SYNAPTIC COMPARATOR

USER GUIDE

SYNAPTIC
COMPARATOR

Version 1.0

Contents

1 Introduction

With so many platforms to choose from and the focus of the Financial Conduct Authority (FCA) firmly on the due diligence process, it is vital you have a clear method of evaluating platforms not only for each client segment but for each client. Don't forget – the FCA requirement is to check that the platform(s) for each client segment is still appropriate for each individual client, consistent and properly documented.

When conducting platform due diligence there is a lot of information to gather and evaluate and keep updated. Therefore, it is essential you are implementing a system of analysis that illustrates the platform selected is in the best interests of the client.

Synaptic Comparator has been designed to ensure you can demonstrate due diligence when recommending platforms to your clients and compare off platform open architecture products as well.

The nine points (recommended by the FCA) that need to be considered when recommending a platform can be supported by Synaptic Comparator:

1. The platform provider (for example, their reputation and financial strength)
    - AKG Platform Financial Strength ratings

2. Terms and conditions of using the platform
    - These will need to be obtained directly from the platform provider.

3. Charges – including actual cost, charging structure and transparency of charges
    - All charges associated with the platform will be taken into account when calculating the best platforms, wrappers and funds. The charges will then be displayed in the report.

4. Range of funds, tax wrappers and other products available
    - Types of funds, tax wrappers and other products available via the platforms can be filtered on when researching platforms.

5. Range of assets classes
    - All funds are categorised by the IMA, ABI etc. And also a higher level asset type, e.g. equities.

6. Functionality (for example, some individuals may require a facility to move existing investments onto a platform without incurring tax charges)
    - Required functionality of the platform can be selected as a feature (for example, re-registration can be selected as a feature required).

7. Accessibility – to ensure the adviser and individual have their desired levels of access to the platform
    - Accessibility to the platform can be selected as features (for example, clients' own relationship contact can be selected as a feature required).

8. Additional tools – primarily for the adviser to use to provide greater levels of service to their clients

- Additional tools that the client/adviser needs to have access to can be selected as features (for example, asset allocation and risk profiling can be selected as features required).

9. Support services (for example, help facilities and training)

- Support services for training can be selected as a feature of the platform.

In DP10/2 the FCA requires independent financial advisers (IFAs) to be able to explain to their client the total solution cost. This is the real cost of the provision of the specific services on an individual client basis. The following charges will be used to produce the 'real RIY' when comparing platforms:

- Platform (including cash account and interest rate turns)
- Wrapper (may be different per platform even for the same wrapper)
- Fund (OCF/TER and actual platform specific rebates)
- Adviser fees (configured for each client segment per platform)

The results of these calculations will be displayed in a series of graphs:

- True reduction in yield (RIY)
- Total charges
- Fund growth
- Total fund value

All charges have been validated by the providers, giving you the ability to recommend a platform while confidently disclosing the 'total solution cost' associated with the platform.

2 Logging in to Synaptic Comparator

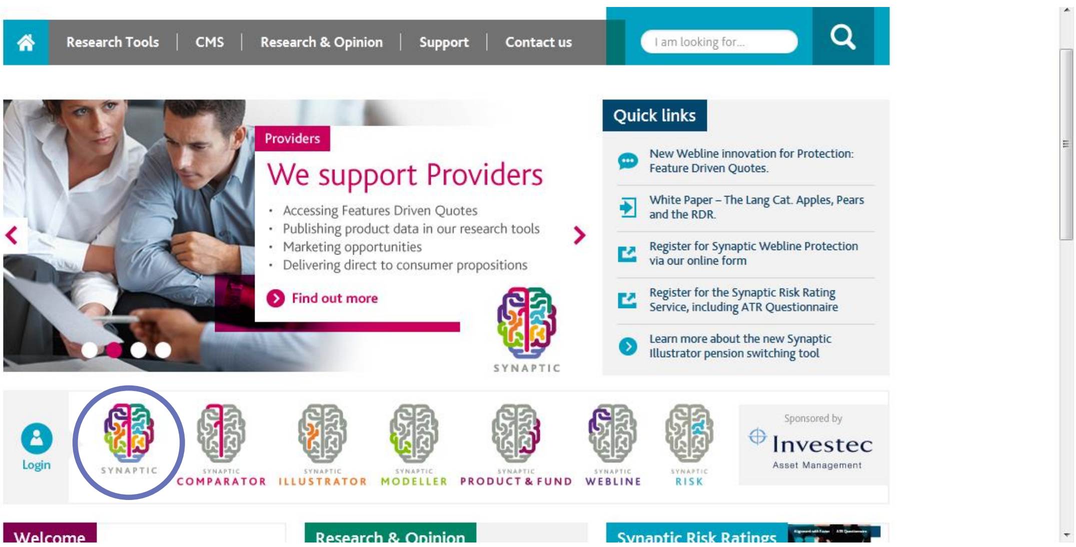
Synaptic Comparator is a completely online system and can be accessed from most devices that have an internet connection. Log in should be accessed via the Client tab.

To use Synaptic Comparator, you will need Microsoft Silverlight installed. If you don't have Microsoft Silverlight installed or are not sure, please visit: http://www.microsoft.com/getsilverlight/

If you don't have Silverlight installed, please install it, following the instructions on the screen. If Silverlight is already installed, and the version number is 3 or greater, no further action is required.

Synaptic Comparator is accessed via the Synaptic Software Limited website. Enter the following website into your internet browser:

Go to the Synaptic Software Limited website – www.synaptic.co.uk and scroll down the screen until you find the 'log in' option. Click on Synaptic.



This will take you to the Synaptic login page as shown below.

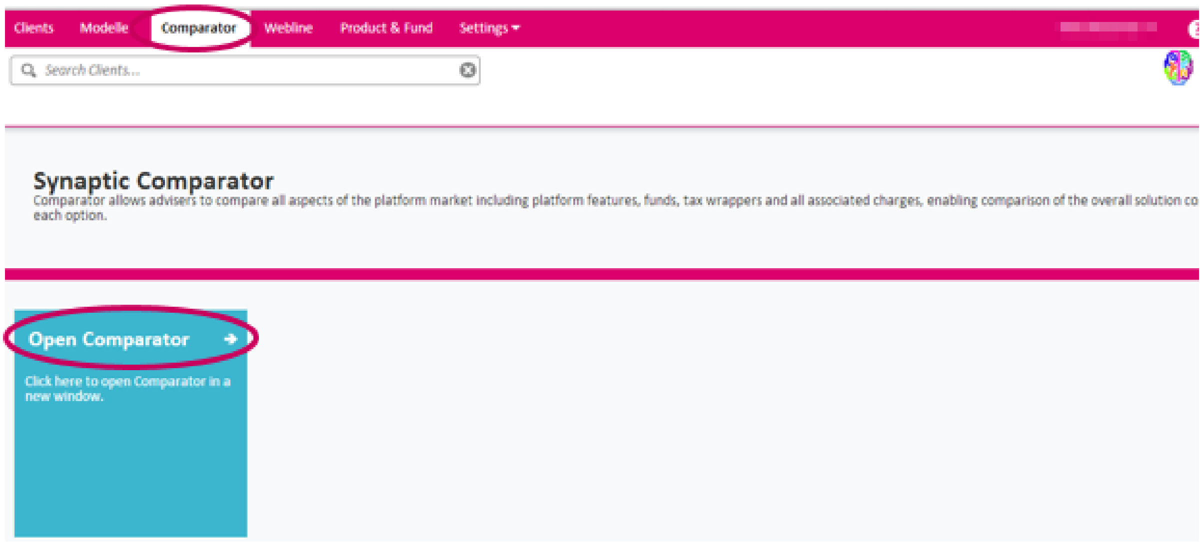
You have three attempts to put your password in correctly. If on the third attempt, the password is entered incorrectly, the system will be locked and you will be unable to attempt a further log in for 30 minutes.

If you have completely forgotten your password and if you have a user licence, speak to your administrator and they will be able to amend your password. If you use an administrator licence, you will need to call the Support Desk on 0800 028 0033 option 1 and request a password change.

Once a new password is issued, you will need to wait to until the end of the 30 minute lock out period before trying to log in again.

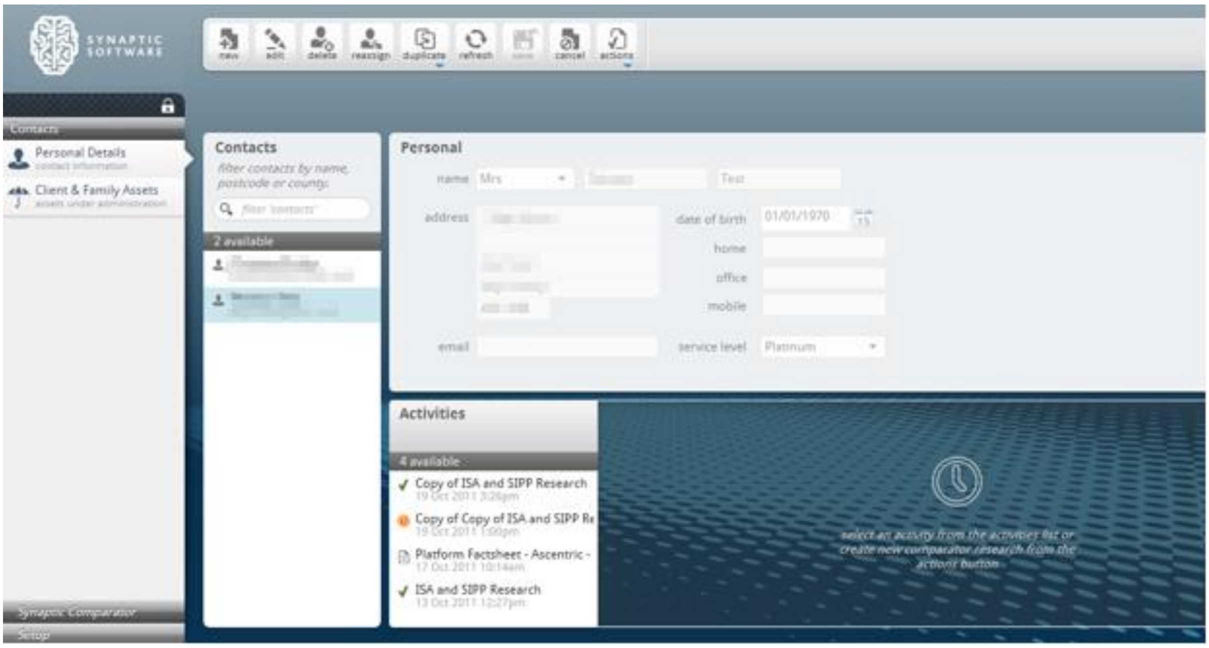
If you don't have the required software to be able to use Synaptic Comparator, once you try to log in a screen will appear to confirm which software will need to be installed for it to function.

Once you have signed in, you can access Synaptic Comparator from the Comparator tab.



Click on **Open Comparator** -> to start.

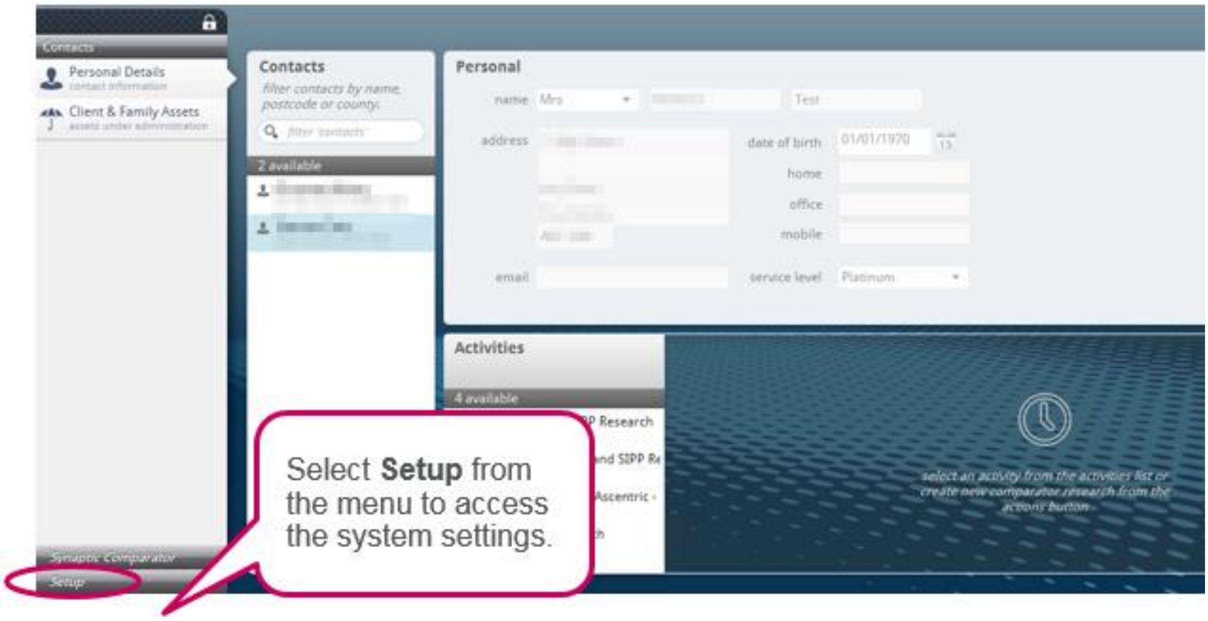
The Synaptic Comparator home screen will now appear as shown below:



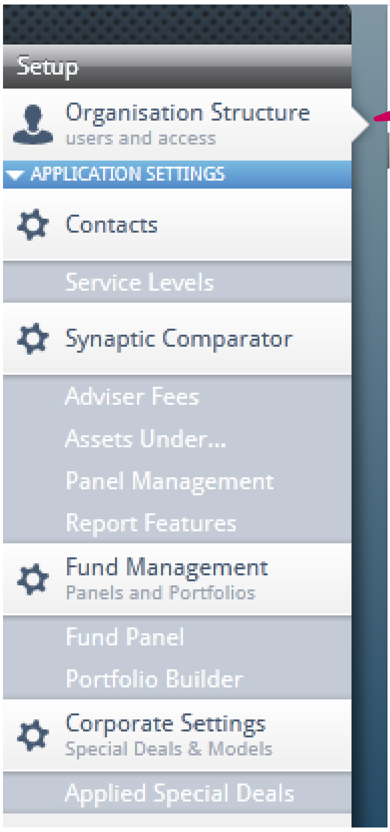
3 Setting Up Synaptic Comparator for the First Time

Before you use Synaptic Comparator to conduct a piece of client research you will need to configure parameters used in the functional filtering and calculations. You can amend the configuration at any time.

The **Setup** area is reserved for the company administrator only, and any selections made will apply to all users.



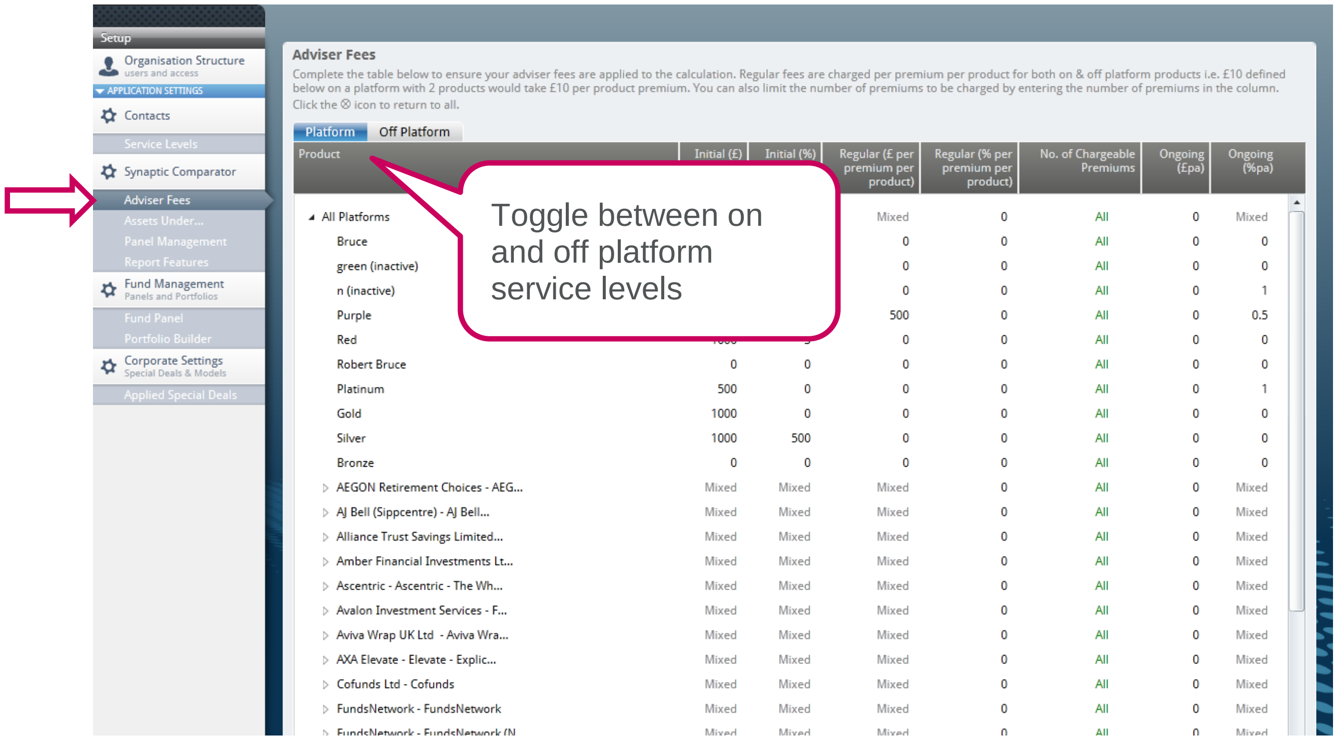
The menu will now be displayed on the left hand menu.



The arrow indicates which section is being accessed.

3.1 Adviser Fees

To record any fees that an adviser charges, click on Adviser Fees in the Setup menu. The adviser charges need to be recorded to ensure they are being taking into account for the total solution cost of the platform and the off platform solution.



