



# Pathways

6.0 Release Notes



## 1 In this release

This release introduces Pathways Protection and integration with intelliflo office which launches on the intelliflo store in January 2023. The release also includes enhancements in Risk, Portfolio Builder, Switching and Research.

The [Knowledgebase](#) contains FAQs and guides to walk you through Pathways functionality.

If you require support assistance, contact [support@synaptic.co.uk](mailto:support@synaptic.co.uk) or call 0808 164 5463.

### **Synaptic Pathways Licensed Features**

- Pathways Introductory Pack
- Pathways Comparison and Ex-ante
- Pathways Ex-post
- Pathways Protection
- Pathways Risk Explorer
- Pathways Switching
- Pathways Valuations

To arrange a demo of the new or existing functionality, contact [hello@synaptic.co.uk](mailto:hello@synaptic.co.uk), call 0800 783 4477 or [Book a Demo](#) direct from our website.

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## 2 New licensed features

These are available if you have one or more licensed features.

### 2.1 Protection Pathways

This feature introduces our Protection proposition for Pathways in Salesforce. Initially supporting single life for level term, income protection and critical illness benefit types.

#### Features

- Contact Medical Information
- Benefit Selection
- Benefit Details
- Commission
- Comparison Results
- Documents
- E-Apply

If you do not have access, please contact one of the team on 0800 783 4477 or [hello@synaptic.co.uk](mailto:hello@synaptic.co.uk).

### 2.2 intelligiflo office 2-Way Integration

Pathways on Salesforce now includes 2-way integration with Intelligent Office. From January 2023 intelligiflo office users will be able to purchase and install the Synaptic Pathways App from the intelligiflo store, users must also have a valid Pathways license or optionally sign up for a free 30-day trial of Pathways.

#### Intelligiflo office Client and Plan Actions

- Client Attitude to Risk Questionnaire (ATRQ)
- Risk Illustrations
- Platform and Product Reduction in Yield Comparison
- Ex-ante Illustrations
- Ex-post Review
- Investment Switching
- Retirement Cashflow Planning

Upon completion of any Pathways research activities the output report can be returned to the intelligiflo office client at the click of a button.

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## 3 Enhancements to existing features

These are available immediately on Pathways. If you do not have access, please click the 'Request Access' button on the feature within Pathways to arrange a demo or contact one of the team on 0800 783 4477 or [hello@synaptic.co.uk](mailto:hello@synaptic.co.uk).

### 3.1 Integrations

#### **Synaptic Webline**

Send client details to Webline for protection quotes.

#### **Synaptic Product & Fund**

Send client details to Product & Fund research portal.

### 3.2 Switching

#### **Stakeholder Pension**

The stakeholder pension is now displayed in the results for Pension and SIPP switches.

#### **Use Holdings in Switching**

Use existing holdings as the basis of switch ceding schemes.

### 3.3 Ex-ante Costs and Charges Statement

#### **Description**

The text above the statement has been modified to indicate the basis of the calculations, how growth affects costs and a reminder of the outcome before and after charges are applied.

#### **Product Costs**

The label for the product cost over the term has been changed from 'subsequent' to 'Full Term (Annualised) %' as the previous label and value created some ambiguity.

The value reflects the calculated product cost %, which may be lower than the value published by the provider as growth and discounts may be applied.

#### **Aggregated Costs & Charges**

The costs in first year label has been changed to 'Effective costs in first year' as there was an expectation that this should match a sum that could be calculated using published figures. This value is calculated monthly and accounts for growth and discounts after charges have been applied.

The label for the reduction in yield values for the first year and the full term has been modified to simply state 'Reduction in Yield'.

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## 4 General Updates

To ensure Pathways continues to meet customer needs, feedback and reported issues are incorporated with each release.

### 4.1 Changes

#### **Holding Product and Fund Links**

Open architecture funds can now be linked to holdings for published platforms and products that support open architecture funds.

#### **Portfolio Factsheet**

The factsheet layout has been amended to ensure the content is clearer and includes an update to the Top 10 Holdings.

#### **CIP Segments**

Fees on regular contributions are now configurable within a segment.

### 4.2 Fixes

- GIA with other investment types will return results in all applicable scenarios
- In-House DFM now supported in segments
- Switching critical yield recalculated regardless of scenario

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