

# Illustrate

Configurable and scalable API enabled illustrations

## Illustrate is a feature rich, highly efficient engine to produce illustrations for new and existing investors.

Illustrate automates the production of branded, FCA compliant illustrations to help investors visualise the growth of their investments. Illustrate caters for pre and post sales illustrations and annual regulatory illustrations across pensions, GIAs and ISAs for both new and existing investors.

Capable of producing sub-second illustrations, our API enabled illustration engine seamlessly integrates with our award-winning wealth Composer platform for maximum efficiency and accuracy, or can be used independently across your own back office platform. Illustration outputs are available as raw data via an electronic message or as a ready to view formatted document.

### Real world illustrations

Illustrate produces a highly accurate projection of investments using a system of 'diary entries' to model events such as contributions, fees, purchases and sales of investments that occur within an account on a daily basis.

The underlying calculation model in Illustrate imitates how the product would actually be administered. Clients receive the most accurate projections possible for their investments which helps build trust and long-term brand relationships.

## Benefits

### 01 Engage advisers and investors

Enable advisers and investors to generate instant pre-sales illustrations, delivering a frictionless experience during an application journey.

### 02 Automate illustrations

Integrate Illustrate with Catalyst and Composer for seamless generation of pre-sales illustrations and batch annual reporting, saving time and avoiding errors associated with manual rekeying. Alternatively, Illustrate can be used independently and integrated to your own back office platform.

### 03 Increase illustration accuracy

Empower advisers and end investors with highly accurate projections of their investments with Illustrate's unique transaction modelling system powering illustrations.

# Meet your regulatory obligations in the most efficient way

● Illustrate



## Self-service configuration

Make immediate updates to illustration calculations and the messaging on your documents.



## Streamline new business

Allow advisers and investors to generate illustrations with sub second response times.



## Fast batch reporting at scale

Generate 20,000 illustrations in just 20 minutes to reduce time spent on annual reporting.



## Connected, integrated systems

Streamline processes and avoid errors with investment data flowing through integrated systems.

## Illustrate at a glance

### ✓ Illustration types

- Pension accumulation
- Full or partial drawdown
- Flexi-access drawdown
- Drawdown transfer
- Uncrystallised Fund Pension Lump Sum (UFPLS)
- Account reviews - SMPI and drawdown
- GIA, ISA and JISA

### ✓ Contribution type

- Single, regular or combination of both
- Member and / or employer

### ✓ Modern technology capabilities

- AWS cloud hosted
- API enabled
- Highly performant under load

### ✓ Legislation updates (part of licence)

- Product rules
- Annuity rates
- Tax bands
- Mortality rates

### ✓ Features available to suit any proposition

- Critical yield A and B
- Optional DFM fees
- Optional pre-funding of tax relief
- Goal seeker calculations for enhanced accuracy
- RPI inflation
- Annuity escalation
- Flexible output options (PDF or XML)

## Asset growth options

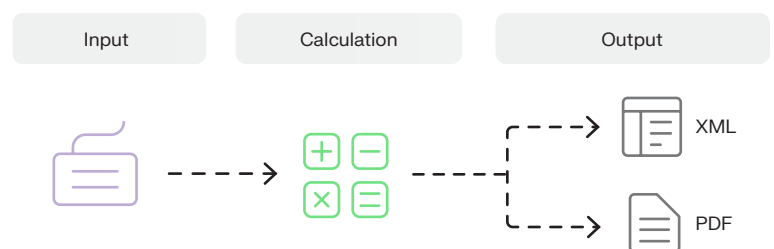
Illustrate supports multiple methods of notionally buying or selling assets in relation to new contributions or withdrawals. This controls how projected growth is calculated when an investor has more than one asset.

Options include:

- Individual asset basis, representing growth for a number of individual assets with cash generated from each asset in proportion to its value at the time of the required sale
- Blended basis, with a single blended average of all assets used for the calculation (supporting Model and Discretionary Fund Manager projections)
- Cash top up basis, whereby assets are projected individually but fees and withdrawals are taken from the cash holding with a notional process to top this up on a monthly basis

## Choice of output

Output options from Illustrate are flexible. Following an illustration calculation, data can be provided via a JSON file to be fed into a document composition tool. Alternatively, a branded PDF file can be produced and made available to a user.



## About GBST

GBST delivers technology and digital solutions to enable, support, and scale wealth management and advice organisations globally. Our team of experienced professionals create vital back, middle, and front-office solutions for wealth managers, life and pension companies, stockbrokers, fund managers, advisers, and investment managers, as well as offer financial tools and digital services to banks and loan providers. Founded in 1983, GBST works with more than 100 financial brands across Europe, Australia, New Zealand, the US, Canada, and the UAE. Our leading-edge technology supports over 5.5 million investor accounts under administration with Direct to Consumer, Advised and Workplace channel solutions.

Contact us for more information or to arrange a demonstration.

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