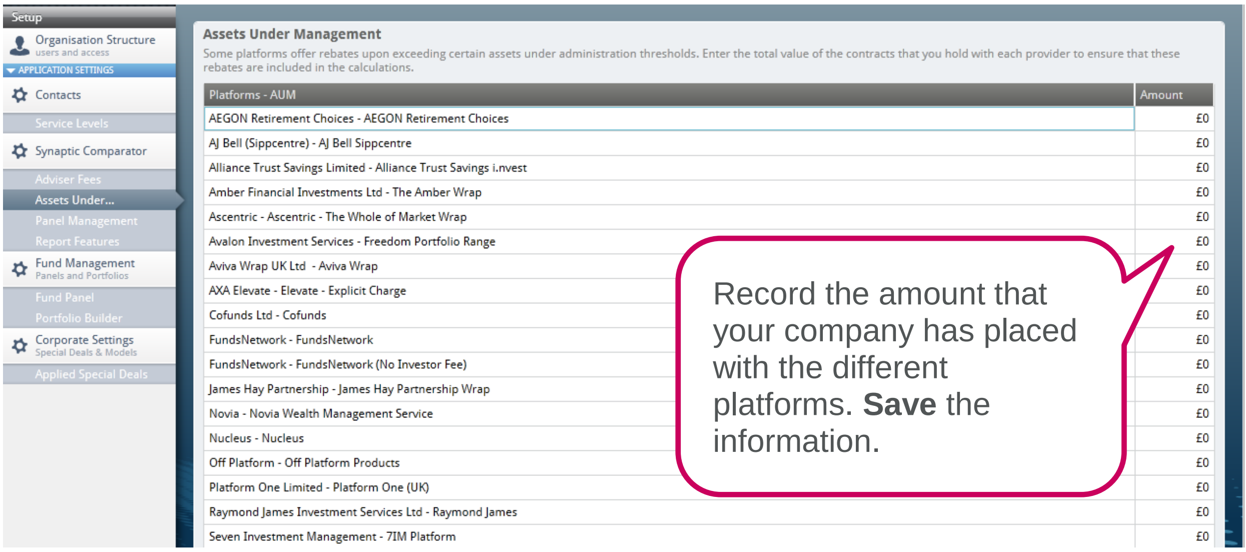
Fees can be recorded for:

- **All Platforms** – this would be used if you have one charge for all clients and all platforms and products
- **Service Level** – this would be used if you charge different amounts for different service levels for your clients
- **Per Platform** – this would be used if you charge different amounts for different platforms
- **Off Platform** – this would need to be used to enable Comparator to calculate the costs for off platform products.

To record fees, decide which type of fee (fixed or percentage) and then record in the appropriate section. Repeat for **Off Platform** products.

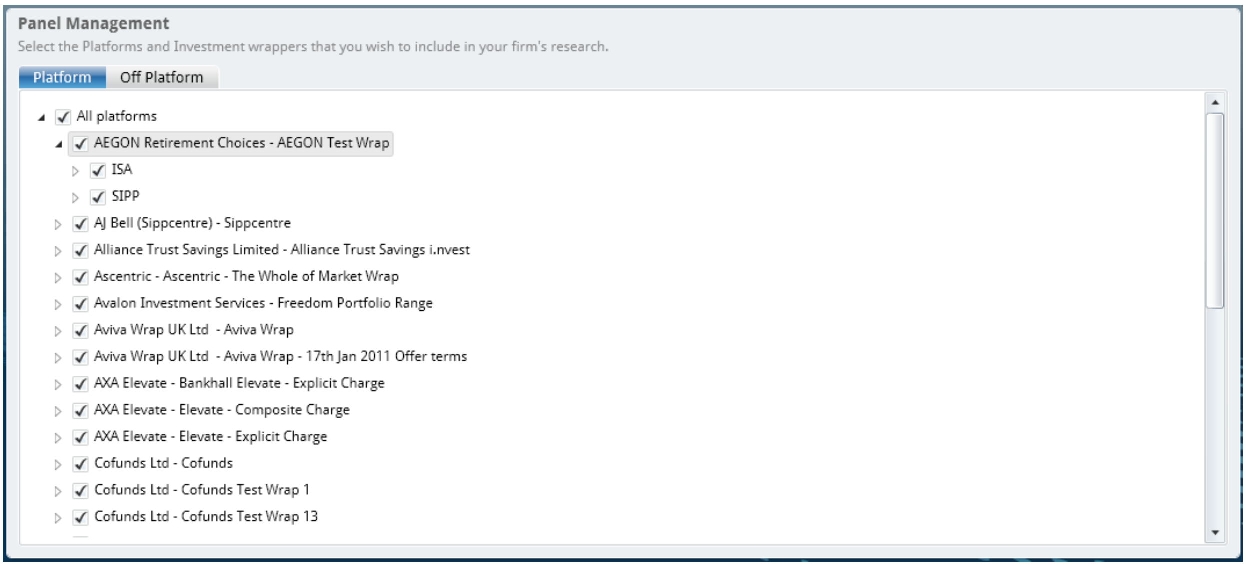
3.2 Assets Under Management

Each IFA firm should record the amount of money they hold on each platform. This should be kept up to date after each sale made. Click into **Setup** and then **Assets under Administration**:

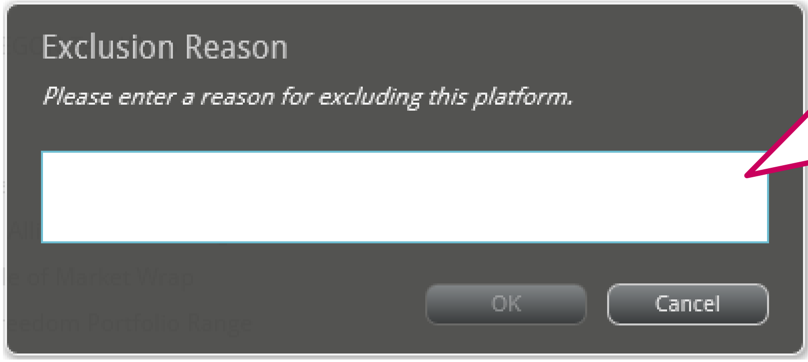


3.3 Panel Management

If there are any platforms, wrapper types, individual wrappers or off platform products that you or your organisation do not want to be included, these can be removed from Comparator. This can only be done by the parent organisation or by a child organisation if it has been given authority. Select **Setup** from the left hand menu and then **Panel Management**.

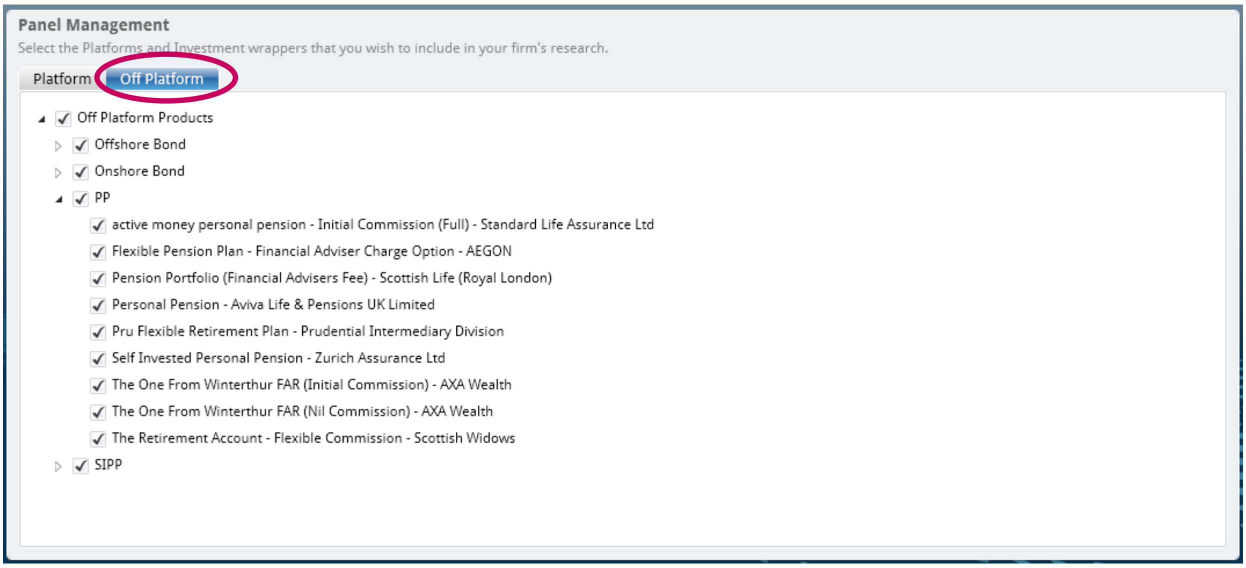


To remove a platform and all of its wrappers, remove the tick against the name of the platform.

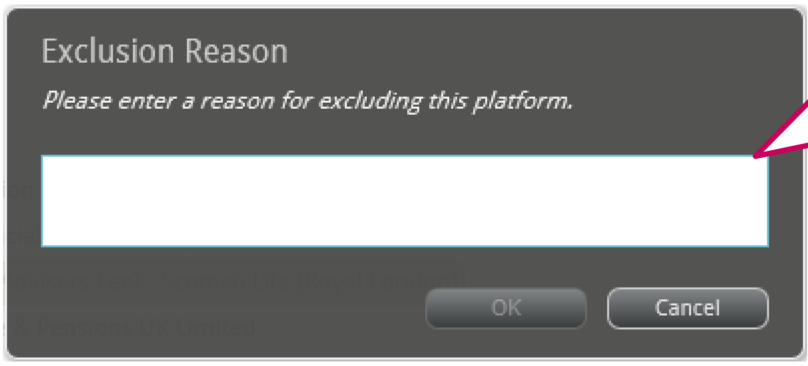


Record the reason why a particular product has been removed. This will be included in any client reports.
Click **OK**.

The same can be done for off platform products, using the **Off Platform** tab.



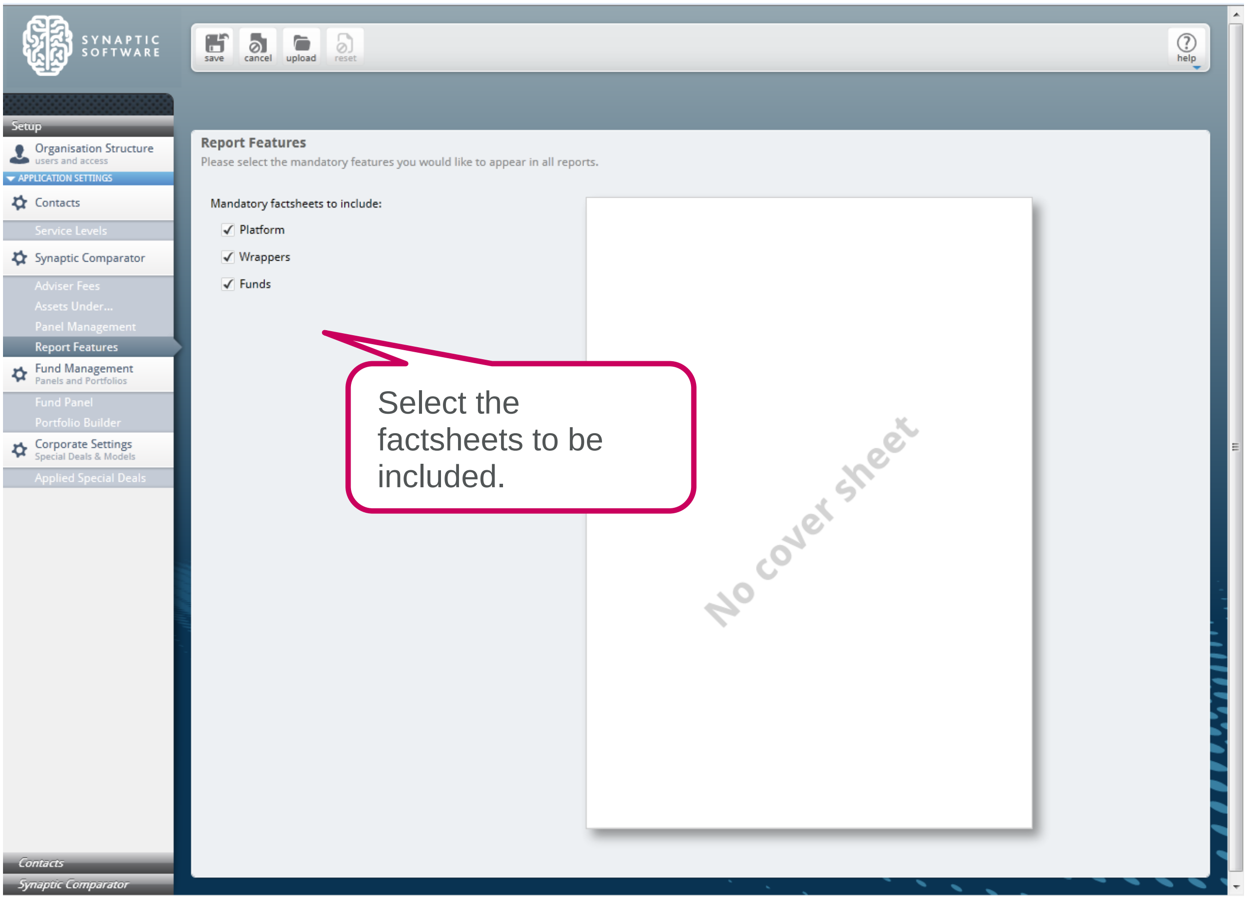
Remove the tick from the off platform type, or individual wrapper and confirm why.



Record the reason why a particular product has been removed. This will be included in any client reports.
Click **OK**.

3.4 Report Features

A research report is generated once the platform research has been completed, it will give full details of the platform research and results. You can also include factsheets for the recommended platform, wrapper(s) and fund(s). Select **Setup** from the left hand menu and then **Report Features.**



There is also the ability to add your own cover sheet, so that any reports produced will show your cover sheet. The cover sheet will remove default cover sheet.

To upload your own, create this first (add your logo to this) and save it in .PNG format. Use the **Upload** button on the toolbar and select the cover sheet and then double click.

Branches will not be able to change the report cover front sheet unless they have been given the authority to do so.

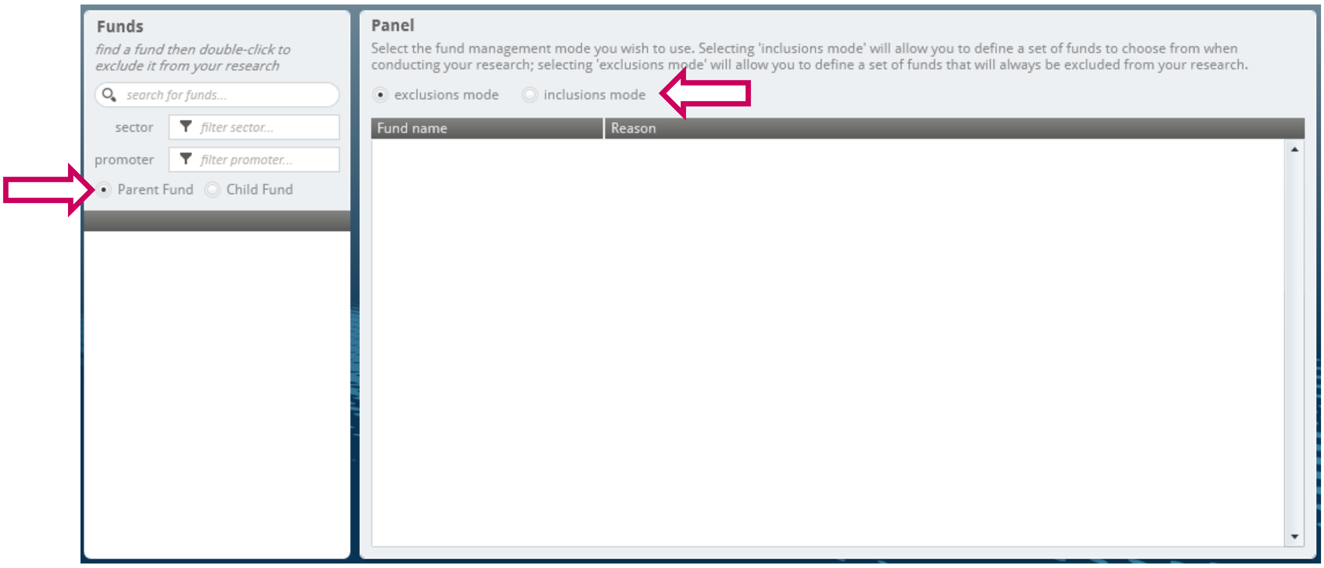
To reset the front cover sheet back to the Synaptic Software Limited one, use the **Reset** button on the toolbar.

3.5 Fund Management

Within this section there is the ability to set up a fund panel (called fund universe) and also to create portfolios that can be used when carrying out research. All fund information on Comparator comes from FE.

3.5.1 Fund Panel

To set up a panel of funds from which to create portfolios, select Fund Panel on the left hand menu.



Before starting this, decide upon the following:

- Exclusion Mode – excluding funds that are not to be included in any portfolios
- Inclusion Mode – the funds in this list will be the only funds you can search for in order to build a portfolio. If, as a company you have decided to use a panel of perhaps 100 funds with which to build your portfolios, the easiest way to record this is to use the **Inclusion** mode and add these funds into the panel. Alternatively, you can carry out this function in fusion, as it will be easier due to the import by citi code functionality. Please refer to the Synaptic Client User guide.

Another choice to be made is whether your panel is going to be made up of **Parent** or **Child** funds.

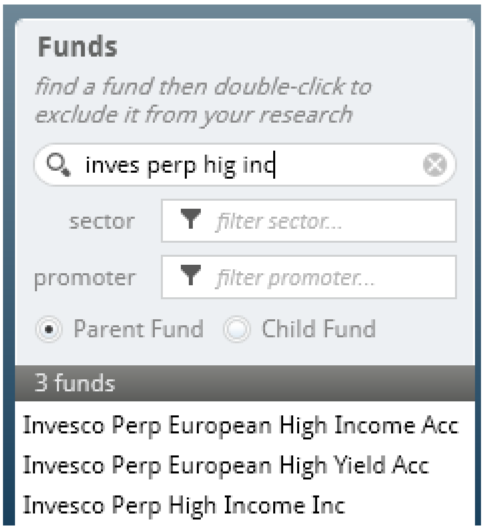
By using **Parent** funds and building your portfolios from these, platforms who have access to one or more child funds i.e. share classes or mirror funds, will be kept within the available platforms. If a portfolio is made up of **Child** funds and a platform or wrapper does not have access to that fund, then that platform is removed from the available platforms.

3.5.2 Searching for Funds

When searching for funds, there are a number of options:

- Search by fund name
- Search by Citicode
- Filter by Sector
- Filter by Promoter
- Or a combination

To search by fund name, start typing either the full or a partial fund name into the field. Comparator starts searching as soon as you start typing.



Using a partial search has resulted in three funds being found. Once a fund has been chosen, click on the X at the end of the fund name and start typing your next fund name in.

