



# Pathways

6.12 Release Notes



## 1 In this release

This release introduces enhancements to the income analysis journey for

- Non-pension holdings
- Savings accounts
- Pension strategy per pension pot
- Defined income hierarchy
- Stochastic probability graph
- Network set inflation
- Decision point on excess income

The release also includes general updates and fixes detailed in section 2.

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 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](mailto:hello@synaptic.co.uk), call 0800 783 4477 or [Book a Demo](#) direct from our website.

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## 2 New features and enhancements

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).

### 2.1 Income Analysis – Non-Pension Holdings

- The Plans step of the income analysis journey has been updated to allow non-pension holdings to be added and considered during the cashflow modelling.
- Existing holdings that have been created for the contact can be added or new holdings can be created during the journey
- Non-Pension holdings do not require a PCLS/UFPLS strategy
- Holdings can be added and assigned to Client A or Client B if conducting joint life research

### 2.2 Income Analysis – Savings Accounts

- The Other income step of the income analysis journey has been updated to allow savings accounts to be added and considered during the cashflow modelling.
- Savings accounts can be assigned an interest rate
- Savings accounts can have a minimum threshold set, where the balance will not be drawn down past this point
- Savings accounts can be added and assigned to Client A or Client B if conducting joint life research

### 2.3 Income Analysis – Pension Strategy Per Pot

- The income analysis journey now allows a pension strategy to be selected per pension holding allowing for more flexibility in the strategy proposed to the end client.
- PCLS/UFPLS & Phased strategies can be selected when adding a pension holding to the journey

### 2.4 Income Analysis – Defined Income Hierarchy

- The Advanced options area of the results screen has been updated to allow the user to define an order of income priority
- Pensions, holdings, and accounts which have been added to the journey can be moved into a priority order
- The order of priority will be respected when calculating the required income and withdrawals for the client's retirement journey

### 2.5 Income Analysis – Stochastic Probability Graph

- The results screen has been updated to include the Stochastic Probability Graph
- The graph shows the probability the client(s) has of achieving a particular investment value based on the parameters supplied during the journey

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## 2.6 Income Analysis – Network set inflation

- A suggested inflation rate can be set to be used in the income analysis journey at a Network/Firm level
- This rate is set in the Configuration>Company Settings>Rates area
- The inflation rate will be set in the income analysis journey automatically at the rate specified in configuration
- The rate can be overridden by the user if required

## 2.7 Income Analysis – Decision point on excess income

- An input box has been added to the other incomes area of the Income Analysis journey when a 'other income' is added
- The input box is used to capture what the client will do with any excess income and will be shown on the report

## 3 General updates

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

- Declaration of Personal Circumstances, Attitude to risk and knowledge and experience will now be displayed on the Ex-ante & Ex-post reports
- Single contributions made in the past will no longer cause errors in the switch journey
- Fixed an issue that could cause an error when launching Product & Fund / Weblines integration
- Occupation, Salary and employment basis are no longer mandatory in the income analysis journey
- Fixed a portfolio builder issue where importing funds could sometime cause a 100% allocation validation error in the wrong circumstances
- An issue where a holding containing an MPS could have a mismatched asset allocation/risk score after converting ex-ante research to a holding has been resolved

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