origing costs exit. Transaction Transaction costs Advisor Charges	0.221%	100%	0.00% 0.221% 0.05%	£33.05 £7.46	0.221%
1.58N 229,540,14 Setf Invested Personal Pension Product R1X. Final Value	Cests Funds Cash Allocation Vanguard LifeStrategy 40% Equit Cree of Cests Orgoniz cest exit, Transaction Transaction cests Article Charges Initial charge	0.221%	100%	0.00% 0.221% 0.05%	433.05 £7.46 £51.57	0.221% 0.05%
1.58% 22.540.14	Cests Funds Cash Allocation Vanguard LindStrategy 40% Equit One of Casts Orging cest sus: Transction Transaction costs Adviser Charges Instal Charges Orging charges	0.221%	100%	0.00% 0.221% 0.05%	£33.05 £7.46	0.221%
1.58% 22550.14	Costs Funds Cash Allocation Vanguard LifeStatagy 40% Equit One off Costs Cogoing costs exit. Transaction Transaction costs Advice Charges Instal charge Organig charges	0.221%	100%	0.00% 0.221% 0.05%	433.05 47.46 451.57 464.05	0.221% 0.05%
1.58% 22550.14	Cets Finds Cash Allocation Vanguard LifeStrategy 40% Equit One of Casts Orgony cets ext. Transaction Transaction cets Abdiser Charges Initial charge Orgony charges Effectua cets in first (heat) yaar	0.221%	100%	0.00% 0.221% 0.05%	£33.05 £7.46 £35.57 £84.05 £264.16	0.221% 0.05%
1.58% 22.540.14	Cests Funds Cash Allocation Vanguard LindStrategy 40% Equit One of Casts Orgonized surfamation Tennacion costs Adviser Charges Adviser Charges Adjoing charges Aggregated Costs & Charges Aggregated Costs & Charges Growth before costs & franct party sear Growth before costs & franct party sear	0.221%	100%	0.00% 0.22% 0.05% 0.00% 0.60%	433.05 47.46 451.57 464.05	0.221% 0.05% 0.60%
1.58% 22.540,14	Cets Finds Cash Allocation Vanguard LifeStrategy 40% Equit One of Casts Orgony cets ext. Transaction Transaction cets Abdiser Charges Initial charge Orgony charges Effectua cets in first (heat) yaar	0.221%	100%	0.00% 0.221% 0.05%	£33.05 £7.46 £35.57 £84.05 £264.16	0.221% 0.05%
1.58% 22.540.14	Cess Funds Cash Allocation Cash Allocation Cash Allocation Cangoling cast exit. Transation Orgoning casts exit. Transation Transation costs Advise Charges Instal charge Digoing charges Aggregated Costs & Charges Effective costs in fract (paid) year Growth before costs in charges fit	0.221%	100%	0.00% 0.22% 0.05% 0.00% 0.60%	£33.05 £7.46 £35.57 £84.05 £264.16	0.221% 0.05% 0.60%
1.58% 22.540.14	Cess Funds Cash Allocation Cash Allocation Cash Allocation Cangoling cast exit. Transation Orgoning casts exit. Transation Transation costs Advise Charges Instal charge Digoing charges Aggregated Costs & Charges Effective costs in fract (paid) year Growth before costs in charges fit	0.221%	100%	0.00% 0.22% 0.05% 0.00% 0.60%	£33.05 £7.49 £31.37 £84.05 £254.16 £459.03	0.221% 0.05% 0.60%

The next tab to review is the **Compliance Details.** See article Basis of Illustration - Compliance Details