

Risk Illustrations - Navigation

Last Modified on 28/09/2023 10:37 am BST

As you work through the illustration, you will see a breadcrumb trail at the top of the screen:

The screenshot shows the 'Risk Illustration' interface. At the top, there is a header with the title 'Risk Illustration' and a breadcrumb trail: 'Investment Details' (with a checkmark), 'Charges & Fees' (highlighted), 'Outcome', and 'Report'. Below the breadcrumb trail, there are several data fields:

Term of Investment 10 Years	Initial Amount £200,000.00	Growth Basis Without inflation	Total Solution Cost 0.00%	Investment Risk Category Moderately Cautious (High End)	Objective Risk Category Moderately Cautious (High End)	Expected Outcome (Mean Gain) -
Regular Contribution £200.00 / pm	Regular Withdrawal £500.00 / pa	Rebalanced Annually Yes	Potential First Year Loss -	Investment Scenario Pathway 7IM AAP Income S Acc		Lowest Outcome (Min. Gain) -
						Highest Outcome (Max. Gain) -

Below the data fields, there are two options: 'Either Provide a breakdown of costs' (with a 'Specific Charges' toggle set to 'Disabled') and 'Or Use total solution cost' (with a 'Reduction in Yield (RLY)' input field set to '0.00%'). On the right, there is an 'Additional Information' section with a title and a list of bullet points. At the bottom, there are 'Back' and 'Generate Illustration' buttons.

As you go through the steps, this will add a tick to the area in the breadcrumb trail.

You can select any of the previous steps to go back to that section:

The screenshot shows the 'Risk Illustration' interface. At the top, there is a header with the title 'Risk Illustration' and a breadcrumb trail: 'Investment Details', 'Pathway Selection' (highlighted), and 'Charges & Fees'. Below the breadcrumb trail, there are several data fields:

Term of Investment 10 Years	Initial Amount £200,000.00	Growth Basis Without inflation	Total Solution Cost 0.00%	Investment Risk Category Moderately Cautious (High End)
Regular Contribution £200.00 / pm	Regular Withdrawal £500.00 / pa	Rebalanced Annually Yes	Potential First Year Loss -	Investment Scenario Pathway 7IM AAP Income S Acc

A mouse cursor is pointing to the 'Pathway Selection' breadcrumb. At the bottom, there are 'Back' and 'Generate Illustration' buttons.

Working through the screens is simple - continue and back buttons will be found on the bottom of each screen:

Client: Test Client1
Client Risk Category: Moderately Cautious (High End)
Created Date: 28/09/2023, 09:50

Investment Details Charges & Fees Outcome Report Mark Status as Complete

Term of Investment 10 Years	Initial Amount £200,000.00	Growth Basis Without inflation	Total Solution Cost 0.00%	Investment Risk Category Moderately Cautious (High End)	Objective Risk Category Moderately Cautious (High End)	Expected Outcome (Mean Gain) -
Regular Contribution £200.00 / pm	Regular Withdrawal £500.00 / ps	Rebalanced Annually Yes	Potential First Year Loss -	Investment Scenario Pathway 7M AAP Income S Acc		Lowest Outcome (Min. Gain) - Highest Outcome (Max. Gain) -

Either

Provide a breakdown of costs

Specific Charges Disabled

Or

Use total solution cost

Reduction in Yield (R.I.Y)

Additional Information

Risk Explorer provides the full range of investment forecasts, allowing you to project on:

- Nominal - Investment returns basis only (net of charges or inflation)
- Nominal - Investment returns with costs and charges (net of adviser charges)
- Real - Investment returns with impact of inflation (net of charges)
- Real - Investment returns with costs, charges and inflation.

Use this screen to capture the costs and charges relevant to your scenario. Provide a breakdown of the charges, or supply a R.I.Y figure. Including costs is not mandatory (or leave as default of '0')