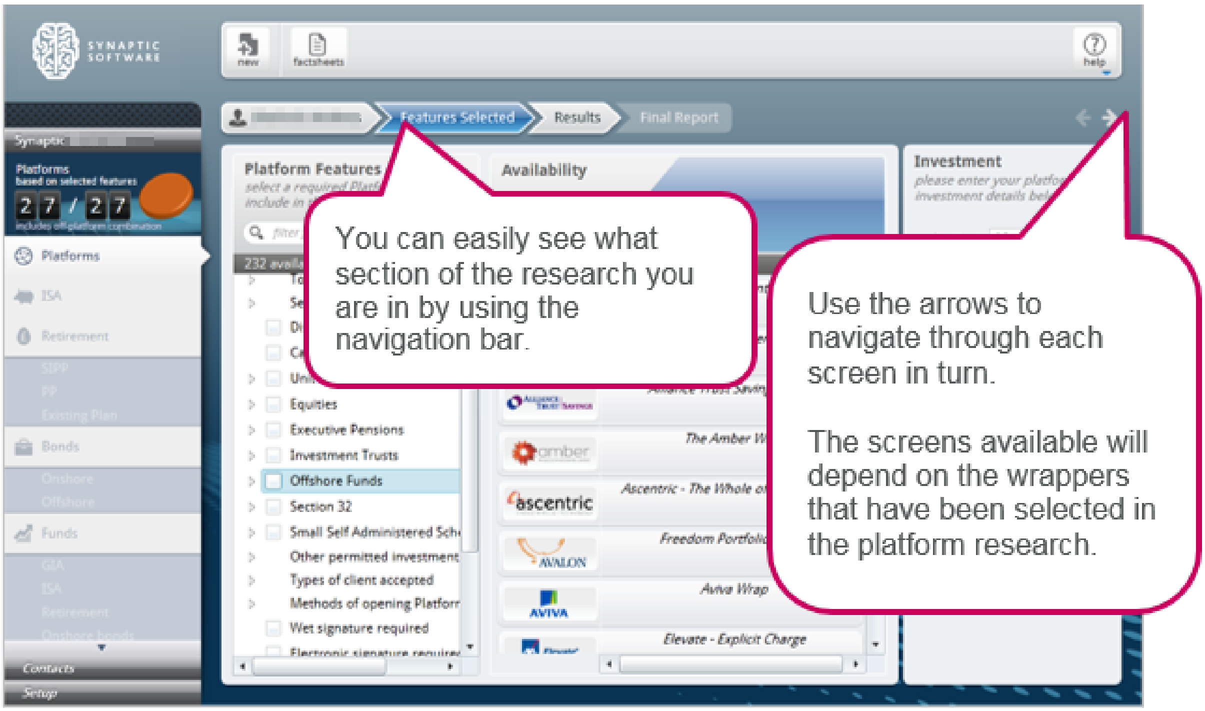
4 Creating New Clients

Please note: Any existing clients that have been added via the client tab will be prepopulated into Comparator. All new contacts should be input through the **Client** tab. Please see *Synaptic Client User Guide.*

The benefits for using Synaptic Research Suite include Attitude to Risk functionality, which allows you to assess and record clients' attitude to risk.

5 Navigation

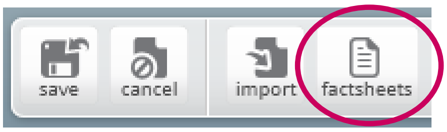
Synaptic Comparator provides simple navigation through the screens to ensure that each screen is viewed in turn and validates the information recorded in the investment details.



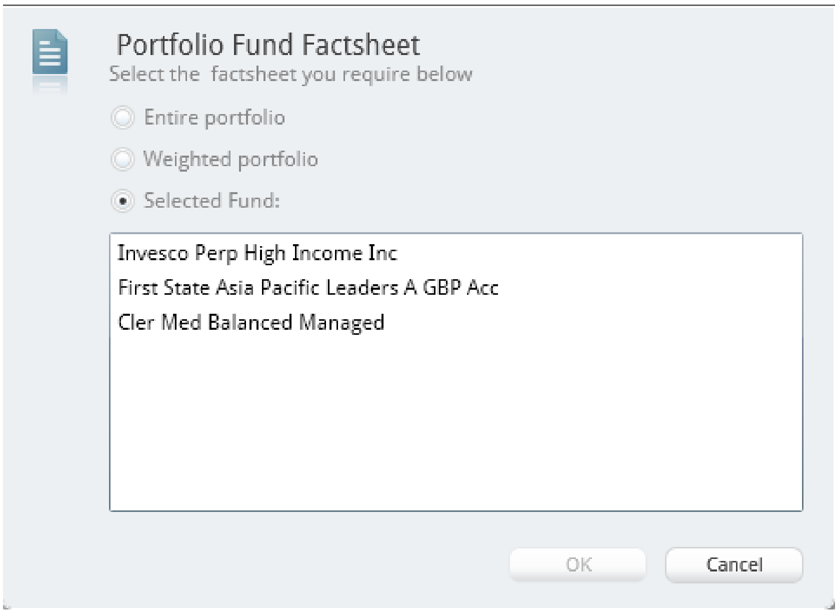
6 Factsheets

6.1 Portfolio Fund Factsheets

On the toolbar when working in the funds area of **Setup**, there will be the ability to print off factsheets for the individual funds, the funds within a portfolio or the portfolio itself using the **Factsheets** button.



The following page will now be displayed:



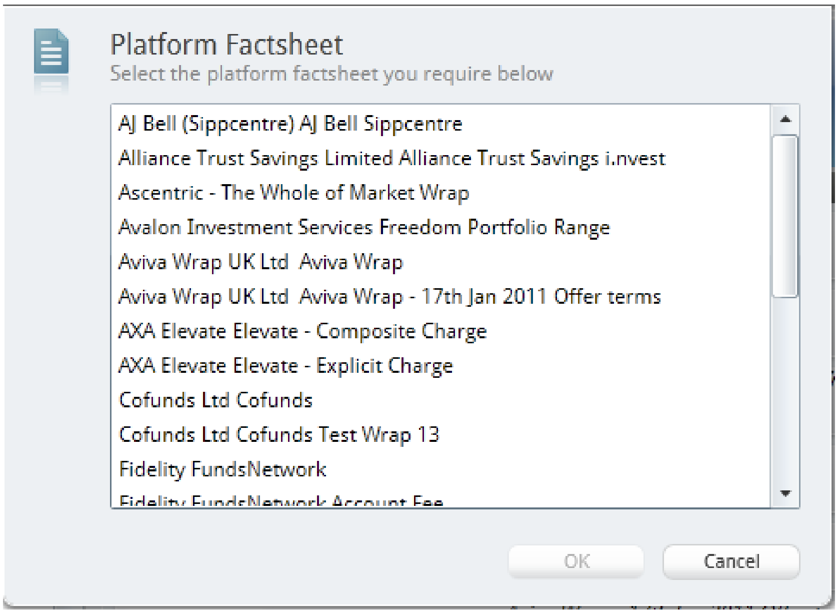
Entire portfolio – the individual fund factsheets that make up the portfolio.

Weighted portfolio – the portfolio factsheet.

Selected fund – choose the fund to create a factsheet for.

6.2 Platform Factsheets

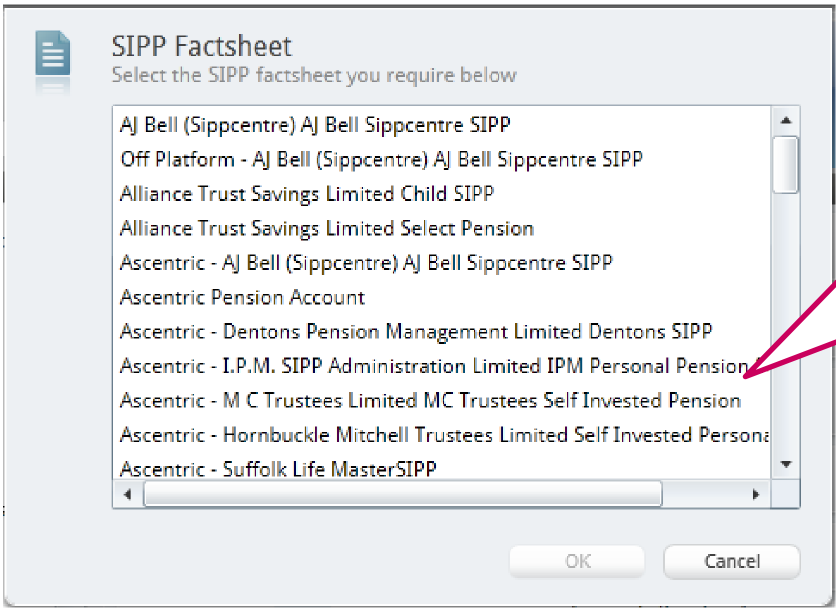
When in the platform section of research, if further information is required on the platforms, you will have access to a button on the toolbar to produce factsheets. It will give you the option to produce factsheets for the different platforms.



Select the platform and click **OK**. You can also right click on the platform logo to gain access to the fact sheet.

6.3 Wrapper Factsheets

As with the platform section, whilst doing research for the different wrappers there is a **Factsheets** button on the toolbar.



Select the provider and click OK. You will then be given a factsheet for that particular wrapper.

You can also right click on the wrapper icon to gain access to the factsheet.

7 Platform Research

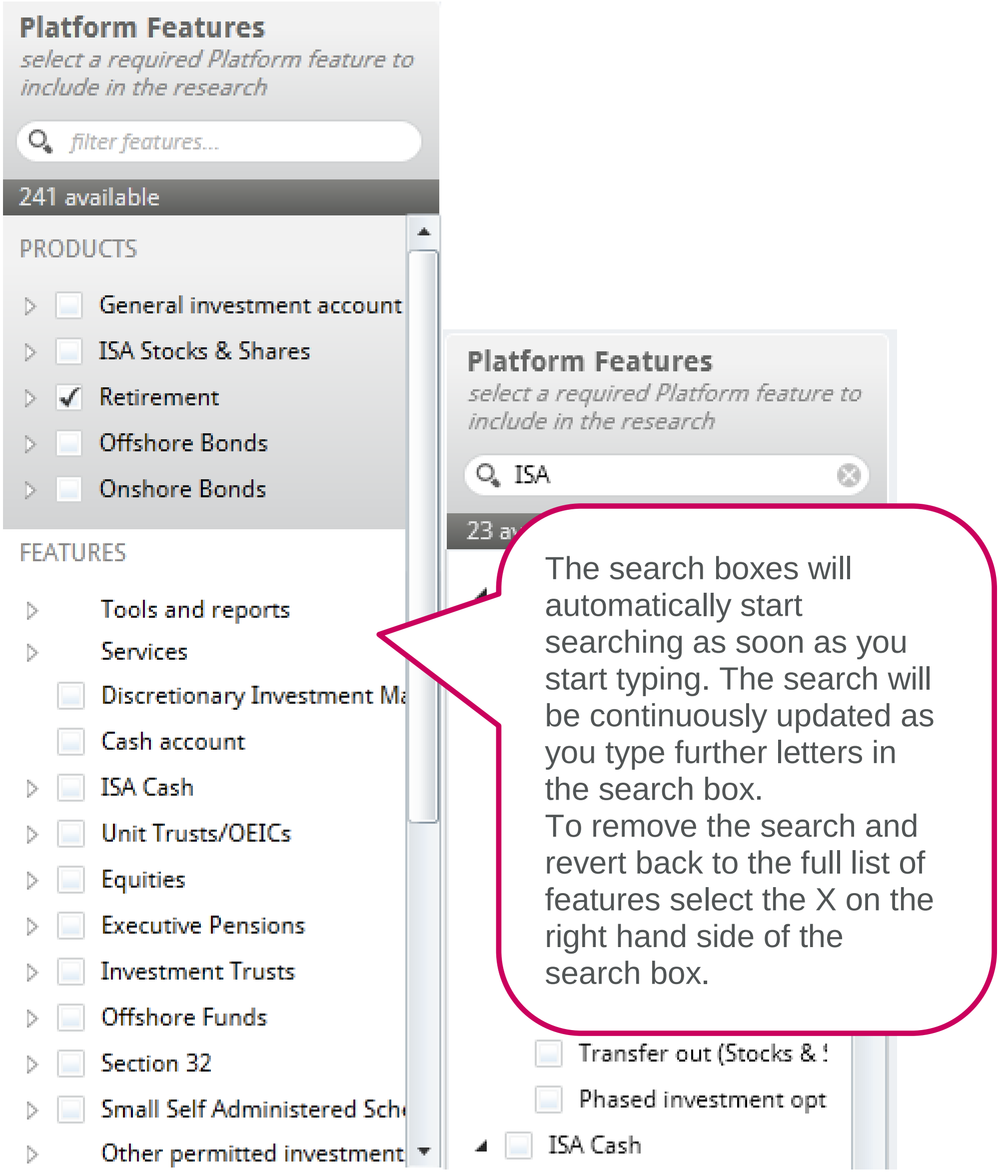
Platforms will initially be the only section 'active' on the left hand side menu. Selecting the types of wrappers you want access to for your client will enable the sections on the left hand side. For example, if ISA Stocks & Shares is selected from the platform selection screen, ISA will become enabled on the left hand side.

The platform counter at the top left of the screen will keep track of how many platforms are available based on the features you are selecting, automatically updating as you choose features and/or funds.

When selecting the features for the client, platforms will be de-selected if they do not support the features chosen.

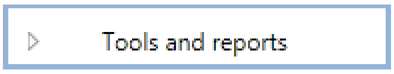
Features can either be accessed by scrolling through the feature list or to refine the feature list the **Filter Features** can be used.

For example, if you only want to look at features that were relevant to ISAs, enter **ISA** in the **Filter Features** search box.



There are three types of features:

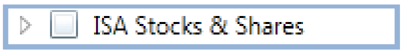
- Headers



These cannot be selected in their own right as a feature, they are simply a header which will display a sub menu when clicking on the >. For example, **Tools and reports** will display all the tools and reports offered by the platforms.

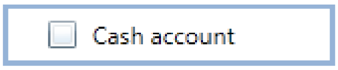
NB Using the tools and reports to filter on platforms will support one of the nine points the FCA has published that should be considered when recommending platforms – 'Do they offer additional tools like risk profiling and asset allocation tools?'.

- Parent/child features

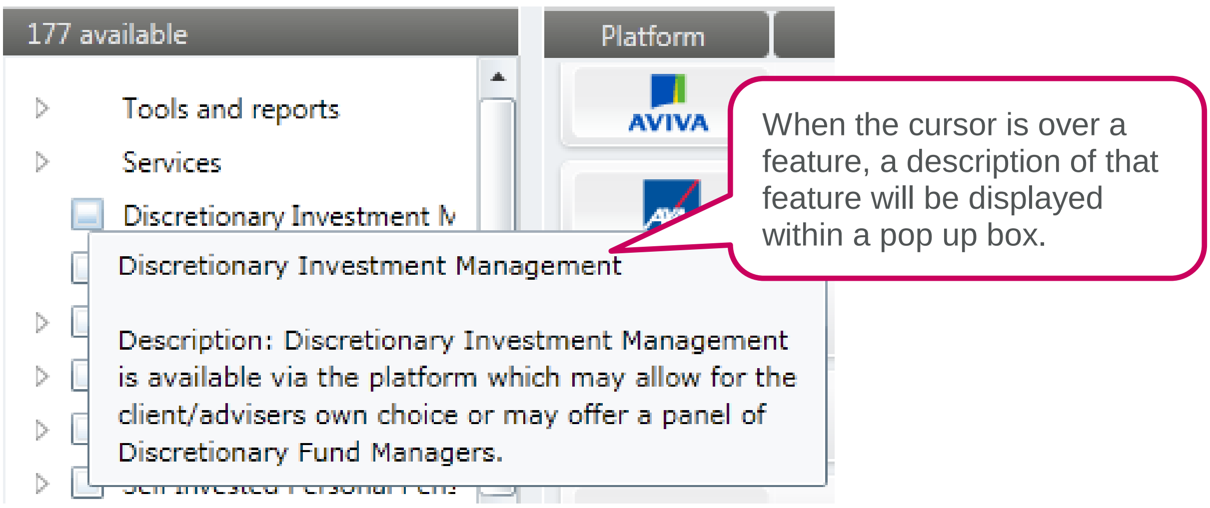


These have a top level feature like **ISA Stocks & Shares** but will then also display a sub menu of features for you to be more specific about the stocks and shares ISA required for the client. These are indicated by having a check box as well as the >. For example, you may only want an **In house** stocks and shares ISA. This could be selected within the sub features of ISA Stocks & Shares.

- Feature

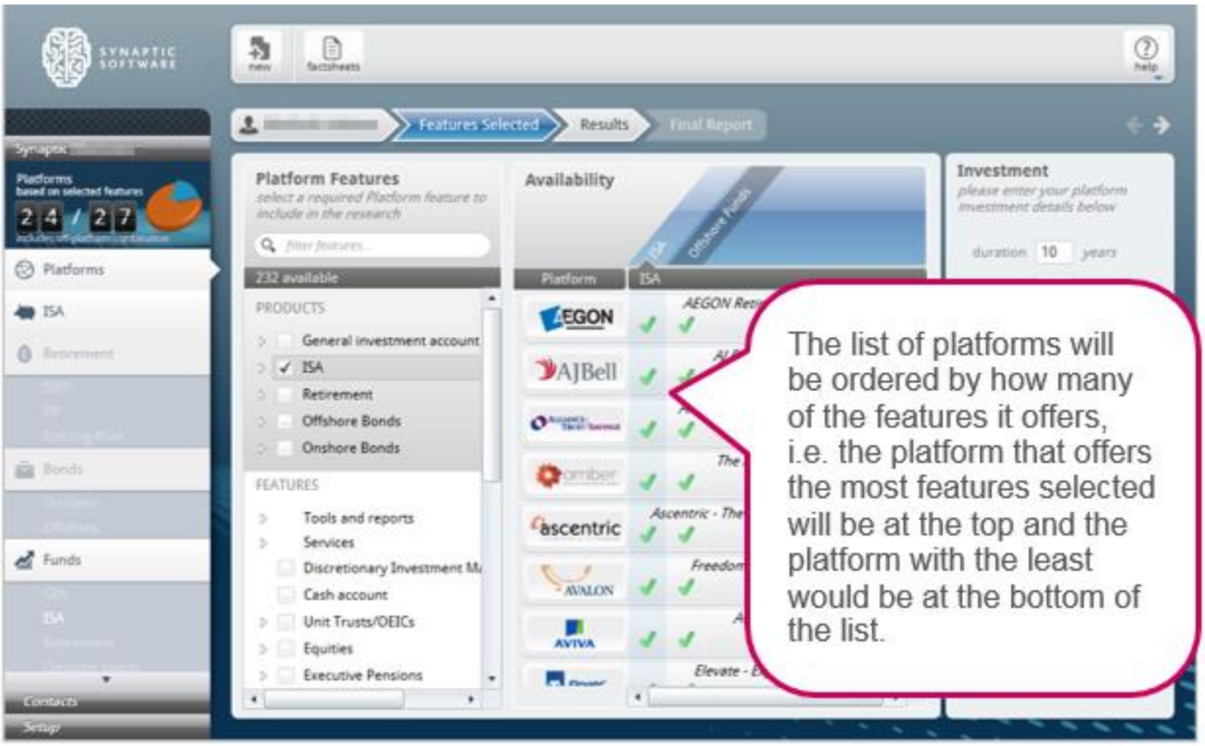


These standalone features are chosen by selecting the check box.

