

# Income Analysis - Charges

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This article is a continuation of [Income Analysis - Add Goal Details](#)

Complete the **Charges** area:

The screenshot shows the 'Income Analysis Research' interface. At the top, there is a navigation menu with options like Synaptic Pathways, Home, Paraplanner Access Centre, etc. The main content area is titled 'Income Analysis Research' and includes a 'Charges' tab. Under this tab, there are two sections: 'Adviser Fees' and 'Provider Product Charges'. The 'Adviser Fees' section has three input fields: 'Initial Fee' (with a toggle for % or £ and a value of 0.00%), 'Regular Annual Fee' (with a toggle for % or £ and a value of 0.00%), and 'One off Fee £' (with a value of £0.00). The 'Provider Product Charges' section has two tabs: 'Individual Charges' and 'Reduction in Yield'. Under 'Individual Charges', there are two input fields: '\* Initial Charge %' (with a value of 0.00%) and '\* Annual Charge %' (with a value of 0.00%). To the right of these sections is a 'What's Shown Here' box with explanatory text. At the bottom, there are navigation buttons: 'Back', 'Continue to Result Page', and 'Continue to Next Step'.

**Adviser fees** can be entered using either percentage or a monetary amount:

This close-up shows the 'Adviser Fees' section. It features three input fields. The first is 'Initial Fee' with a toggle for '%' and '£' and a value of '0.00%'. The second is 'Regular Annual Fee' with a toggle for '%' and '£' and a value of '0.00%'. The third is 'One off Fee £' with a value of '£0'. Each input field has a small information icon to its right.

**Provider Product Charges** add either **Individual Charges** or **Reduction In Yield**.

**Provider product charges** - these are needed to calculate the charges coming out of the drawdown product. Putting values in here will give a more realistic idea of how achievable the income profile is. Values can be input either as Individual Charges or as a Reduction in Yield (RIY).

If you are using RIY as the input type, please note to give a true reflection in the results the RIY figure used should be on the same basis as the growth rate figure input.

This close-up shows the 'Provider Product Charges' section. It has two tabs: 'Individual Charges' and 'Reduction in Yield'. Under 'Individual Charges', there are two input fields: '\* Initial Charge %' (with a value of '0.00%') and '\* Annual Charge %' (with a value of '0.00%'). Each input field has a small information icon to its right.

Income Analysis Research

Client Name: Test Client1 | Description: Test Description | Created By: Amy Paulsen, 05/10/2023, 10:54

Comparison with Ex-Ante | Edit | Delete

Charges | Plans | Income Requirements | Other Incomes | Annuity | Results | Mark Status as Complete

**Adviser Fees**

Initial Fee	Regular Annual Fee	One off Fee £
0.45%	0.40%	£500.00

**Provider Product Charges**

* Initial Charge %	* Annual Charge %
0.20%	0.30%

**What's Shown Here**

These details will be used throughout the income analysis to provide a picture of how long the fund will last against a given income requirement.

Once complete, **Continue to Next Step**

Back | Continue to Result Page | **Continue to Next Step**

For further information on Income Analysis research, see article [Income Analysis - Add Plans](#)