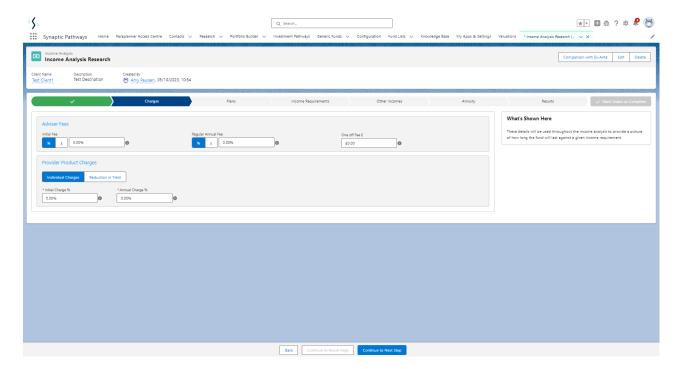
## Income Analysis - Joint Life - Charges

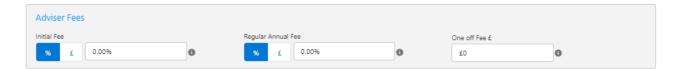
Last Modified on 30/09/2024 4:25 pm BST

This article is a continuation of Income Analysis - Joint Life - Add Goal Details

## Complete the **Charges** area:



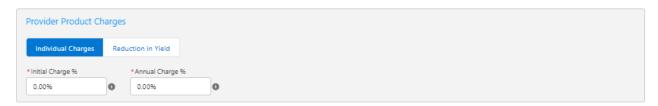
**Adviser fees** can be entered using either percentage or a monetary amount:

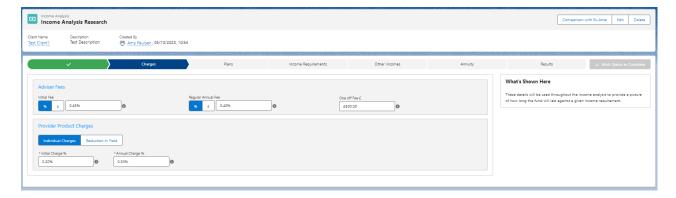


Provider Product Charges - add either Individual Charges or Reduction In Yield.

**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.





## Once complete, Continue to Next Step



For further information on Income Analysis research, see article Income Analysis - Joint Life - Add Plans