

Pathways Illustration charge vs Provider published charge

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Costs and charges that have been returned in Pathways using our calculations engine cannot be derived by adding the sum of provider brochure published charges. The calculations engine is more complex and utilises many different factors to provide an effective charge.

For example Reduction in Yield (RIY) will project the rate at which a given investment would have grown without charges, then deduct what the investment actually grew by due to the charges. RIY is therefore not just a costs figure but takes into account the lost growth (yield) to show the impact of the charges on the potential growth.

The calculated product costs also take into account any growth on the investment and the impact of that growth on costs. E.g. As an investment grows, costs can vary. The costs calculated may therefore differ to those published by the provider as growth and discounts are applied to the calculation.

See further articles around charging and calculations in our related articles below.
