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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