

Risk Illustrations - Charges & Fees

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This article is a continuation of article [Illustrations - Pathway Selection](#)

In the Charges & Fees screen, you can either enter specific charges or use a total solution cost.

If using specific charges, click enable and enter the charge information.

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 1.32%	Investment Risk Category Balanced (Low 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 Vanguard LifeStrategy 60% Equity A Shares Acc		Lowest Outcome (Min. Gain) -
						Highest Outcome (Max. Gain) -

Either
Provide a breakdown of costs
Specific Charges Enabled

Or
Use total solution cost
Reduction in Yield (R.L.Y)
0.00%

Platform and or Product Charges
Platform Charge %
0.40%

Product Charge %
0.20%

Fund Charges
Use Standard Ongoing Charge Fee (OCF) Enabled
Headline Charge for Fund
0.22%

Adviser Fees
Initial Fee
% £ 0.40%

Regular Annual Fee
% £ 0.50%

One off Fee for Advice
% £ 500

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 RIF figure. Including costs is not mandatory (or leave as default of 0).

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Please note - If the Ongoing Charge Fee field is greyed out, It has not been possible to automatically determine the Ongoing Charge Fee and you will need to enter the headline charge field.

If entering a total solution cost, enter the reduction yield figure:

Either
Provide a breakdown of costs
Specific Charges Disabled

Or
Use total solution cost
Reduction in Yield (R.L.Y)
1.20%

Continue to the Outcome screen:

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Investment Details ✓ ✓ ✓ Outcome Report ✓ Mark Status as Complete

Term of Investment 10 Years	Initial Amount £200,000.00	Growth Basis Without Inflation	Total Solution Cost 1.40%	Investment Risk Category Balanced (Low End)	Objective Risk Category Moderately Cautious (High End)	Expected Outcome (Mean Gain) £367,113.03 or 67.63%
Regular Contribution £200.00 / pm	Regular Withdrawal £500.00 / pa	Rebalanced Annually Yes	Potential First Year Loss 14.88% or £30,042.72	Investment Scenario Pathway Vanguard LifeStrategy 60% Equity A Shares Acc		Lowest Outcome (Min. Gain) £204,895.00 or -6.44%
						Highest Outcome (Max. Gain) £578,153.00 or 164%

Results Capacity For Loss Suitability Compliance Details Report Content Advanced Options

Select a View to Display Result + No Costs Result + Costs Result + Inflation Result + Costs + Inflation

Forecast based on strategic asset allocation - No costs

Forecast based on investment scenario - No costs

What's Shown Here

Strategic Asset Allocation Comparison

Moody's stochastic engine is accessed directly by this application and provides data to populate these graphs, showing:

- Probability-based (stochastic) forecasts for the strategic asset allocation representing the risk category, alongside.
- The forecast is based on the investment proposal, or adviser recommendation. The simulation models the full range of viable outcomes.

The probabilities indicated are high and low final fund values expected by the model (5th and 95th percentile from the distribution model), and the average indicated is the 'expected outcome'.

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See article [Risk Illustrations - Results Screen](#) for more information.