



# Pathways

6.13 Release Notes



## 1 In this release

This release introduces enhancements to the income analysis journey for

- Client Start age or Start dates available for Drawdown commencement
- Stock & configurable advanced retirement 'stress test' scenarios to simulate market events
- Downloadable & Printable retirement scenario comparisons
- Enter charges per product or plan added to the research
- New Income frequency: One Off
- Results page interface updates
- Enhanced Network rules for inflation amounts
- Other income end date can now be an age or a date

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 – Joint Research: Drawdown start dates

- When conducting joint client research, drawdown start dates can now be added for both clients, this allows drawdown to start at different dates depending on the individual needs of the client

### 2.2 Income Analysis – Stock market event stress test scenarios

- When creating advanced scenarios at the income analysis results stage. Market event scenarios can now be selected from a list of defaults including
  - Dot-com bubble 43% after 1 year
  - Global Financial Crisis 31% after 1 year
  - Covid 19 Pandemic 14% after 1 year
- Events can also be created manually by the user should they wish to show the effect of a particular or proposed event on the client's retirement plan.

### 2.3 Income Analysis – Print & Download scenario comparisons

- When multiple retirement scenarios have been created, and the user is comparing them in the advanced options area, the comparison charts can now be saved or printed for easy access or client reporting.

### 2.4 Income Analysis – Network configurable stock market event stress test scenario

- The Network Edition of Pathways has been updated to allow the Network to preconfigure a Stock Market Event scenario that is available to all the underlying firms of the network.
- Available in the configuration area of the system, the admin can set a name for the scenario, a year for the event to occur and an amount that the event impacts the portfolio.

### 2.5 Income Analysis – Charges per product or plan

- Where the user has added multiple plans to the income analysis journey, the user can now input charges on a per plan basis
  - Adviser fees
  - Individual Product Charges or an RIY value for the product

### 2.6 Income Analysis – One off other income

- When adding a particular other income to the income analysis journey a new frequency type has been added 'One Off'
- When adding one off other income an option has been added as to whether to use this income for drawdown purposes and be treated as savings

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## 2.7 Income Analysis – Results page refactoring

- The baseline scenario based on the inputs during the journey is labelled baseline, is locked, and read only
  - New Scenarios can be created
    - Where multiple scenarios have been created, the currently selected scenario is labelled 'Selected'
- Where joint client research is being performed, both client ages are now displayed on results graphs
- Where joint client research is being performed, life expectancy will show for both clients on the results graphs

## 3 General updates

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

- If a user has valid Weblines credentials entered, the cashflow journeys annuity quote will default to from provider
- Added additional rules for network set inflation
- The other income date to field can now be set as Age or Date
- When using profiled withdrawals with joint clients the graphs will display both client 1 and client 2 withdrawals in their respective years
- Portfolios containing only generic funds could no longer be displayed as containing 100% cash when asset allocation was set
- Resolved an issue where having no state pension and a regular profiled income would cause a report error
- Contributions & Withdrawals added to a holding with a date outside the review period will not be considered in the current review period
- Special deals can now be entered to 3 decimal places
- Solved scenarios where level income section was not being displayed on the cashflow report
- The show effect of inflation checkbox would sometimes not update automatically when creating or switching between scenarios
- Fixed a fund import error when weighting was 100% but not recognised
- Increased size of legend text in risk explorer report
- Fixed an issue where adviser fees could sometimes reset to 0

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