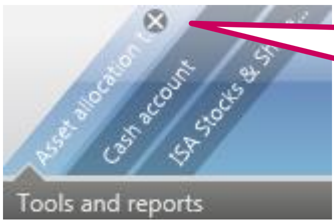


When you start selecting features the list of platforms will start to filter. None will be removed but if a platform doesn't have the feature needed it will show as de-active, indicated by the platform row being greyed out and displaying the following symbol: 

Features that are supported by the platform will be indicated with green tick box .



The list of platforms will be ordered by how many of the features it offers, i.e. the platform that offers the most features selected will be at the top and the platform with the least would be at the bottom of the list.



To remove a feature either select the X on the feature at the top of the grid or de-select the check box from the list of features on the left hand side.

NB Features chosen at this stage only relate to the platform, not to the wrappers or individual investments within the platform.

7.1 Investment Details for the Platform

The investment details on the right hand side will be required for the RIY calculations:

Duration is the term that you wish to conduct the analysis over including year and months.

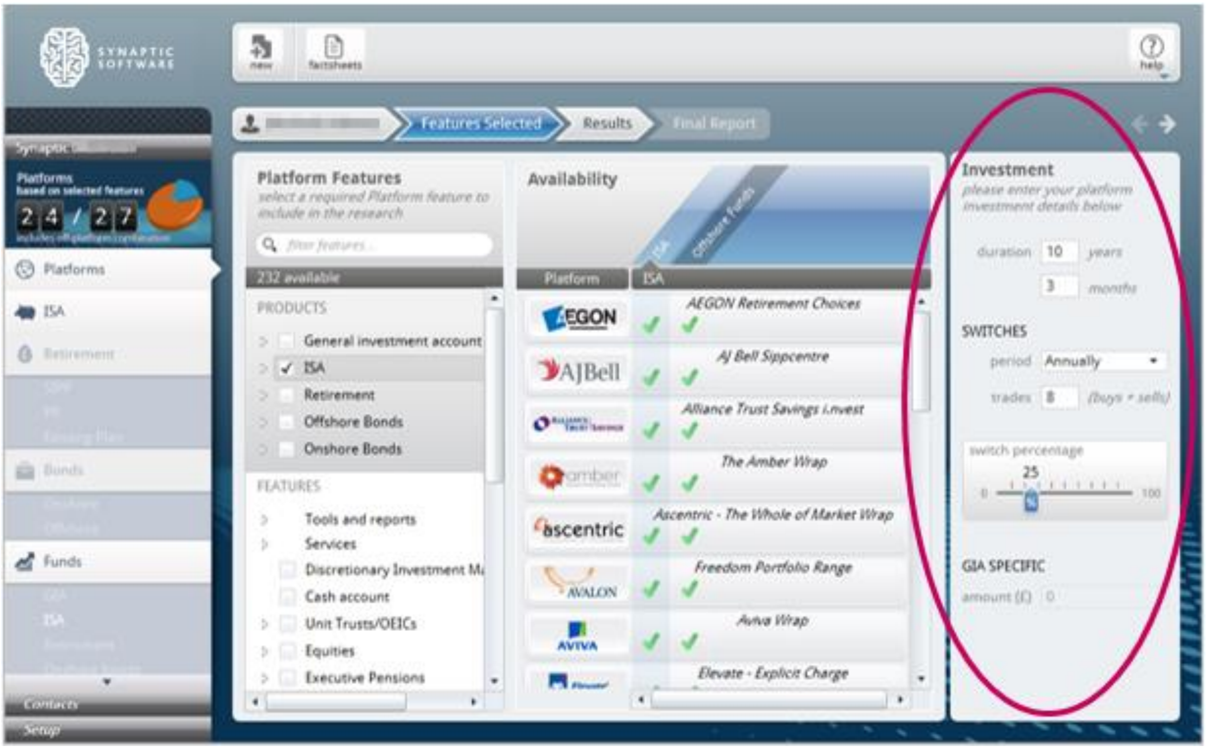
Switches can be related to your client servicing proposition, and how often you will be reviewing their investment, e.g. quarterly. Some platforms charge by % of amount switched, some by the number of trades, some not at all.

Trade per switch should be the number of transactions that are likely to take place. For example, if the client is selling one fund but buying two funds this will be three trades.

Ideally you should have a strategy in place for how often you plan to review the client's portfolio and potentially rebalance the funds. Typically the amount of trades you are likely to do will be about the same amount of funds you have on the portfolio. For example, if you have ten funds on a portfolio you might be likely to sell five of them and purchase another five. However, if you only have one fund on a portfolio you're very unlikely to do ten trades per month as this would involve selling one fund and buying nine.

Switch percentage should be set at the percentage of the client's total investment that is likely be switched at the frequency set above.

General Investment Account (GIA) is the amount that will be invested directly into unit trusts/investment trusts, etc.



8 Wrapper Research

All wrapper filtering works in the same way using the same controls as the platform features filtering.

Wrappers may be already excluded when you access the filtering screen. This would be as a result of the wrapper only being available through an excluded platform.

Wrapper filtering may exclude platforms. If a platform only has access to a wrapper that has been excluded during the wrapper filtering, the platform will be excluded.

ISA will only be activated if ISA Stocks & Shares selected as a feature on the platform section.

PP and SIPP will only be activated if the Retirement option is selected as a Product on the platform section. You will be able to manually de-select either option if single product research is required.

Onshore Bonds will only be activated if Onshore Bonds is selected as a feature on the platform section.

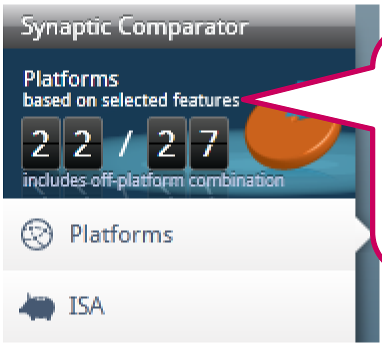
Offshore Bonds will only be activated if Offshore Bonds is selected as a feature on the platform section.

Funds GIA will only be activated if General Investment Account or specific fund types are selected, e.g. unit trusts/OEICs.

Funds ISA will only be activated if ISA is activated and will allow filtering and calculations on any funds available through the ISAs selected in the ISA section.

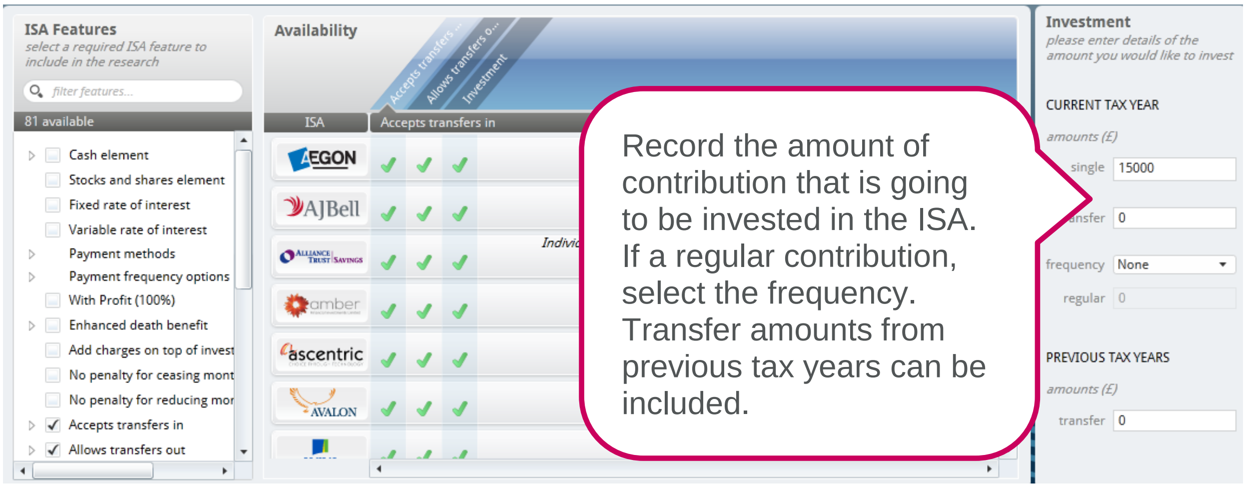
Funds Retirement will only be activated if Retirement is activated and will allow filtering and calculations on any funds available through the PP and SIPPs selected.

Funds onshore and **offshore bonds** will only be activated if onshore or offshore bonds is selected and will allow filtering and calculations on any funds through the on / off shore bonds available in the bonds section.

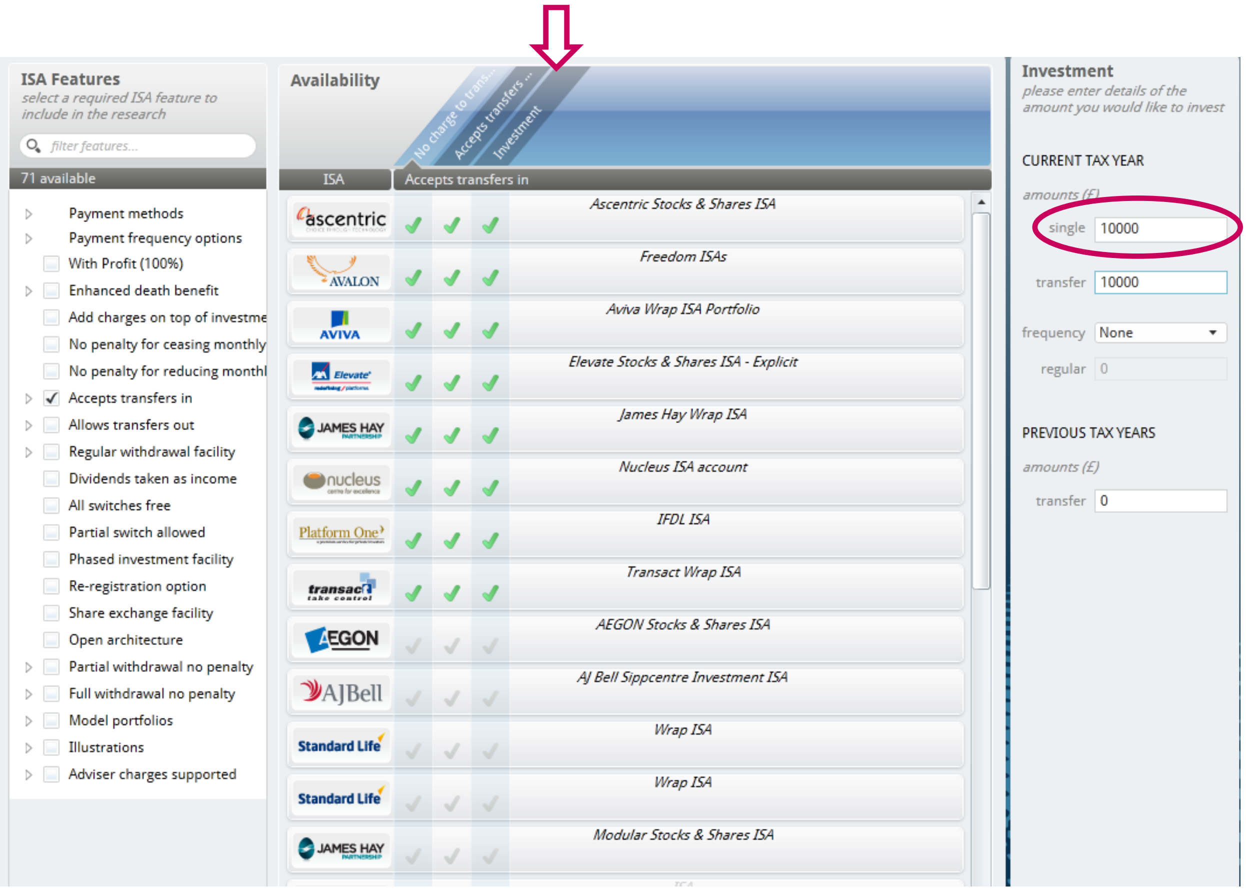


The platform counter at the top left will allow you to easily see if platforms are being filtered out as you select wrapper features.

8.1 Investment Details for ISA

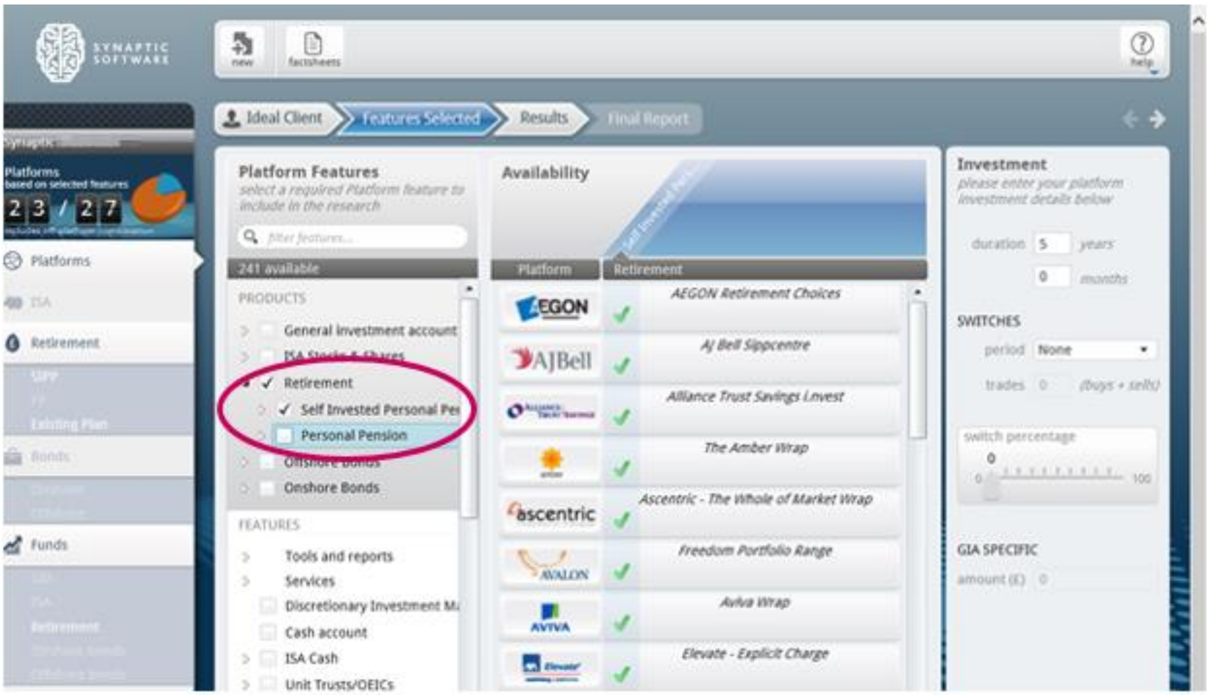


There is validation built into the **Current Tax Year** contribution fields. If an amount greater than the ISA limit is recorded, none of the providers will be left in the list.

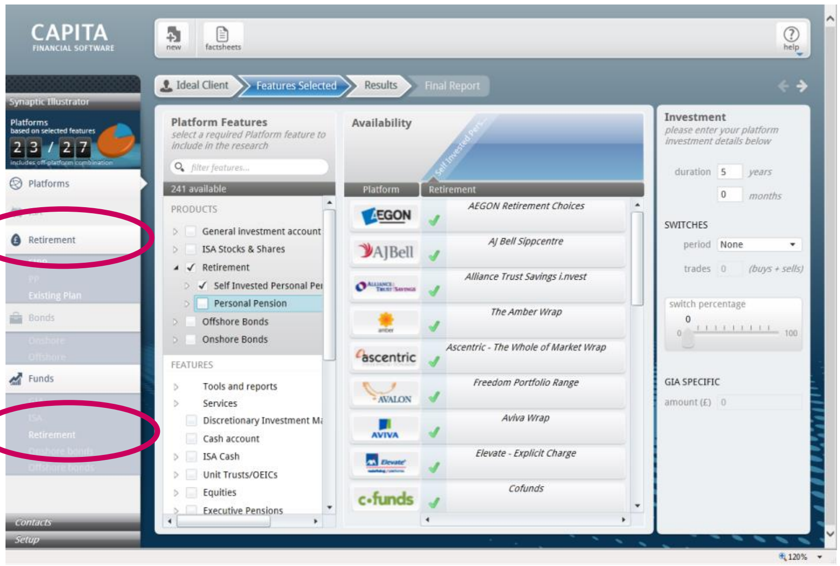


8.2 Investment Details for Retirement

Selecting Retirement will automatically select both SIPP and PP meaning that both products will be returned in one list. If you wish to conduct individual research this is still possible by deselecting either SIPP or PP on expanding the “retirement” section.

