

User Guide – Drawdown illustrations

The details in this guide cover the process for creating drawdown illustrations. If you have any questions, you can contact the YOUR Platform Operations Team by emailing Questions@YOUR-Platform.co.uk.

Step by step


- Navigate to the 'Illustrations' tab in the top bar
- Click 'Create new illustration'
- Give the illustration a name that is unique and then select 'Existing Client' (if client is already on the platform) or 'New Client' if not
- If you selected 'Existing Client' above, enter the client's name and then select from the drop-down list. If you selected 'New Client', add the client's details – please note, doing so will add the client to the platform upon completion of the illustration
- Complete 'Adviser Details' section as appropriate
- Complete 'Wrapper Details', entering 'Retirement Age' as necessary and selecting the 'Drawdown Method'

| Wrapper Details | |
|--------------------|------------------------|
| ✓ Wrapper Type | Pension |
| ✓ Product Provider | INVST Personal Pension |
| ✓ Wrapper Status | Drawdown |
| Retirement Age | Retirement Age |

- Add the 'Start Date' of the illustration and then select whether the funds will be invested as part of a model or using assets (add these as required, confirming allocation)
- Enter any initial or ongoing adviser charges

- 'DFM Charges' section will populate automatically if you have selected a model above. Else, ignore
- If account already holds a balance, enter this on the '£ Initial Amount'. If your client is transferring in or contributing, this is added later. Insert the balance of any other accounts held on the platform in the '£ Other Platform Assets' box – this will ensure fee tiering is correct
- Next, you can enter single contributions to the pension, whether that be in the form of a personal or employer contribution or a transfer from another provider. Personal contributions are added net; employer contributions are added gross

Single Payments




| | | |
|-----------------------------|------------|-------------------------------------------------------------------------------------|
| Contribution Type | Personal |  |
| £ Amount (net contribution) | | 24000 |
| Amount (gross contribution) | £30,000.00 | |
| Date | 15/05/2023 | |

- Now, you can add either personal or employer regular contributions. Enter the amount (again, net for personal and gross for employer), a 'From' and 'To' date, and whether there's an 'Annual Contribution Increase %' – this can be entered as a percentage up to 2 decimal places
- Confirm the '£ Uncrystallised Amount'
- If a 'Single Withdrawal' is required, add this. The withdrawal can be made either as a Taxable Withdrawal or PCLS. If PCLS, you can either enter an amount your client would like to withdraw, or you can select the percentage of the aforementioned '£ Uncrystallised Amount'. The withdrawal amount/percentage will automatically complete in direct correlation with your input. The 'Crystallisation Amount' will also be confirmed. If Taxable Withdrawal, simply enter the withdrawal amount

Uncrystallised Amount

| | |
|-------------------------|--------|
| £ Uncrystallised Amount | 150000 |
|-------------------------|--------|

Single Withdrawals

| | | |
|-------------------------|-------------|---------------------------------------------------------------------------------------|
| Withdrawal Type | PCLS |  |
| £ Withdrawal Amount | 37500.00 | |
| % Withdrawal Percentage | 25 |  |
| Crystallisation Amount | £150,000.00 | |
| Date | 15/05/2023 |  |

- You also have an option to illustrate regular monthly withdrawals. Simply add the '£ Withdrawal Amount', 'Start Date', and '% Annual Withdrawal Increase'. Currently we can illustrate only for taxable payments for regular withdrawals, if you require regular crystallisations, please contact the team at Questions@YOUR-Platform.co.uk
- Click 'Create Illustration' and check the details that have been entered. Proceed once you're happy. Illustration will automatically download following a short wait. You can also visit the 'Illustrations' area at a later date to generate or download the PDF document again