

# Income Analysis - Joint Life - Charges

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

Complete the **Charges** area:

The screenshot shows the 'Income Analysis Research' software interface. The top navigation bar includes 'Synaptic Pathways', 'Home', 'Paraplanner Access Centre', 'Contacts', 'Research', 'Portfolio Builder', 'Investment Pathways', 'Generic Funds', 'Configuration', 'Fund Lists', 'Knowledge Base', 'My App & Settings', 'Valuations', and 'Income Analysis Research'. The main content area is titled 'Income Analysis Research' and includes a search bar and buttons for 'Comparison with Ev-Ante', 'Edit', and 'Delete'. Below this, there are tabs for 'Charges', 'Plans', 'Income Requirements', 'Other Incomes', 'Annuity', and 'Results'. The 'Charges' tab is active, showing 'Adviser Fees' and 'Provider Product Charges' sections. The 'Adviser Fees' section has three input fields: 'Initial Fee' (with percentage and pound symbols), 'Regular Annual Fee' (with percentage and pound symbols), and 'One off Fee £'. The 'Provider Product Charges' section has two tabs: 'Individual Charges' and 'Reduction in Yield'. Under 'Individual Charges', there are two input fields: '\* Initial Charge %' and '\* Annual Charge %'. A 'What's Shown Here' box on the right explains that these details will be used throughout the income analysis. At the bottom, there are buttons for '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: 'Initial Fee', 'Regular Annual Fee', and 'One off Fee £'. Each field has a dropdown menu to select between percentage and pound symbols. The 'Initial Fee' and 'Regular Annual Fee' fields currently show '0.00%' and the 'One off Fee £' field shows '£0'.

**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 the 'Individual Charges' tab, there are two input fields: '\* Initial Charge %' and '\* Annual Charge %', both currently showing '0.00%'.

Income Analysis Research

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

Comparison with Ev-Ante | Edit | Delete

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

**Adviser Fees**

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

**Provider Product Charges**

Individual Charges | Reduction in Yield

\* Initial Charge %: 0.20% | \* Annual Charge %: 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 - Joint Life - Add Plans](#)