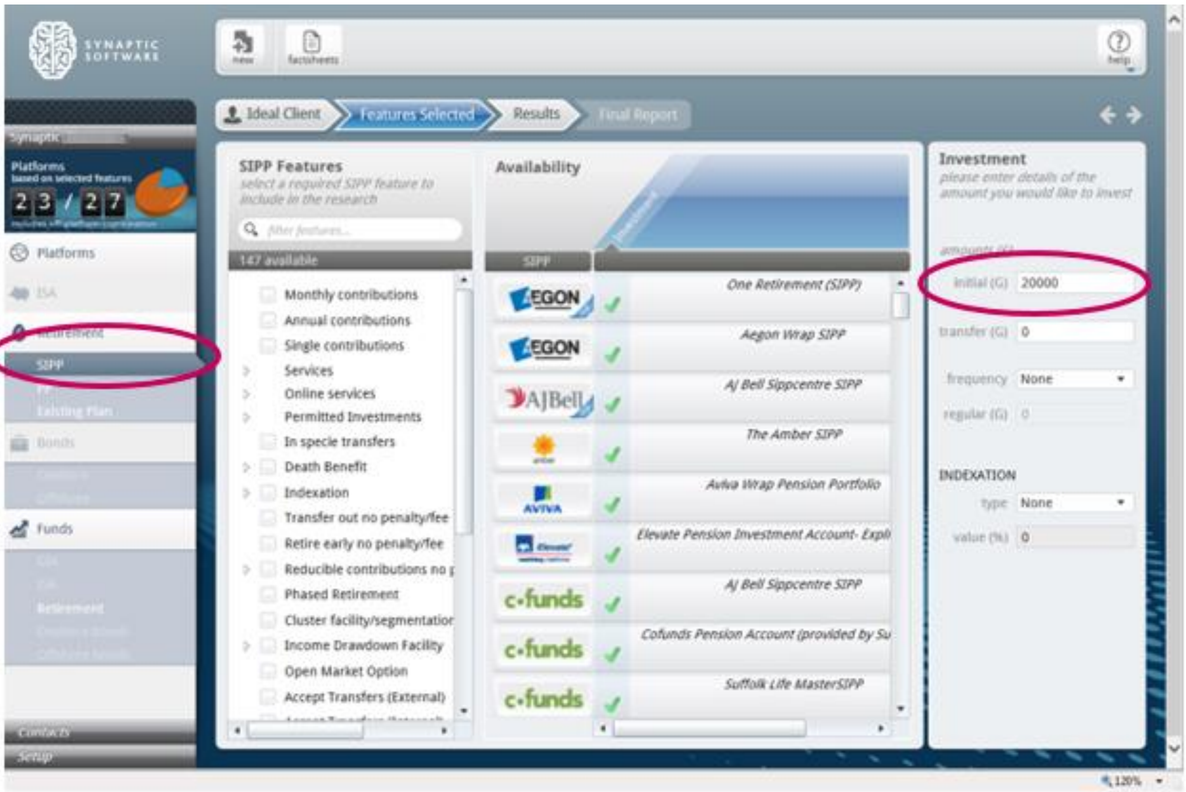


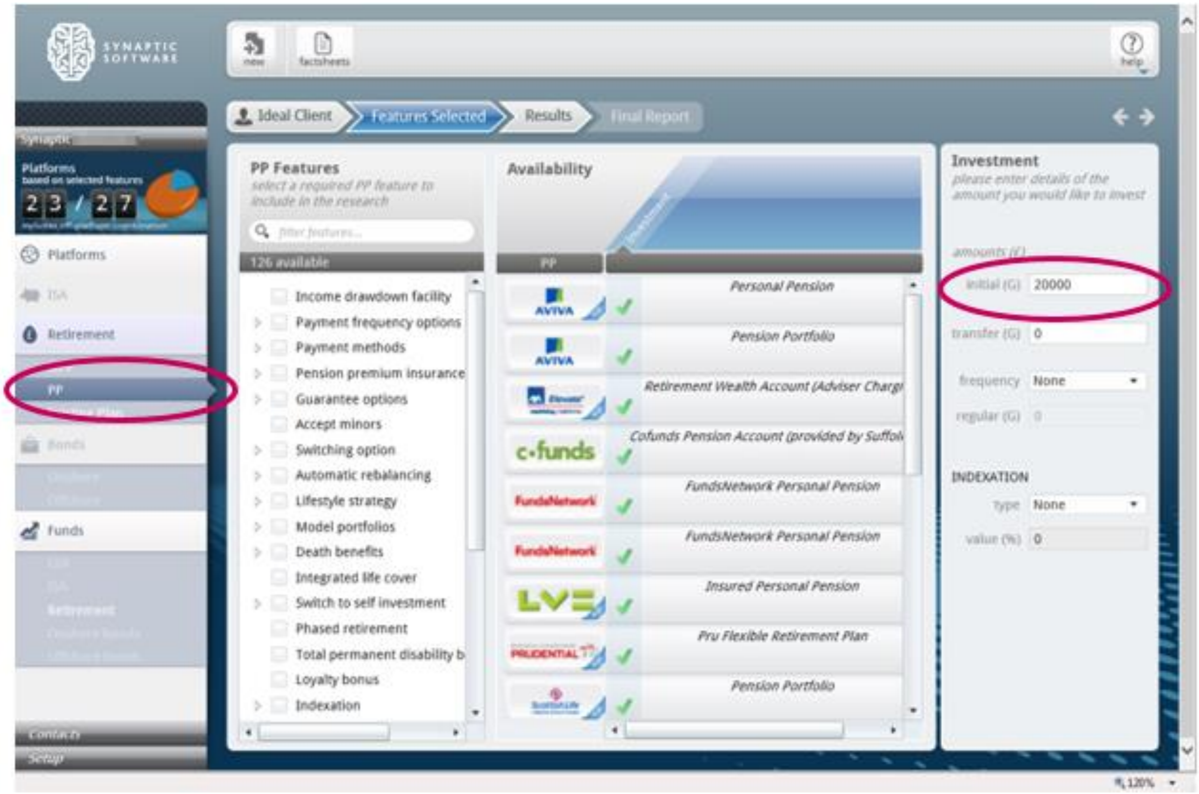
Select Retirement options from the left hand side menu.



Feature selection for each product (SIPP or PP) is still separate i.e. the features you choose on the SIPP section only exclude SIPP’s and features you choose on the PP section only exclude PP’s. If you want a feature across both plan types you need to select it in both sections.

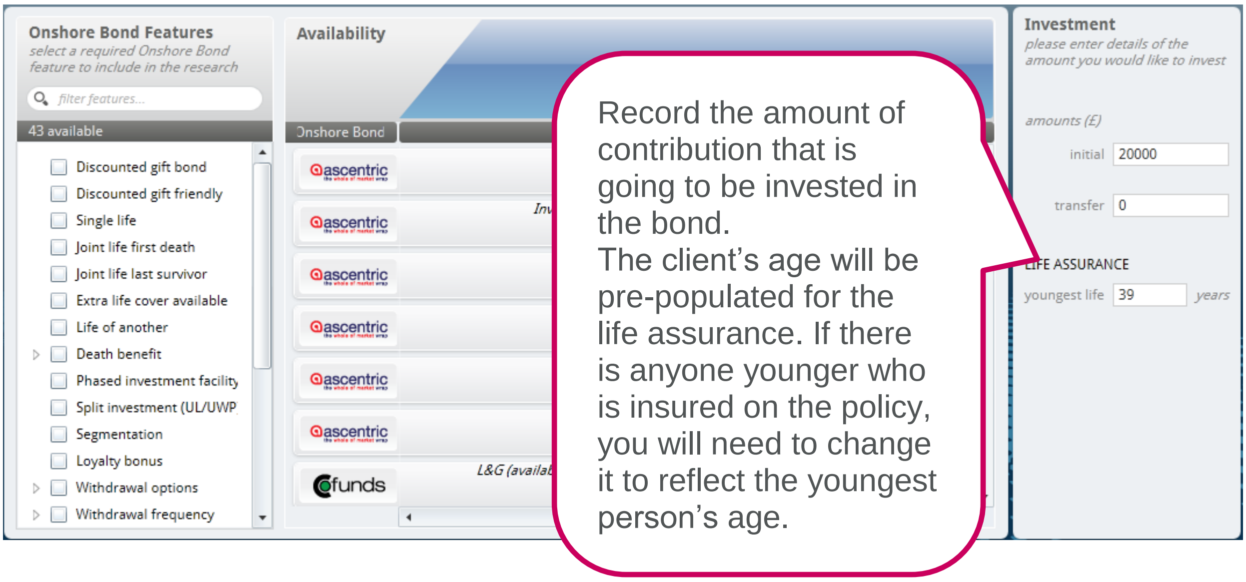
The investment details (i.e. how much is being invested) and the portfolio selection is now shared across both types meaning that it only needs to be entered once and any changes made in one will following through to the other.



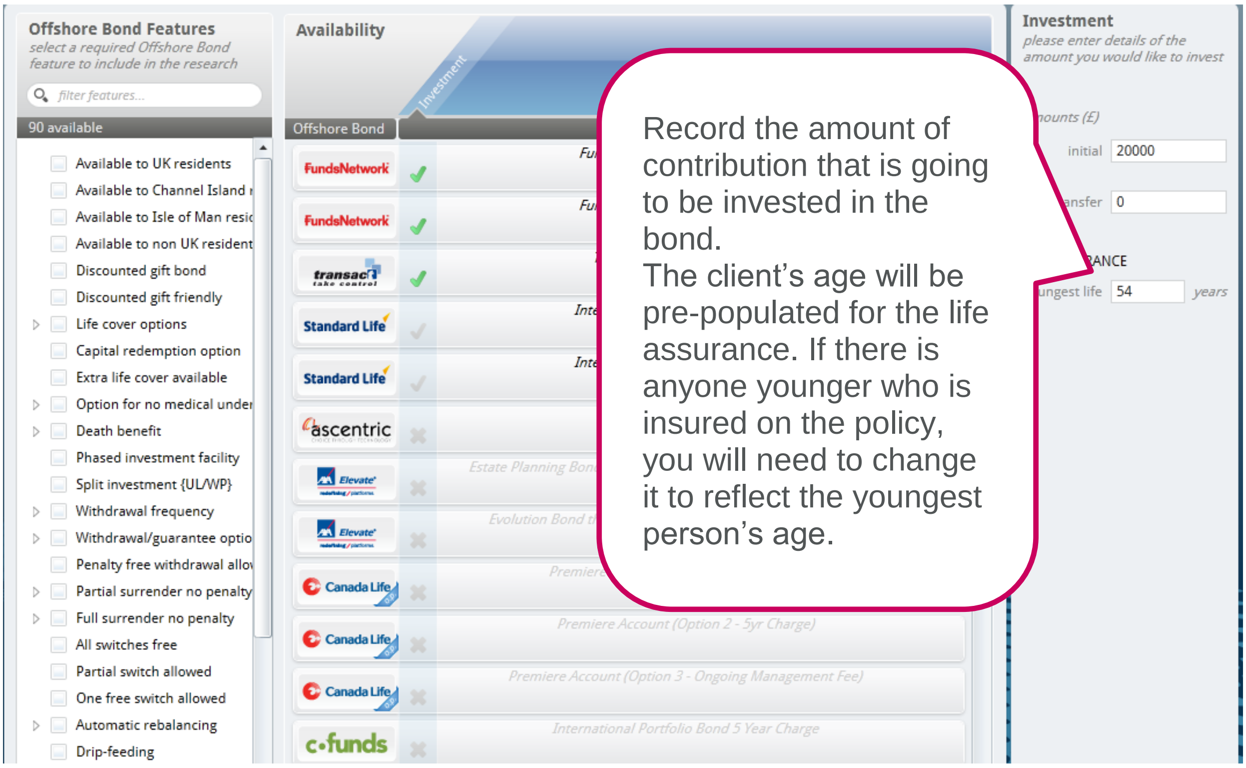


The results section will now contain one list of both SIPP's and PP's as individual contracts. Please note that it is no longer possible to conduct research where you require both a SIPP and a PP together (i.e. you were putting money in both) as that was deemed not to make any sense in the real world.

8.3 Investment Details for Onshore Bonds



8.4 Investment Details for Offshore Bonds



9 Portfolios

Existing portfolios set up within Synaptic will be available for selection. New portfolios constructed in Comparator need to be saved to appear in Comparator.

9.1 Growth Rates

The growth rate for each fund has been based on the primary asset class of the fund, the tax environment it is being accessed through, e.g. an ISA, and the FCA guidelines. These are fixed rates that are set by the Synaptic appointed actuary.

9.2 Growth Rate Overrides

You have the ability to manually override the growth rate that has been calculated.

It is possible to specify a growth rate for the projection to be a negative both at a portfolio and a fund level.

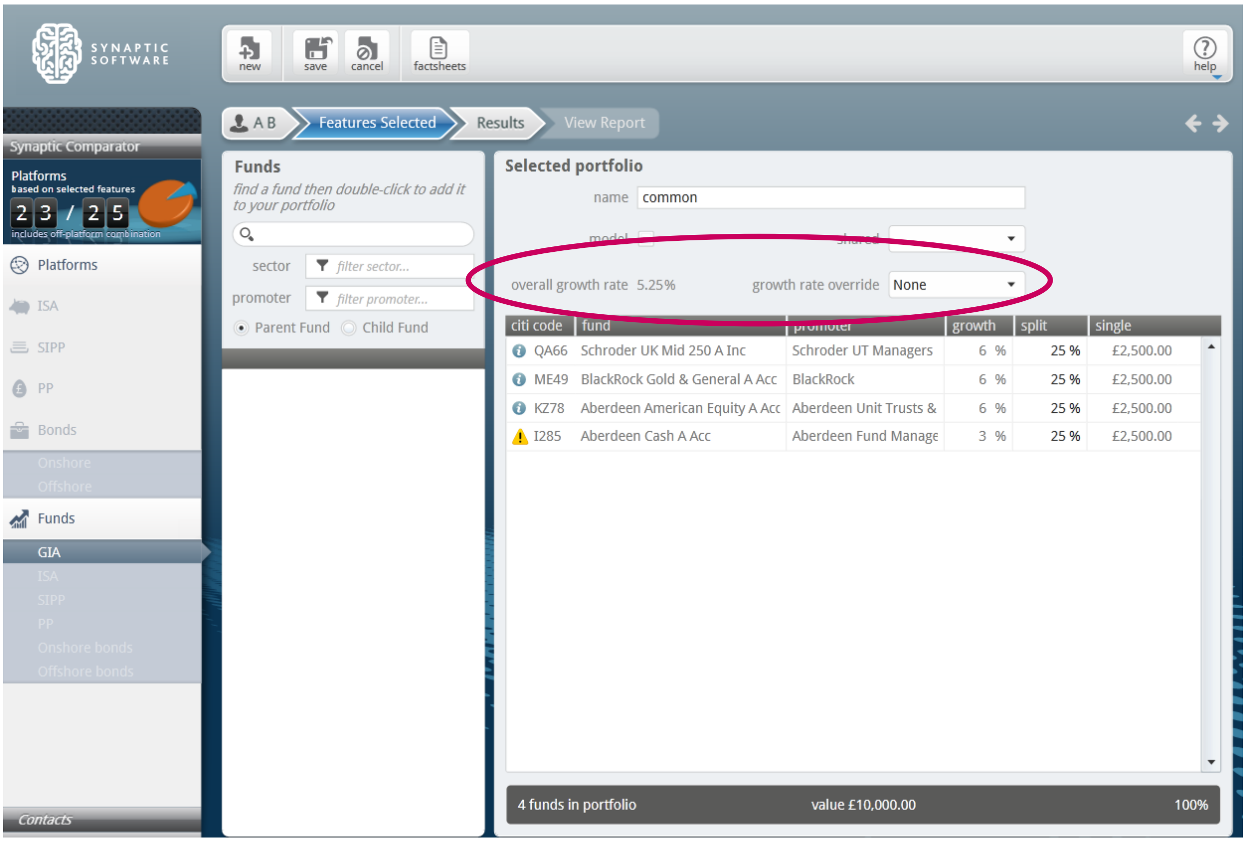
You can specify the growth rate per fund as well as at a portfolio level. This will allow even closer comparisons with provider illustrations.

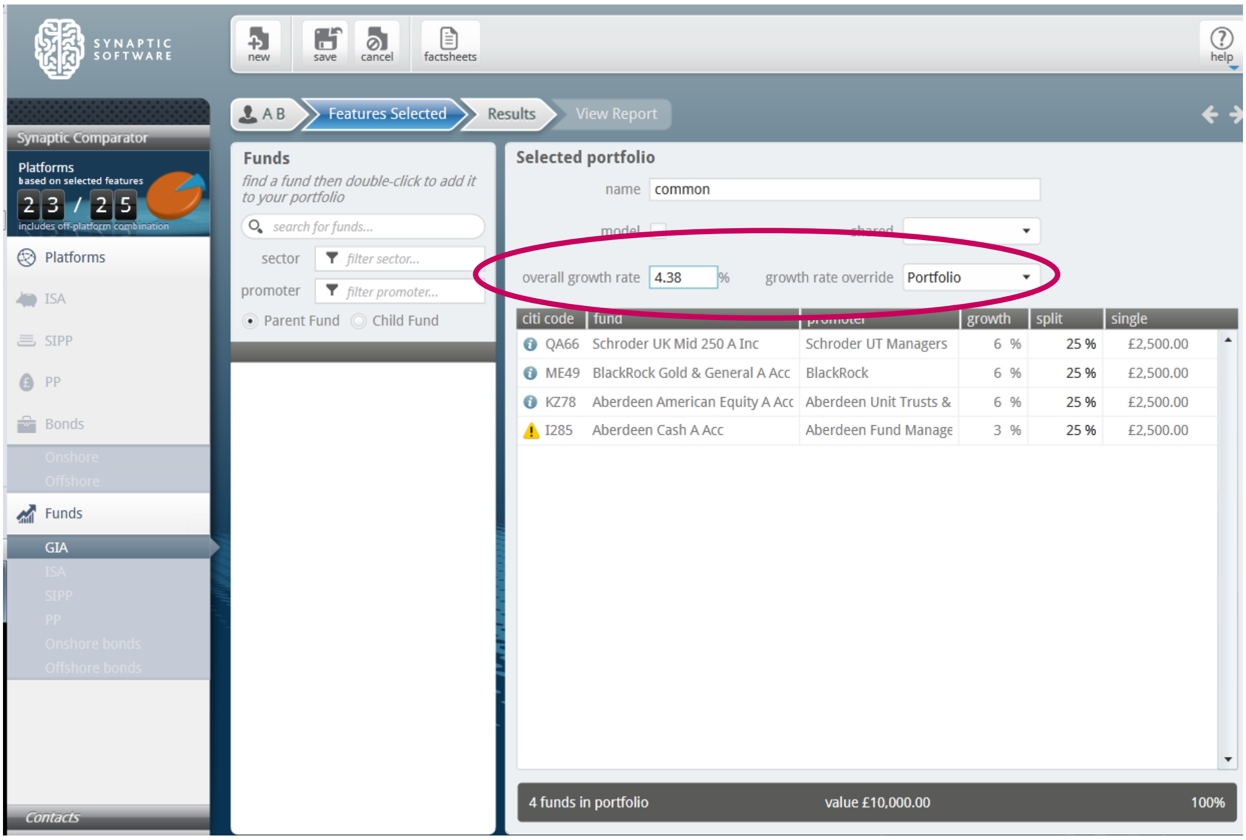
The function is a dropdown with three states:

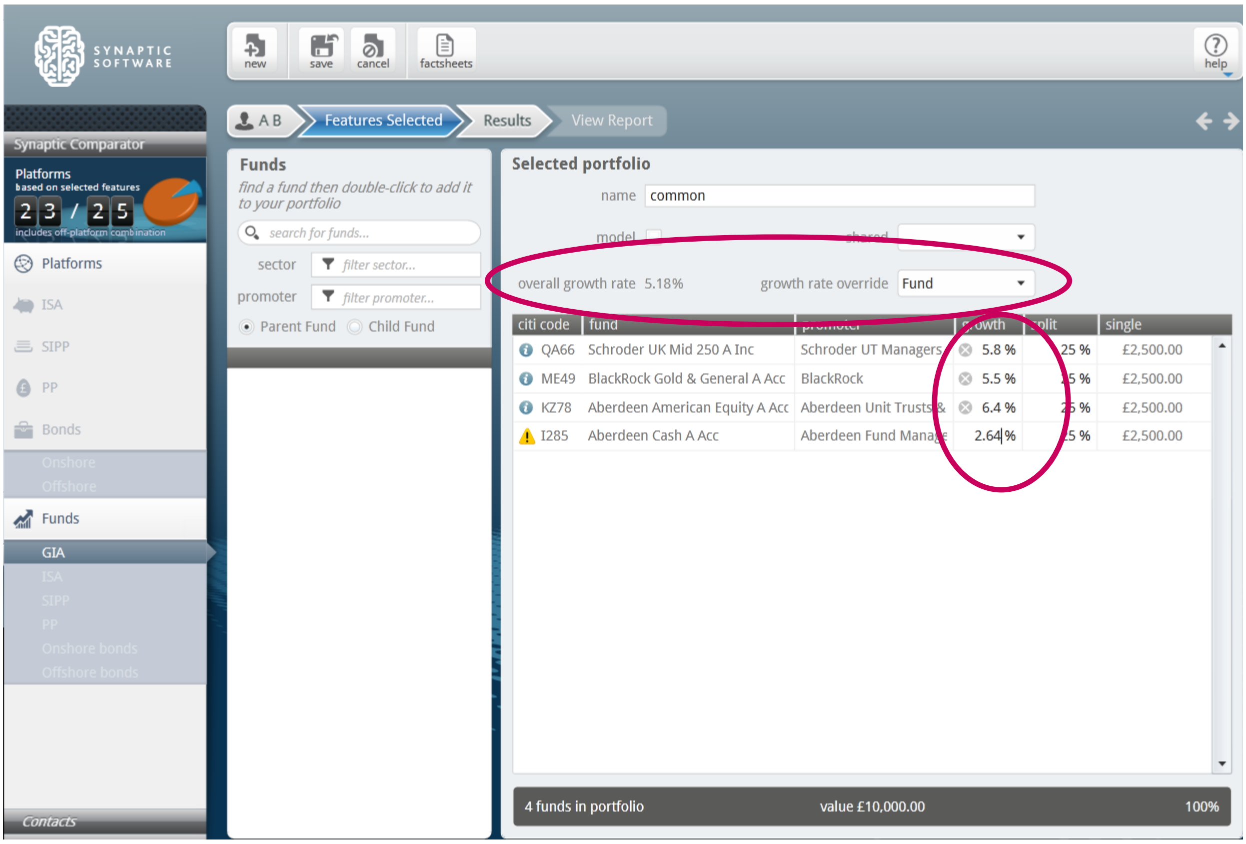
1. **None** – this will display the calculated growth rates and overall portfolio rate.

