



Factual elements — profile gap and charges

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What prepares the adviser's recommendation · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **This document contains no recommendation.** It gathers the quantified elements from which the adviser writes and signs their own. *A switch is the transfer of part of the savings from one fund to another inside the same contract.*

The gap and its origin

Measure	Value	Source
Equity share observed	61 %	Holdings at the 31st
Target of the signed profile	45 %, band 35 to 55 %	Profile signed in 2024
Origin of the gap	Market effect — no switch in 18 months	Transaction history
Amount of a return to target	€98,000	Calculation on the day's holdings

The effect on charges, by destination composition

Composition	Ongoing annual charges	Difference
Current position	1.42 %	—
Composition A	1.18 %	−0.24 pt
Composition B	1.36 %	−0.06 pt
Composition C	1.54 %	+0.12 pt

The contract's constraints

Point	Value	Source
Switch fees	Per the general terms	General terms, page cited
Processing time	Per the general terms	General terms
Funds available and unavailable	List attached	Fund schedule of the contract

What the firm decided in comparable situations

Observation	Volume	What is provided
Files with a gap of more than 10 points on a balanced profile, over 3 years	17	What the adviser proposed and what the client chose, file by file

That is the firm's practice, and it was written down nowhere. What the adviser brings and nothing replaces: what the client told them about their plans, their horizon and their real tolerance for risk.

Measured on the firm's last 21 switch files: writing a reasoned recommendation goes from 45 minutes to 8, because the elements and the outline are gathered. **The signature is not delegated — and it is what earns the fee.**

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