

Off-Platform Holdings - Settings

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The Settings tab will include Product Charges, Growth rates and Adviser Fees.

Adviser Fees will only be available for user defined/custom holdings. For more information, see article [Generic Holdings - Charges](#)

The screenshot displays the 'Settings' tab for a holding named 'Personal Pension | Fully Insured'. The client is 'Susanna West' with a current value of £147,914.95 and a risk rating of '2 | Moderately Cautious'. The settings are organized into several sections:

- Product Charge:** Headline Product Charge % is set to 0.00%.
- Growth Rates for Switching Illustrations:** Includes an 'Override Defaults' toggle (inactive) and three input fields for Low Growth Rate % (-0.50%), Mid Growth Rate % (1.50%), and High Growth Rate % (3.00%).
- Growth Rate for Reviews:** Includes tabs for 'Actualised', 'Stochastic', and 'Custom', with a 'Growth Rate %' input field set to 6.31%.
- Adviser Fees:** Includes fields for 'Initial Fee' (0.00%), 'One off Fee for Adviser' (£0.00), and 'Regular Annual Fee' (0.00%).

Two donut charts are displayed on the right side:

- Weighting By Class Allocation:** A donut chart showing the distribution of assets across various classes. The legend includes: Global Equities (ex UK) at 31.99%, US Fixed Income at 18.84%, Global Bonds (ex UK) at 16.39%, European Fixed Income at 15.40%, UK Equities at 7.25%, UK Govt Bonds at 4.70%, Emerging Markets Equities at 3.36%, UK Corporate Bonds at 1.44%, and Cash at 0.63%.
- Weighting By Funds:** A donut chart showing the distribution of assets across different funds. The legend includes: Vanguard LifeStrategy 20% Equity UCITS ETF Dis at 56.24%, Vanguard LifeStrategy 60% Equity A Shares Acc at 30.05%, and Vanguard LifeStrategy 100% Equity A Shares Acc at 13.71%.