2. **Portfolio** – this will allow you to overtype the overall portfolio rate and will apply the same rate to each fund.

3. **Fund** – this will allow you to overtype each fund directly, the overall portfolio rate will then be calculated and display.







This functionality is controlled by the parent organisation and when turned on is available to all users within an organisation.

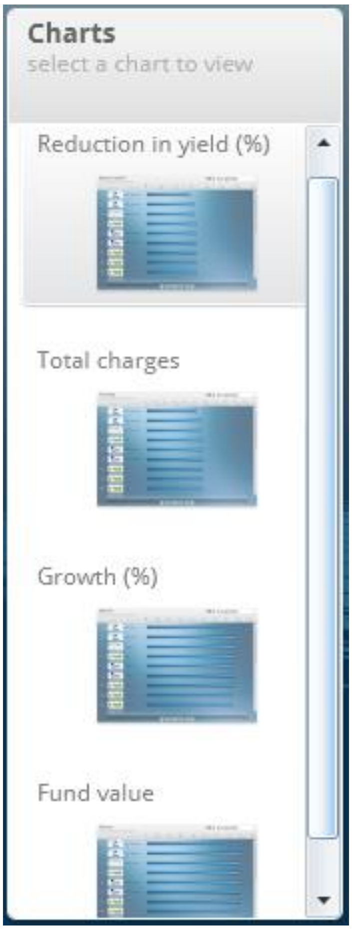
NB Please contact Support on 0800 028 0033 option 1 or support@synaptic.co.uk for more information about turning this functionality on for your organisation.

10 Results

The calculations can only take place once the platform and wrapper selection and portfolio screens have been completed.

If you want adviser charges to be calculated, these need to be configured in the **Setup** area. Please refer to the adviser charges section for details. Once all relevant areas are completed, select **Results** on the navigation bar.

All charges for funds are held within Synaptic Comparator and will be used during the calculation. The charges will reflect any rebates or discounts on the fund when it is accessed via platforms or wrappers that have agreements in place.

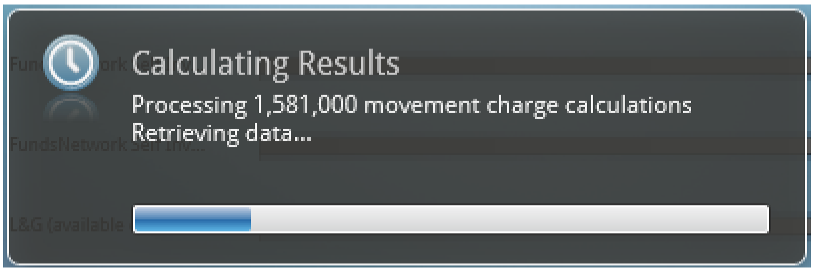


The results will be displayed on four different graphs:

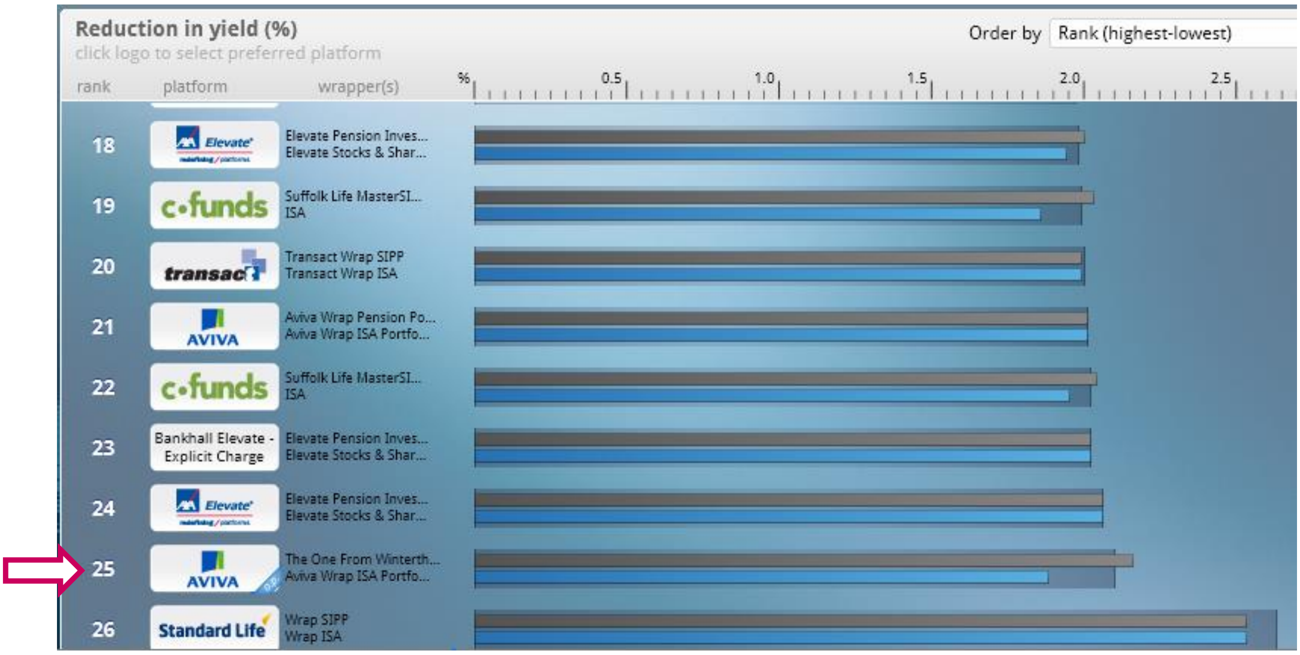
- Reduction in yield (%)
- Total charges
- Growth (%)
- Fund value

Synaptic Comparator has an extensive amount of platforms, wrappers and off platform products available therefore the combinations of results available for each platform piece of research that you do could be huge. To ensure the results are displayed efficiently, we have a default number of results per platform, however this can be changed.

Synaptic Comparator will return up to three combinations for each platform, these will consist of the top three combinations for each platform based on the 'overall reduction in yield'. The results may also include the bottom three combinations, again based on the 'overall reduction in yield'.

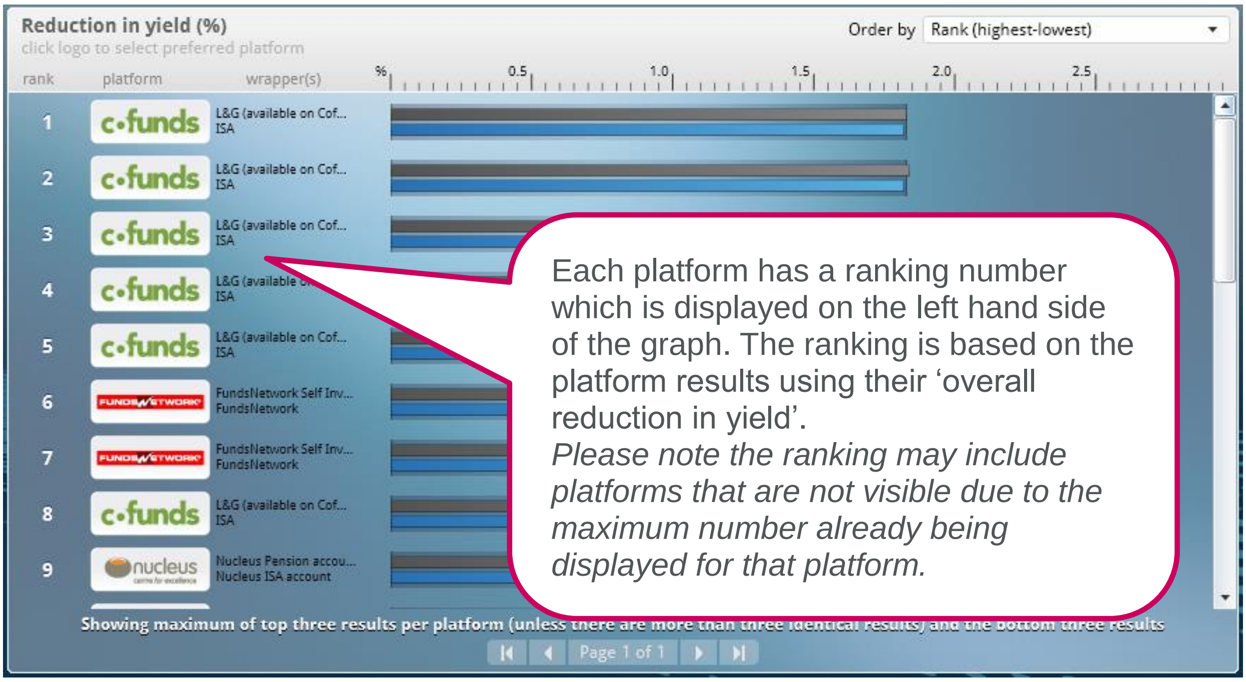


If off platform products have been selected, then one of the results will be for any on platform elements, together with the best off platform product available from Comparator.



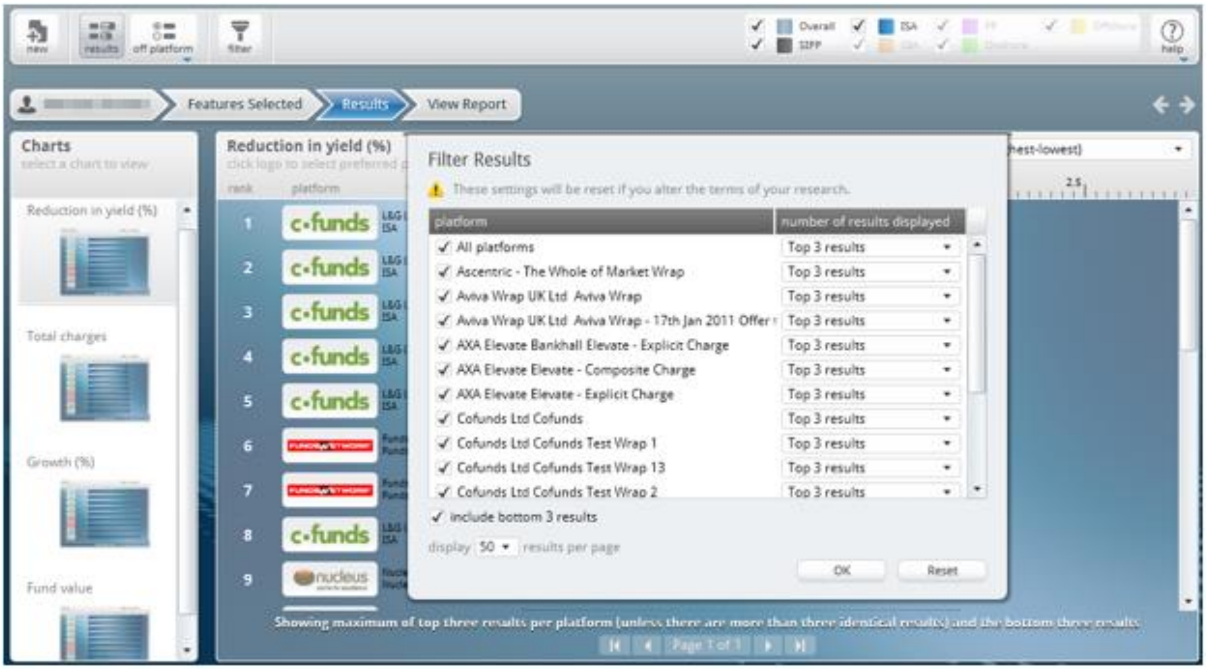
The platform highlighted by a red arrow is the best on platform plus off platform product. There is an indication on the platform logo that off platform product(s) are included.

Also, when you hover over the logo the following dialogue box will be displayed.



10.1 Changing the Number of Results

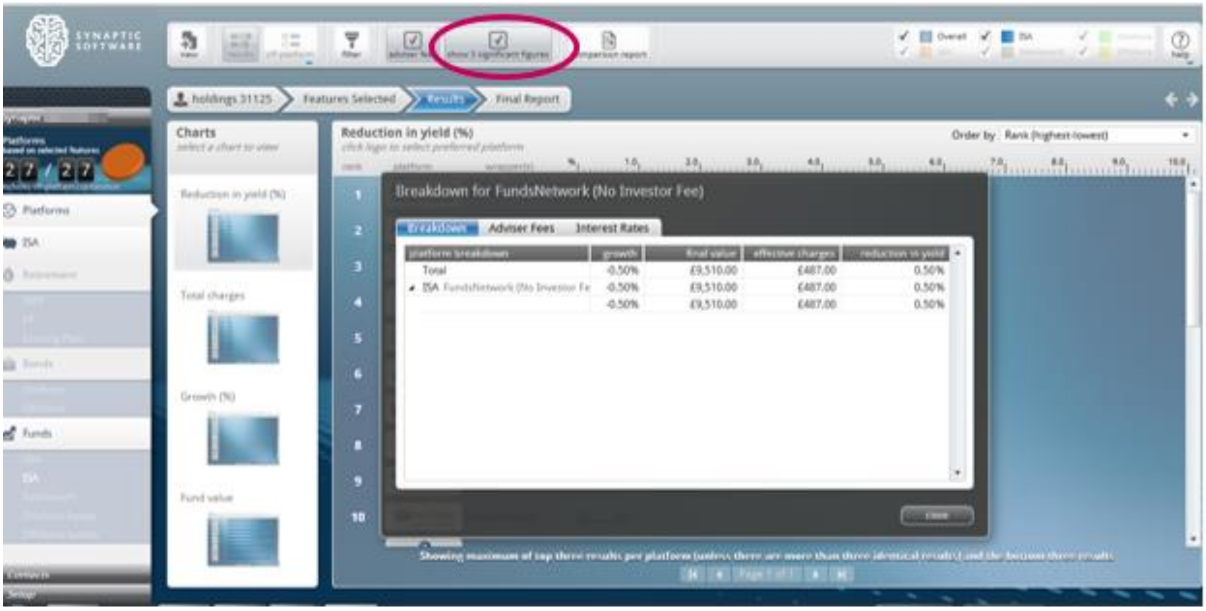
Currently the default is to show the top three results for each platform based on the overall reduction in yield. If you wish to see more than three, use the Filter button on the toolbar.



Choose the number of results to be shown either for **All platforms** or for each individual platform in the list. Click **OK** once done.

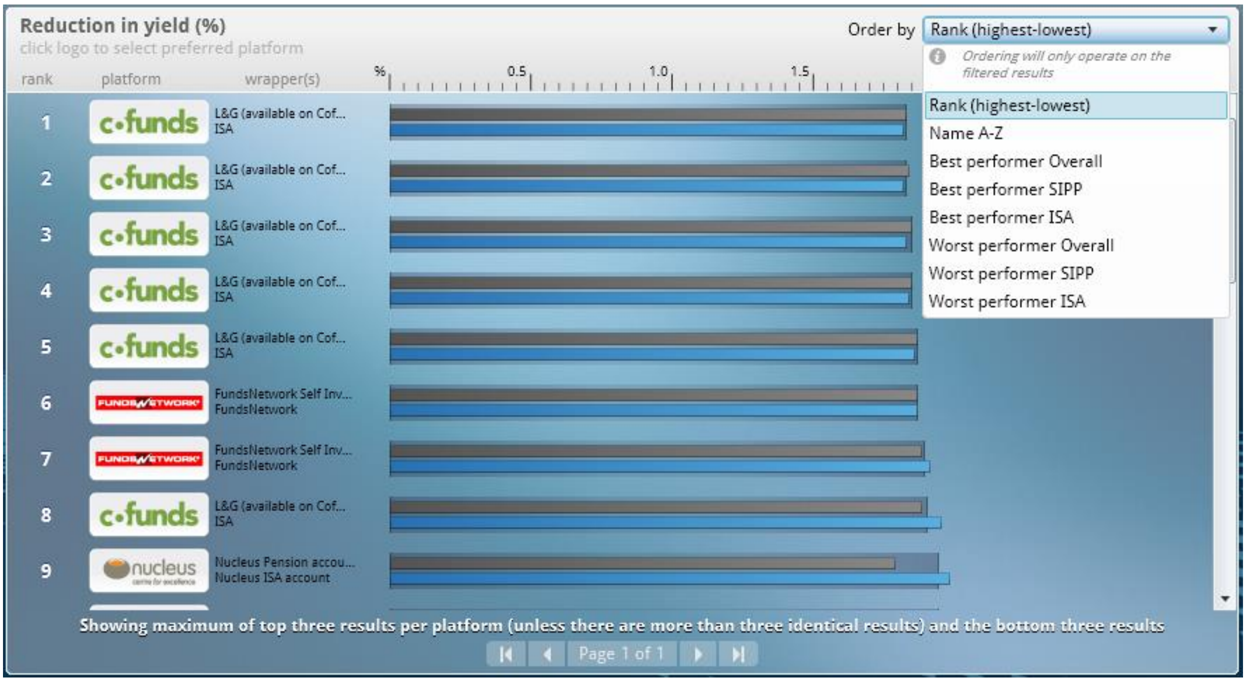
10.2 Showing Exact Figures

The default for the system is to show the results for three significant figures. If you wish to see the exact figures you can un-tick the 3 significant figures button on the toolbar.



