Risk Illustrations - Pathway Selection

Last Modified on 19/08/2022 4:01 pm BST

This article is a continuation of - Risk Illustrations - Investment Details

In the Pathway Selection screen, you can either Select an Investment Pathway Portfolio or Use the Clients Default Attitude to Risk.

Synaptic Pathways Home	Contacts 🗸 Research 🗸 Port	Iolio Builder 🗸 Investment Pathways	Q. Search Configuration Fund Lists V Knowled	Ige Base My Apps & Settings	Valuations • Risk Mustration V X	** 🖬 🎄 🌣 🖡 🐻
Risk Illustration	- JIIIGT - JUNNS - TUT Z	777,5-5411547 - X9888 - 70677	C - JPANS241 (- ZZZZZZNA) (- SANA)		JPASS NU - KAK SANDA AN	Duplicate Illustration Edit Delete 💌
Client Client Risk Category Client Test Balanced (High End)	Created Date 19/08/2022, 10:33					
Investment Details		athway Selection	Charges & Fees		Outcomé	Report VMark Status as Complete
Term of Investment Initial 10 Years £200.0 Regular Contribution Regula £300.00 / pm £300.0	Amount 000.00 ar Withdrawal 00 / pm	Growth Basis Without Inflation Rebalanced Annually Yes	Total Solution Cost 0.00% Potential First Year Loss	Investment Risk Category - Investment Scenario Pathway -	Objective Risk Category Balanced (High End)	Espected Duttome (Maxin Gain) Lowest Duttome (Maxin Gain) Highest Duttome (Maxin Gain)
Either Select Investment Pathway Portfolic All v Q. Search portfolic			Or Use the Clients Default Attitude to Use Clients Default Risk Category O Custo	Risk		Additional information Risk biplover provides the full range of investment forecasts, allowing you to project on: • Nominal - Investment returns basis only (net of oharges or inflation) • Nominal - Investment returns with indicat of oharges (net of adviser oharges) • Real - Investment returns with indicat of indication (net of oharges) • Real - Investment returns units indicat of indication (net of oharges) • Real - Investment returns units indicat of indication (net of oharges) • Real - Investment returns units indicat of indication (net of oharges) • Real - Investment returns with sorts, charges and indication Use this screen to objective the costs and oharges relativant to your scenario, including costs is not mandatory (or leave as default of 10)
			Back Conti	inue to Next Step		
Either Select Investment Pathway	Portfolio			Or Use the Clients De	fault Attitude to Risk	
All 🔻 Q Search	h portfolios			Use Client's Default Risk	Category ()	

If you would like to use the client's risk rating rather than a portfolio, click 'Use Client's Default Risk Category'. This will grey out the portfolio search box and the 'Target Pathway' & 'Target Risk Category' will populate on the top right:

Investmen	it Details	Pathway Selection	Charges & Fees	\rangle	Outcome	Report	✓ Mark Status as Complete
Term of investment 10 Years Regular Contribution £300.00 / pm	Initial Amount £200,000.00 Regular Withdrawal £300.00 / pm	Growth Basis Without inflation Rebalanced Annually Yes	Total Solution Cost 0.00% Potential First Year Loss -	Investment Risk Category Balanced (High End) Investment Scenario Pathway Client Risk Category	Olsjective Risk Category Balanced (High End)	Expected Cutcome (Mean Gain) Lowest Outcome (Min. Gain) Highest Outcome	e (Max. Gain)
Either Select Investment Path All v Q s	way Portfolio		Or Use the Clients Default Attitude to Use Client's Default Risk Category	Risk		Additional Information Risk Explorer provides the full range of invest project on: • Nominal - Investment returns basis only (r • Nominal - Investment returns with costs a	tment forecasts, allowing you to et of charges or inflation) nd charges (net of adviser charges)
						 Real – Investment returns with Impact of In Real – Investment returns with costs, charg Use this screen to capture the costs and cha Including costs is not mandatory (or leave as 	flation (net of charges) es and inflation ges relevant to your scenario. default of '0')

Please note - If the 'Use Client's Default Risk Category' field is greyed out, a risk questionnaire has not been completed for the client or has not been set to default. See article - Why is the 'Use

Client's Default Risk Category' greyed out on the Pathway Selection screen?

If you would like to use a portfolio in the illustration, leave the 'Use the Client's Default Risk Category' disabled and find a portfolio in the 'Search portfolios' box.

