Synaptic

Pathways

6.3 Release Notes

1 In this release

This release includes a redesign of Ex-post and a new Switch Comparison Report, along with updates to many existing features.

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.

2 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.

2.1 Ex-Post

The Ex-post journey has been redesigned to make it a clearer and easier to evaluate:

- The Review Workbench displays the Previous, Current and Next periods in clearly defined sections
- Custody (Deterministic) accordion on workbench tab updated to include:
  - Final Value without Charges & Fees
  - Remaining Product Charges
  - Remaining Adviser Fees
  - Remaining Portfolio Charges
  - Final Value with Charges & Fees
- Deterministic Forecast tab updated to include:
  - Final Value £
  - Total Charges
  - Total Adviser Fees
- The Previous Review will be automatically populated with the last review, with the option to edit and view other historic reviews
- Next Period Optimise workflow has been streamlined to make it easier to review and optimise the client holding
- Assistive text provides an explanation of the section you are viewing
- Graphs have been updated to reflect contributions and withdrawals
- Report updated to reflect changes in the journey and provide a summary view.

2.2 Ex-Ante

The Ex-ante journey has been updated:

- Results Summary accordion on Results tab displays data for:
  - Total Provider Charges
  - Total Adviser Fees
  - Total Charges + Fees
- Removed Product Charges accordion from Results tab
- Deterministic Forecast tab now shows data for Projected costs and charges
- The Ex-ante statement has been updated to display the Discretionary Fund Management cost as a separate charge on a portfolio where applicable.

2.3 Switching

A new Comparison Report displays the platform comparison detail from the results screen, including Alternate Product, Stakeholder Pension and Ceding Schemes.

If the target product is not available on the Synaptic database, an Alternate Product can be recorded as the Target Scheme and displayed in the comparison results.

2.4 Income Analysis (Cashflow Retirement Edition)

Tax year logic updated to display current tax year (generic updates).

The Fund Value and Income Value graphs have been updated in the report to reflect the graphs displayed on screen.

If State Pension is not included in analysis, the section will not be displayed in the report.

2.5 ATRQ report

The ATRQ report has a new layout with supplementary data for all available risk categories:

- Addition of the Efficient Frontier chart
- Addition of the Risk category table
- Adviser information displayed in footer
- Removal of cover page to reduce white space

2.6 Pathways Protection

Product feature text (where supplied by the provider) will be displayed on the comparison results screen when you expand into the ‘More info & Documents’ on the product.

3 General Updates

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

3.1 Changes

Adviser Fee inputs
Adviser fees will be displayed to 2 decimal places throughout Pathways.

ATRQ Report
The question numbers within the report will display from question 1 rather than 0.

Ex-ante Comparison Report
The report will now generate correctly when a generic fund has been included on an investment wrapper.

Ex-Post Date Selector Obscured in Modal
When adding a contribution or withdrawal in the Contributions modal, the date can be selected from the calendar.

GIA Switch to Ex-ante
The Product Type will be populated correctly when converting from Switch.

Income Analysis
When adding income requirement by date, you will now be able to convert the income requirement to an Ex-ante journey.

The start and end dates will show as expected for Regular Income under the Client's Net Income Requirements section.

In-House Discretionary Portfolio
The Asset Allocation tab layout has been updated so that the Fund Asset Allocation and Portfolio Asset Allocation charts display uniformly.

Missing Asset Allocation on Ex-Ante from Switch
When converting a switch to an Ex-ante, the asset allocation will now display on the portfolio.

Webline Annuity quotes
Within My Apps & Settings you will be able to Launch Protection & Annuities in Webline and navigate to the Annuity form to request an annuity comparison. Please contact our customer service team if you do not have a Webline account hello@synaptic.co.uk or call 0800 783 4477.