10.3 Re-ordering the Graphs

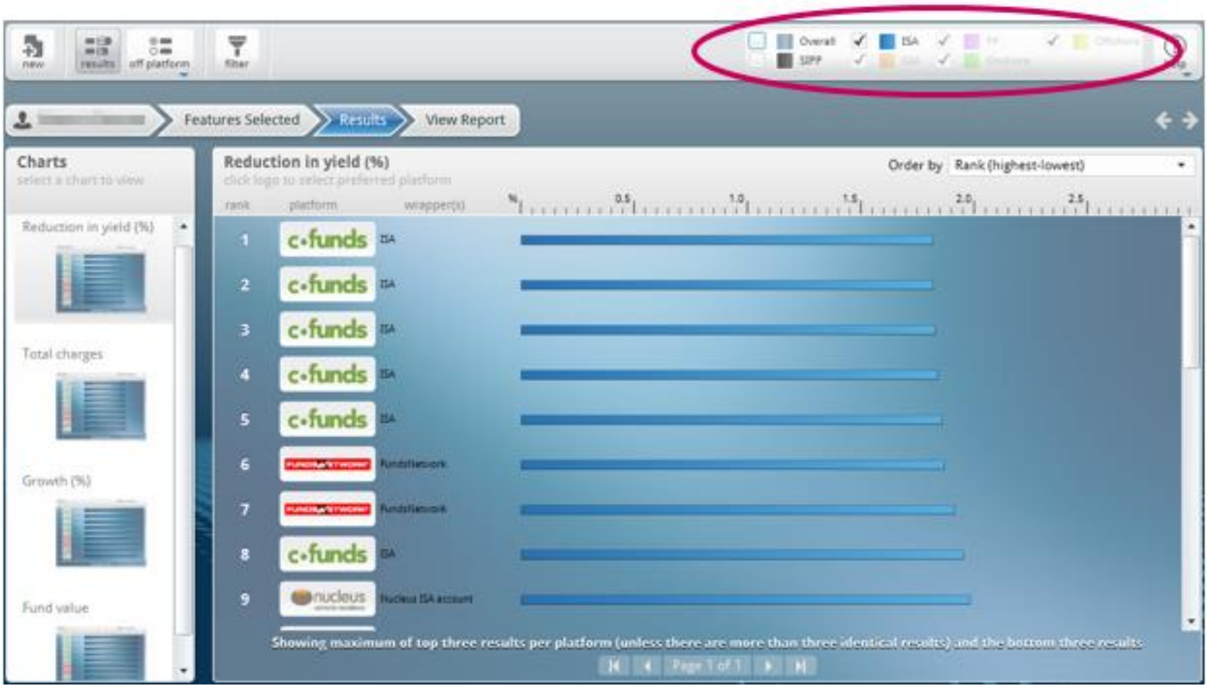
The default is to order the graphs from the best to the worst on which ever graph is being viewed. This can be changed by using the field in the top right corner.



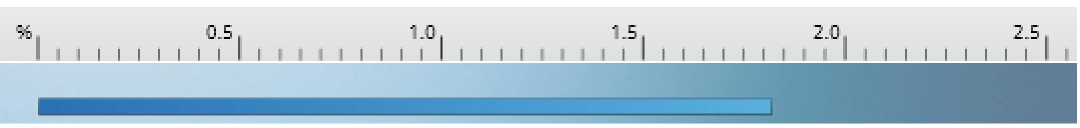
10.4 Getting More Information

Each wrapper which has been chosen to be included on the platform will have its own coloured line to indicate its RIY, fund value etc. There is a colour chart on the toolbar.

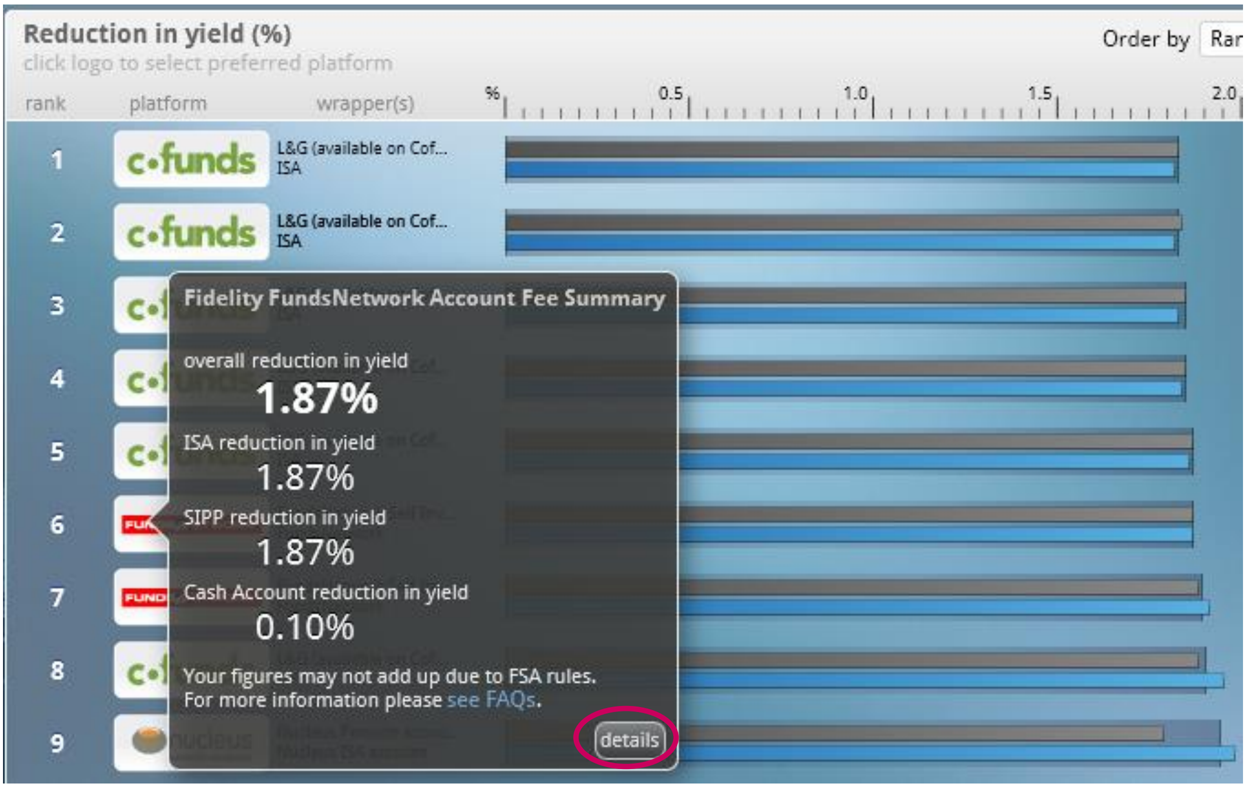
Those wrapper types in bold, are included in the calculation. To view just one at a time, the ticks can be removed from the boxes.



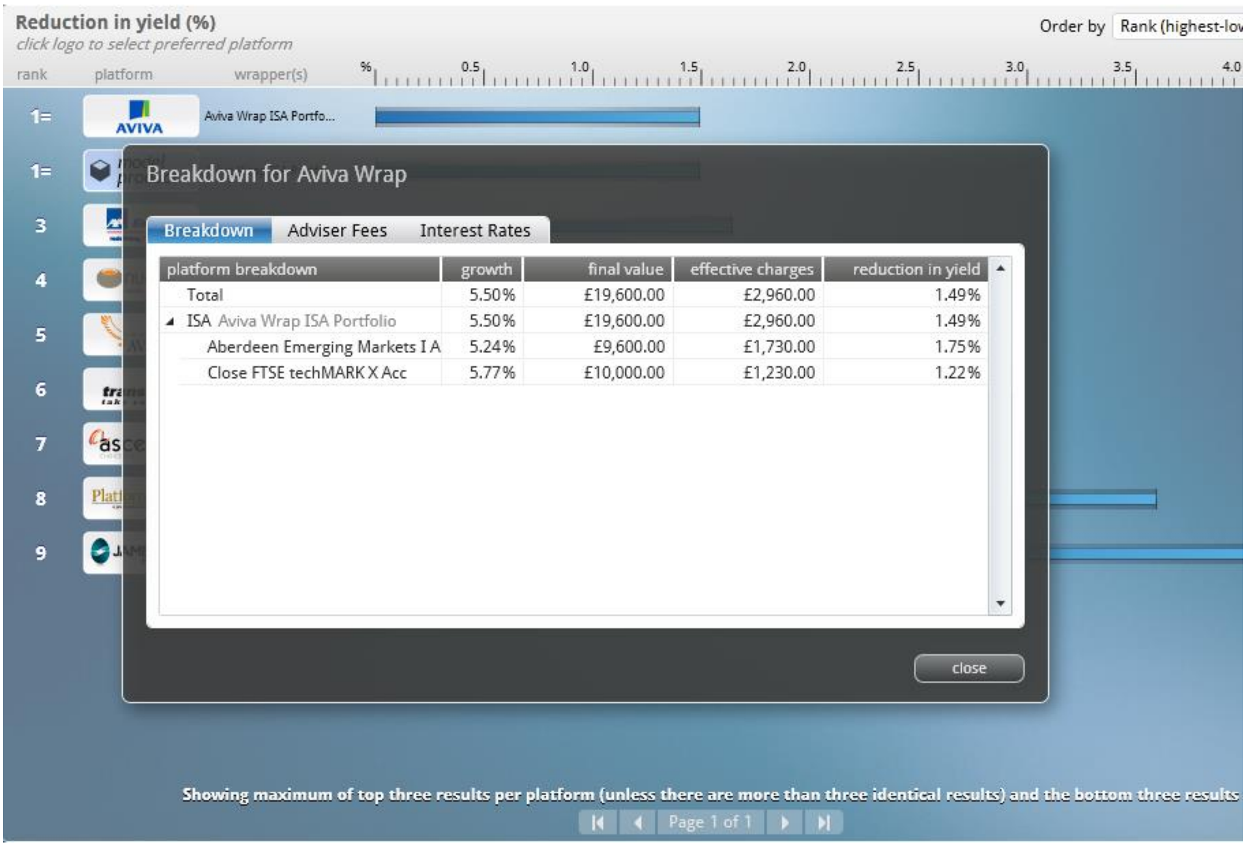
Also, when viewing the different graphs, it can be difficult to make out the actual figures using the ‘ruler’ line.



To get more information about the specific platform figures, you can click onto the bar graph of any of the platforms.



This gives headline figures for each wrapper. For more information, click **Details**.



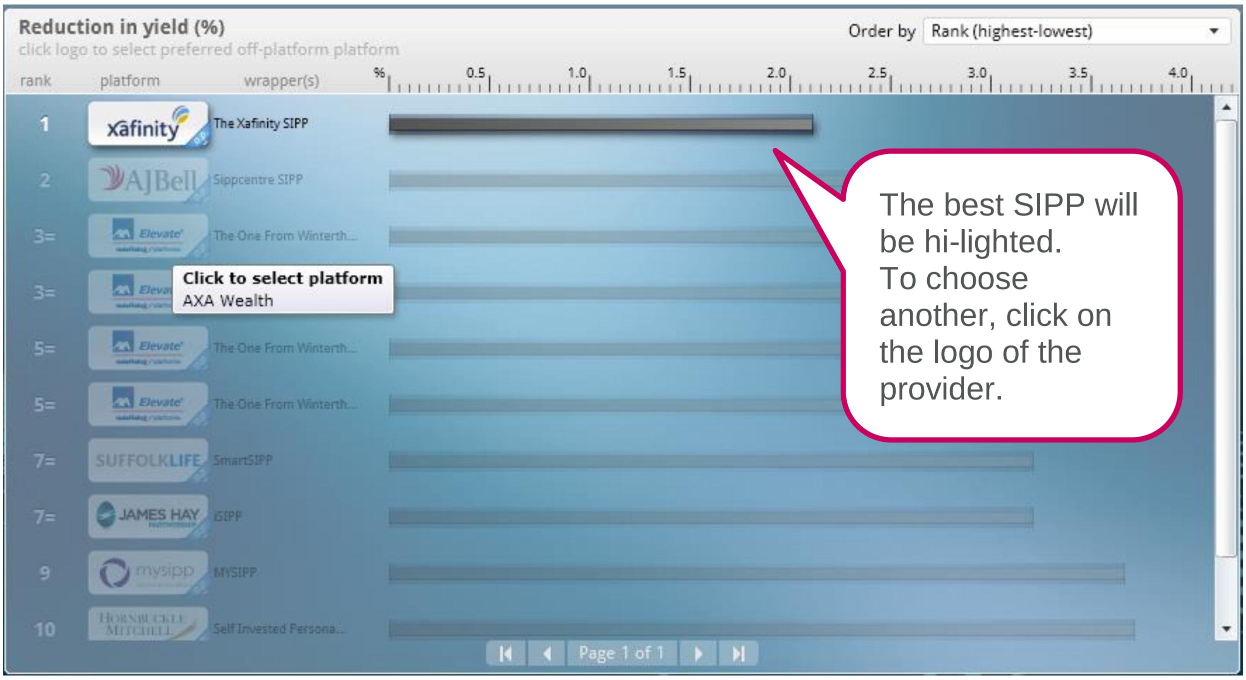
More information is then displayed, including adviser charges. The information here is displayed down to fund level. This page is not displayed within the report

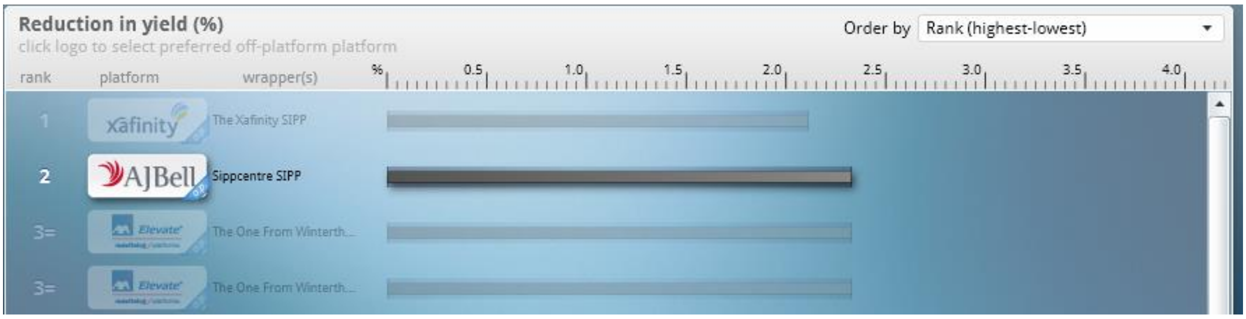
10.5 Choosing Your Own Off Platform Products

If your research includes an off platform wrapper you have the ability to select a different combination of off platform product and on platform wrapper. This will be useful if you have completed your SIPP research using another piece of software and want to select that to see how it compares against the best SIPP (which is used when calculating the results).

This is done using the **Off platform** button on the toolbar. When selected it will confirm the off platform products chosen and give the **On platform** wrapper.

To choose the SIPP that you want to do research, click on **SIPP** and select.

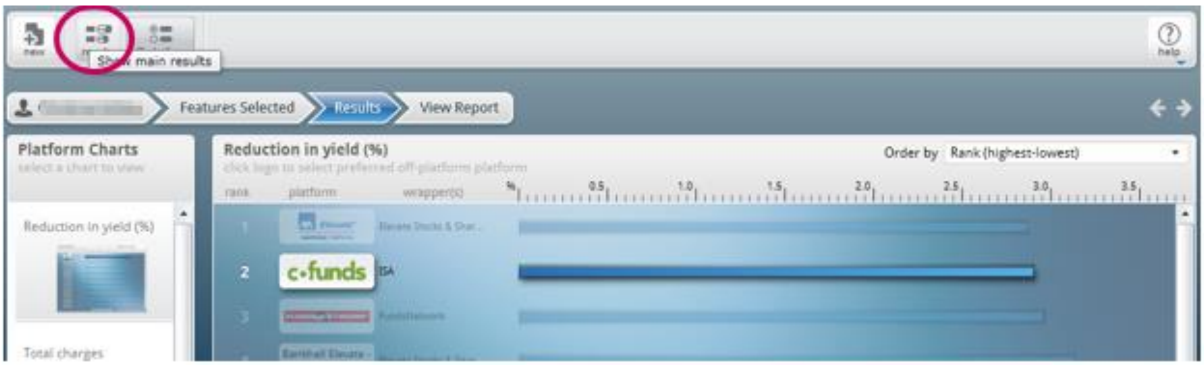




If you wanted to look at this SIPP with an on platform product, click back on **Off platform** on the toolbar and select **On platform**.

The best on platform product will be at number 1 and will be hi-lighted.

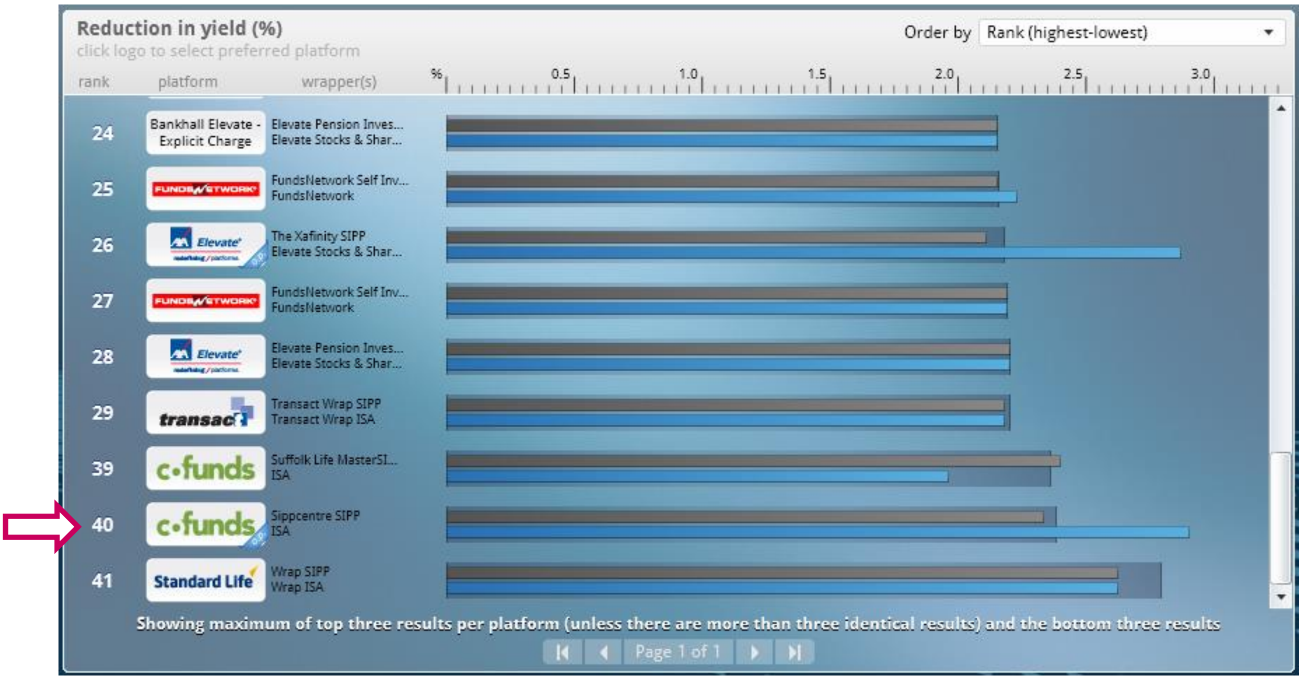
Select the on platform product that you would like to put together with the chosen SIPP.



