



New Investment Review
User Guide

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Proposed Contributions

Client: Rachel Jones
 Module: New Investment Review
 Case Ref: 1789580

- Client Details
- Planned Contributions**
- Investment Options
- Product Selection
- Results Summary



New Investment Help

Please enter details of your planned investment.

Calculation Date	<input type="text" value="06/02/2022"/>
Analysis Title	<input type="text" value="New investment"/>
Term of Investment	<input type="radio"/> Until <input type="text"/> <input type="radio"/> Years <input type="text"/> Months <input type="text"/> <input checked="" type="radio"/> Age <input type="text" value="85"/>
Include Estimated Taxation	<input checked="" type="radio"/> Yes <input type="radio"/> No
Tax Rate	<input type="text" value="Basic"/>

Add Contribution

Single	£50000,	
Premium	Immediately	

Add Income

No withdrawals defined

Field	Description
Calculation Date	This defaults to today's date but can be overtyped with the appropriate date.
Analysis Title	Title used in the report.
Term of Investment	Select one of the given options Until: Choose an end date for the investment. Years: Number of years and/or months for the investment to run. Age: Input an age to run the investment to.
Include Lifetime Allowance	Include lifetime allowance charges and information in your report.
Include estimated taxation	Select Yes or No Selecting Yes will allow you to enter the client's tax band from the drop down list.
Add Contribution	Select this option to add a single or regular contribution, frequency and the amount. Indexation and the month of indexation can also be included.
Add Income	Select this option for a specific or regular withdrawal, frequency and the amount. Indexation and month of indexation can also be included.

Asset Allocation

To match the client's 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.

Asset Allocation Help

Would you like to match investments to a target asset allocation? 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 Interm/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.

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  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

No Templates

Selected Features


-  Fund Switches / Redirection
-  Online Access
-  Regular Contributions
-  Single Contributions/Transfers
 - Defined Benefit Transfers Accepted 
 - Single Contributions Accepted 
 - Transfers Accepted 
-  Product Guarantees
-  Investment Options
-  Drawdown Options
-  Commercial Property
-  AKG Company Profile - Overall Financial Strength Rating
-  Other Features

Save as New Template Template:

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: 53

Available Plans

Provider	Plan
7IM	7IM GIA
abrdn Elevate	abrdn Elevate Elevate General Investment Account
abrdn Elevate	abrdn Elevate Elevate General Investment Account
abrdn Wrap	abrdn Wrap Wrap Personal Portfolio
Advance by Embark	Advance by Embark Investment Account
Aegon Platform	Aegon Platform GIA
Aegon Retirement Choices	Aegon Retirement Choices GIA

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

Alternative Products

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

Growth Rates for Analysis:

Example rate 2,5 & 8. These can be overtyped with more appropriate rates if required

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"/>				

Growth Rates for Analysis

Low: %
Medium: %
High: %

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

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.

Hubwise	<input type="checkbox"/>	VitalityInvest	<input type="checkbox"/>
Hubwise Connect	<input type="checkbox"/>	Wealthtime	<input type="checkbox"/>
James Hay Partnership	<input checked="" type="checkbox"/>		


Plan Name	Select	Existing Plan
abrdn Elevate		
abrdn Elevate Elevate General Investment Account	<input checked="" type="checkbox"/>	<input type="checkbox"/>
abrdn Elevate Elevate General Investment Account	<input type="checkbox"/>	<input type="checkbox"/>
abrdn Elevate Elevate Stocks & Shares ISA	<input type="checkbox"/>	<input type="checkbox"/>
Reason: Contributions exceed annual ISA limit		
Advance by Embark		
Advance by Embark Investment Account	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> £ 50000
Advance by Embark ISA	<input type="checkbox"/>	<input type="checkbox"/>
Reason: Contributions exceed annual ISA limit		

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 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.

 Projected Values at Maturity Date

Tax >>

Provider	Product	2%	5%	8%	RIY	<input checked="" type="checkbox"/>	
AJ Bell Investcentre	General Investment Account  	£66,600	£117,000	£202,000	0.5%	<input checked="" type="checkbox"/>	Quote & Apply
Aviva	Investment Portfolio  	£66,100	£116,000	£200,000	0.6%	<input type="checkbox"/>	Quote & Apply
James Hay Partnership	Modular GIA  	£66,100	£116,000	£200,000	0.6%	<input type="checkbox"/>	Quote & Apply
abrdn Elevate	Elevate General Investment Account  	£65,400	£114,000	£199,000	0.6%	<input type="checkbox"/>	Quote & Apply

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	General Investment Account	£117,000	£0	£0
Aviva	Investment Portfolio	£116,000	£0	£0
James Hay Partnership	Modular GIA	£116,000	£0	£0
abrdn Elevate	Elevate General Investment Account	£114,000	£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	+ ▼	<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.

Recommendations & Print Options

Two report options are available:

1. Select the recommended plan by using the tick box to the right of the projections; this will include plan charges, a year on year analysis, fund performance and Morningstar fact sheets.
2. If a plan has not been selected, the report will output the ranking table only.

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 click on **Print Options**.

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 NotesHelp

Analysis Label:

Print Options

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

Create Word Report >>

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.