Synaptic

Pathways

6.1 Release Notes

1 In this release

This release introduces Retirement Cashflow Retirement Edition and Family Assets Under Management. 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 or call 0808 164 5463.

Synaptic Pathways Licensed Features

- Pathways Introductory Pack
- Pathways Cashflow Retirement Edition
- 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, 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 Pathways Cashflow – Retirement Edition

The retirement income analysis and drawdown comparison features allow you to record your client details, holdings and income. Capture retirement goals and income requirements to model retirement scenarios and produce a comprehensive analysis report. Other income, phased drawdown and convert to ex-ante illustration are available. Use option ‘convert to ex-ante’ to create a comparison of drawdown products and produce an ex-ante illustration.

This feature requires additional permissions to your existing licence. To arrange a demo, click on the ‘Request Access’ button on the feature within Synaptic Pathways, speak to one of the team on 0800 783 4477 or email your request to hello@synaptic.co.uk.

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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.

3.1 Integrations

Intelliflo office 2-Way Integration
intelliflo office users will be able to purchase and install the Synaptic Pathways App from the intelliflo store, users must also have a valid Pathways license or optionally sign up for a free 30-day trial of Pathways.

Intelliflo 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

If joint clients exist in intelliflo office, when a plan is taken into Pathways, it will appear against the primary account holder as flagged in intelliflo office. If the primary account holder does not exist in Pathways, it will be created as a contact record when the plan is imported.

3.2 Related Contacts and Family Assets Under Management

Relate one or more contacts to each other, then inherit the related contacts in-force holding asset values to use as the basis of client and family under management discounts in illustrations.

Toggle the use of client and family assets on and off in illustrations, with the option to override values for 'what if' scenarios.

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3.3 Firm Managed Generic Funds

In addition to the inline generic fund capability in illustrations, a firm can create a generic fund available to all users. The generic fund can be used in fund lists, portfolios and illustrations in risk, comparison, comparison with ex-ante, switching and holdings reviews.

A firm managed generic funds has user defined attributes for:

- Fund name, promotor and fund code
- Growth rate %
- Unit Value in GBX
- Transaction Cost %
- Ongoing Charge %
- Asset Allocation

Use generic funds to represent legacy funds or as the basis to model funds not in the published universe.

3.4 Share Class Locking

Share classes in portfolios can now be locked to force their use in illustrations, therefore overriding the default cheapest child share class logic in illustrations.

Share class locking can always be applied dynamically in all research journeys when using a single fund as the basis of the illustration.

3.5 Portfolio Builder Fund Search Behaviour

Portfolio builder will now return the child funds of a parent fund that is listed in a permitted fund list, versus the previous behaviour whereby only the parent fund was permitted and if a child fund was required for a portfolio, then it had to be added to the fund list explicitly to be returned in the search.

3.6 Multiple Growth Rates in Switching

Support for 1, 2 or 3 growth rates is now available in switching. It should be noted that to produce a critical yield the algorithm that determines the best fit uses a minimum of three data points, therefore if a single growth rate is provided the system will determine the other two to calculate the critical yield and resulting hurdle rate.

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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
Underlying assets can be edited in data table view rather than needing to open each fund.

Generic Fund
When a generic fund is selected, the ‘Type’ will display as Generic Fund on the Underlying Assets tab of the holding.

In-House Discretionary Portfolios / Special Deals
Updated interface display clearer actions to create, view and delete Special Deals or Remove Platforms.

IO Fund Import
Funds in intelliflo office with zero value or zero units will not be imported into Pathways.

Stakeholder Pension in Switching
The stakeholder pension is now displayed for pension-based switching illustrations.

Portfolio Factsheet
The layout has been refactored to adjust font size, graph sizes and the top 10 holdings table.

Valuations
A checkbox has been introduced to acknowledge the acceptance of the terms of business.

Ex-ante Costs and Charges Statement
Some output labels for fields have additional wording to clarify the context of the value and the period the value applies to e.g. next period versus the remaining term.

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