Now click on the **Results** button in the toolbar.

Comparator will now put together your chosen off platform and on platform products and will calculate where it fits in the results. If you have only chosen an off platform product,

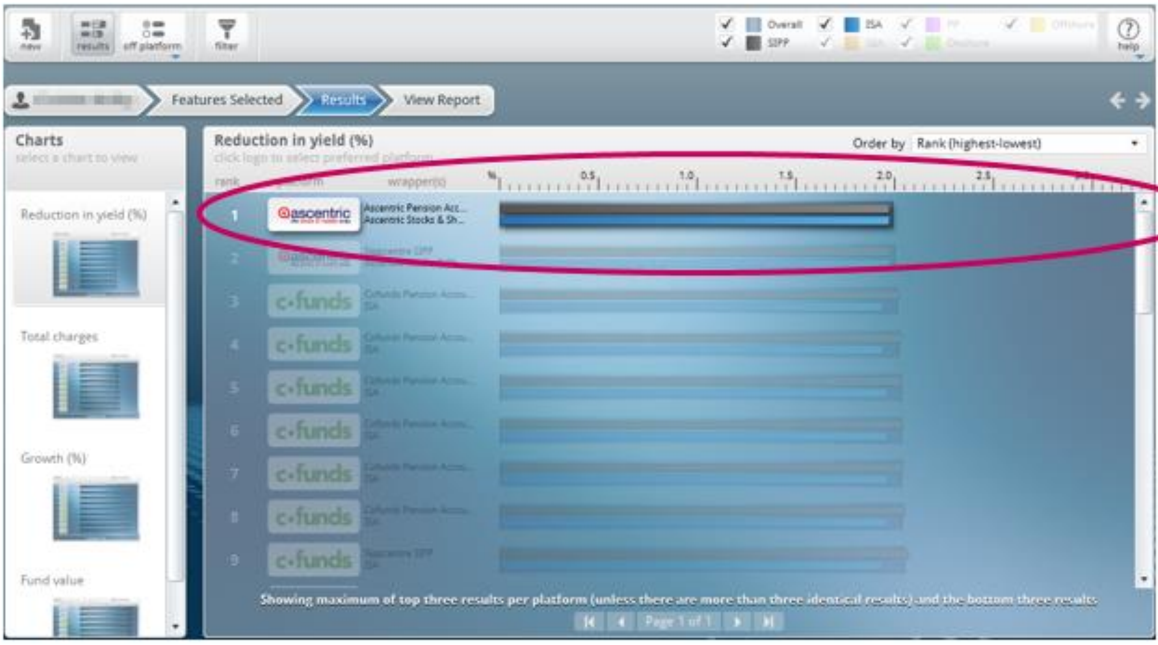
Comparator will put this with the best on platform product and calculate where it fits in the results.



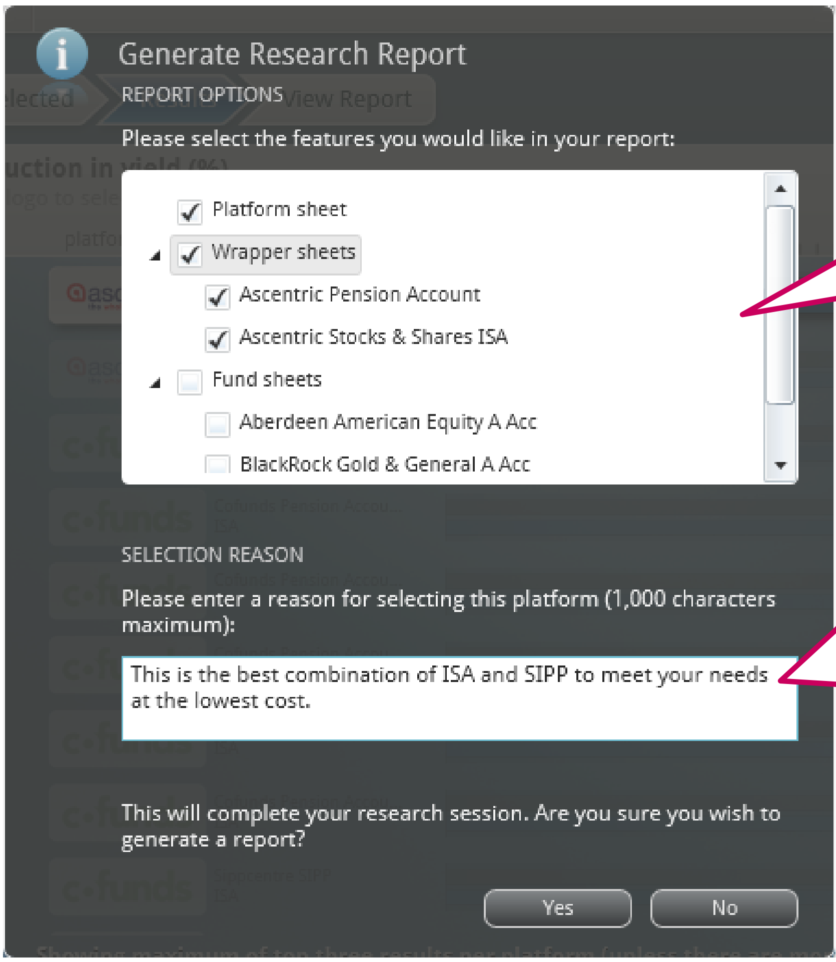
The chosen SIPP and on platform product have been put into the results at number 40. You do need to remember the combination used to find it within the list. This can be repeated with as many of the off platform products as required, but there will only ever be two results which include an off platform product.

10.6 Research Report

Once a platform and wrapper combination has been selected click on the logo and the other logos will dim. Click on **View Report** on the navigation bar to generate a research report.



This will 'fix' the research and you will not be able to amend it.



This information has been carried over from **Setup**. It can be changed if required.

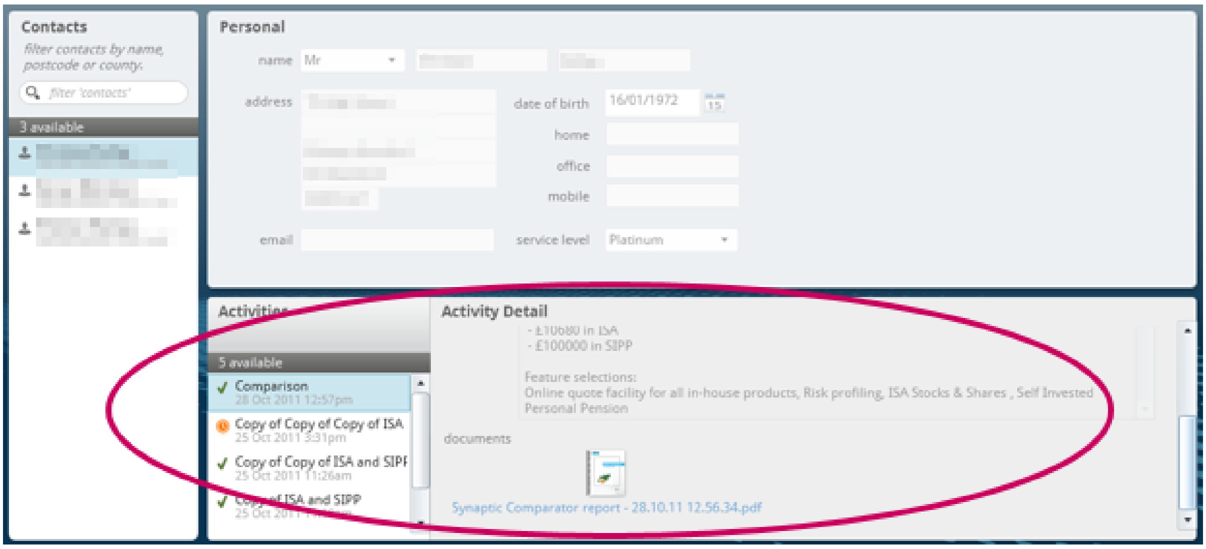
You can record a reason for recommendation which will be replayed in the report. If nothing is added, the section will be left out of the report. Click **Yes** to continue.

The research report may take up to two minutes depending on how many funds and wrappers have been selected as each report is generated live. The report will give an overview of the data entered during the analysis, the features selected, the results, the chosen platform, wrapper and fund combination recommended and a fact sheet of the chosen items.

The adviser can view it on screen and print it. The report will be automatically saved with the platform research task within the client contact section. The report will be in PDF format.

10.7 Viewing the Report

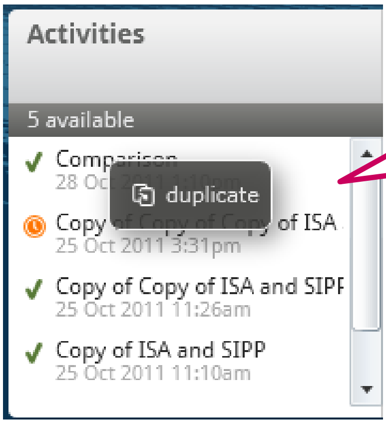
Once a report has been created for a piece of research, it will update the **Activities** section of a contact record. To view the report again, access the contact record and find the research within the **Activities** section.



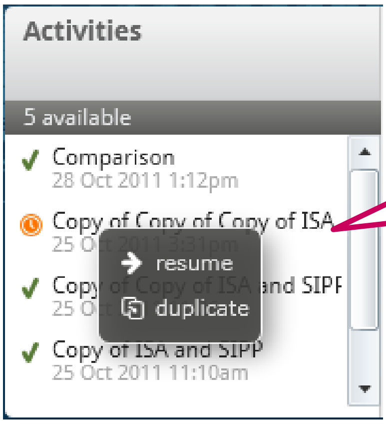
Double click on the report to open it up.

10.8 Duplicating Research

At whatever stage you are at with a piece of research it is possible to duplicate it. Within the **Contacts** section and right click on a piece of research.

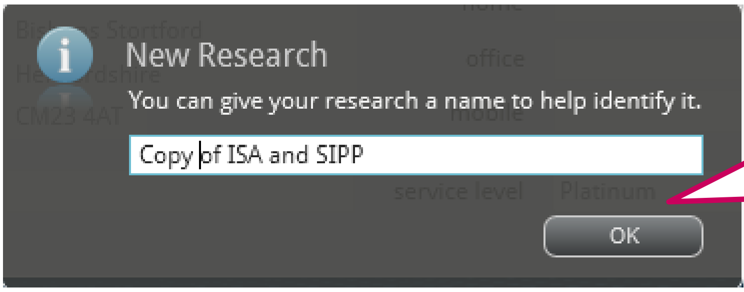


If a piece of research has been locked (report generated), there will be one option to duplicate.



If a piece of research has not been locked, there will be two options, one to **resume** and one to **duplicate**.

Once the **duplicate** button has been clicked, a copy of the piece of research will be taken.

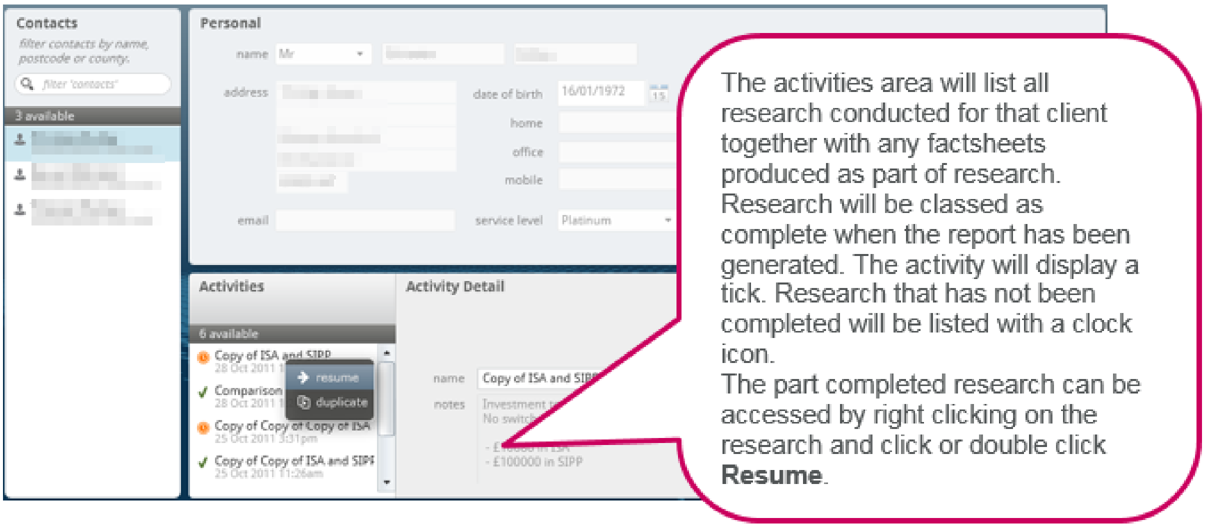


The copy will be given the name of 'Copy of...'. You can change this.

All of the features, monetary information and portfolio choice will now show on the copy. This information can be amended as required.

11 Retrieving Part Completed Platform Research

If you close Synaptic Comparator while doing a piece of platform research, the research will be saved within the client’s activity section.



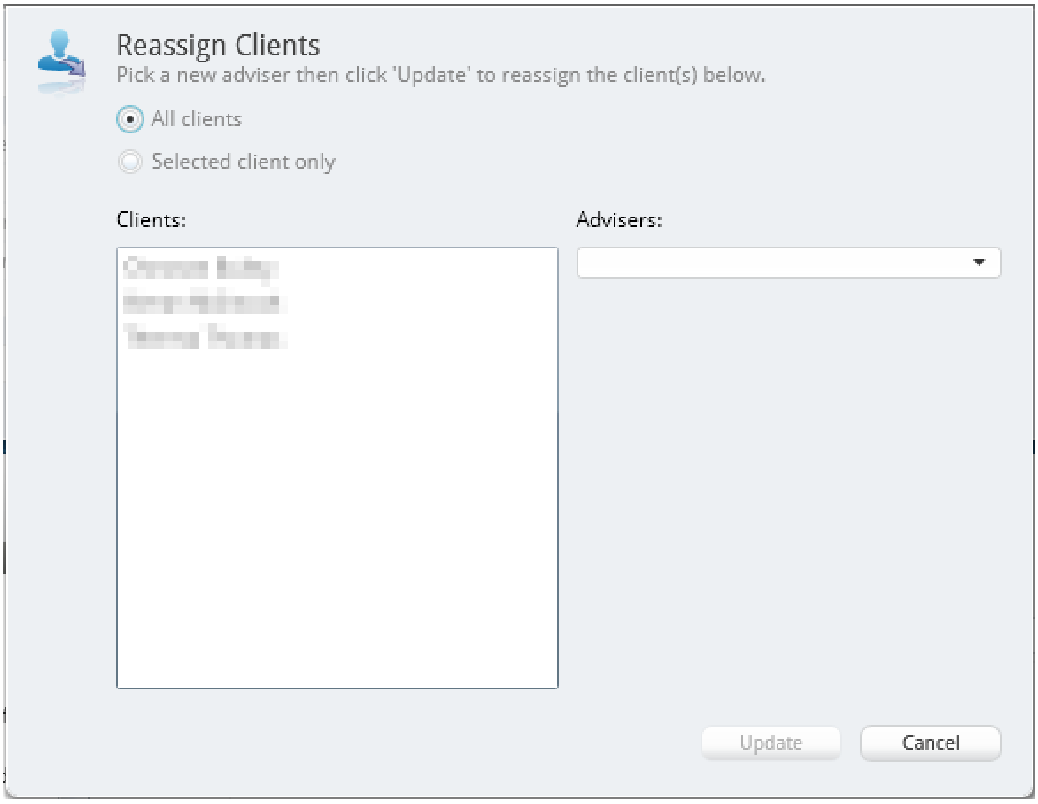
The research will then take a little time to load but when it does, all of the features, monetary information and portfolio choices (if made) will be there.

12 Transferring Clients

It is possible to assign clients between advisers that work within the same organisation. This might be useful if an adviser is leaving or if an adviser wants to assign some of his clients to another adviser.

To do this, navigate to the **Contacts** section and click the **Re-assign** button in the toolbar.

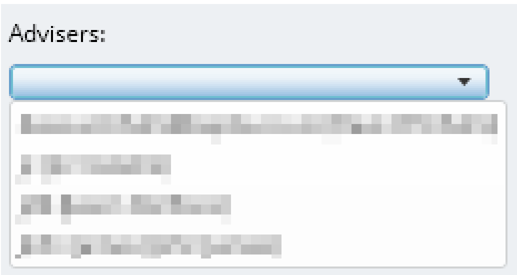
Choose the clients to be assigned to a different adviser.



The options are:

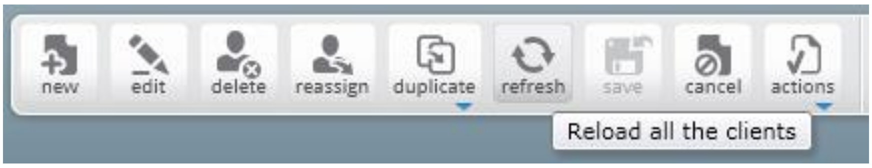
- All clients – will move all the clients from one adviser to another
- Selected client only – will only move the client that you are on

Confirm which adviser the client(s) is going to be transferred to.



Once the adviser has been selected, click the **Update** button.

If the adviser, to whom these clients are being assigned is on Comparator when this is being done, he or she will need to click on the **Refresh** button on toolbar to be able to see these clients.



If the adviser, to whom these clients are being assigned is not on Comparator when this is being done, the next time he or she logs on they will be able to see the assigned clients.

This will move all the activities with the client and any research completed by the previous adviser will remain in the previous adviser’s name.

Products & Services from Synaptic Software:

SYNAPTIC PRODUCT & FUND

SYNAPTIC WEBLINE

SYNAPTIC WEBLINE PLAY

SYNAPTIC WEB SERVICES

SYNAPTIC ANALYSER

SYNAPTIC COMPARATOR

SYNAPTIC MODELLER

SYNAPTIC RISK

SYNAPTIC