You are able to search for any Model or Bespoke Portfolios you have created, as well as any portfolio we have available (this includes Discretionary Fund Managers, Insurance Distributions Directives and Multi-Assets):

Invest	ment Details	thway Selection	Charges & Fees	0.	utcome	Report	✓ Mark Status as Complete
Term of Investment 10 Years Regular Contribution £300.00 / pm	Initial Amount £200.000.00 Regular Withdrawal £300.00 / pm	Growth Basis Without inflation Rebalanced Annually Yes	Total Solution Cost 0.00% Potential First Year Loss -	Investment Risk Category Investment Scenario Pathway	Objective Risk Category Balanced (High End)	Expected Outcome (Mean Gain) Lowest Outcome (Min. Gain) Highes	t Outcome (Max: Gain)
Either Select Investmer	t Pathway Portfolio		Or Use the Clients Default Attitude	to Risk		Additional Information Risk Explorer provides the full range you to project on:	of investment forecasts, allowing
All	C. Earch portfolios Earch portfolios Risk Managed 1 - Aegon (Risk) - Risk Managed Do - Mederately Catatious (Low End) - 3 - State Parmenion Tactical Active RG10 - Parmenion (R Mis - Very Adventurous 10 - Bacical Parsie Moderately Catatious 2-see Investment Parsie Moderately Catatious 2-see Investment To - State Active RG10 - 5 - Strategic To - Tactical	egic sk) • Tactical Active RG t Management (Risk) • Passive	Use Client's Default Risk Category 🗶 🕞	alied		Nominal - Investment returns bas Nominal - Investment returns wit charges) Real - Investment returns with Im Real - Investment returns with co Use this screen to capture the cost scenario. Including costs is not man	is only (net of charges or inflation) a costs and charges (net of adviser pact of inflation (net of charges) tts, charges and inflation and charges relevant to your datory (or leave as default of '0')
	Advanced Search						

You can narrow the results using the drop down & advanced search options:

Investment D	Details	Pathway Selection	\rangle
Term of Investment 10 Years	Initial Amount £200,000.00	Growth Ba Without in	asis nflatio
Regular Contribution £500.00 / pm	Regular Withdrawal £300.00 / pm	Rebalance Yes	d Ann
Either			
Select Investment	Pathway Portfolio		
All	▼ Q Search portfolios		
All 🗸 All	Q Search portfolios		
All ✓ All In-House Discret	Q Search portfolios		
All All In-House Discret Bespoke Portfoli	Q Search portfolios tionary		
All All In-House Discret Bespoke Portfoli Discretionary Fu	Q Search portfolios		
All All In-House Discret Bespoke Portfoli Discretionary Fu Insurance Distrib	Q Search portfolios tionary io Ind Man pution D		
All All All In-House Discret Bespoke Portfoli Discretionary Fu Insurance Distrib Model Portfolio	Q Search portfolios		

Advanced search will give you the option of searching by Promoter, Range, Risk Category and Portfolio Basis:

Either		
Select Investn	nent Pathway Portfolio	
All	Q Model	
	IFA firm Balanced model portfolio 05.02.21 Model Portfolio • Moderately Adventurous (Low End) • 7	
Back	nt 📴 Model Port 4 Bespoke - Balanced (Low End) - 5	
	Model Portfollo Test Model Portfolio · Adventurous · 9	
	Model Portfollo Test. Model Portfolio · Moderately Cautious (High End) · 4	
	Model Portfollo Test 1 Model Portfollo · Balanced (Low End) · 5	
	Model Portfollo Test 1 - Copy Model Portfollo • • 5	
	Advanced Search	•

Either

Select Investment Pathway Portfolio

All 🔻 C	ک Model	
Advanced Search	1	×
Promoter		
Range		
Risk Category		
Select		•
Portfollo Basis		
Select		•
	Cancel	Apply

For this example, I will be selecting a Model Portfolio I have created in Portfolio Builder:

Either

Select Investment Pathway Portfolio

All	Q Mode	
	IFA firm Balanced model portfolio 05.02.21 Model Portfolio • Moderately Adventurous (Low End) • 7	A
Back	ont Bespoke · Balanced (Low End) · 5	
	Model Portfollo Test Model Portfollo · Adventurous · 9	
	Model Portfollo Test. Model Portfollo · Moderately Cautious (High End) · 4	
	Model Portfolio Test 1 Model Portfolio · Balanced (Low End) · 5	
	Model Portfol ^T Test 1 - Copy Model Portfollo • • 5	
	Advanced Search	-

Once selected, click 'Continue to Next Step' to the 'Charges & Fees' section:

KISK IIIUStration					Duplicate Illustration Edit Delete 💌
Client Client Risk Category Created Date Client Test Balanced (High End) 19/08/2022, 10:33					
) Z []]] ~] (~) (6]]].[]~) Z [91.iA ZEU Z		$\sim 2 \ \text{measurement}$	(& <i>)]////////////////////////////////////</i>
Investment Details	athway Selection	Charges & Fees	Out	tcome	Report V Mark Status as Complete
Term of Investment Initial Amount 10 Years £200,000.00	Growth Basis Without inflation	Total Solution Cost 0.00%	Investment Risk Category Balanced (Low End)	Objective Risk Category	Expected Outcome (Mean Gain)
Regular Contribution Regular Withdrawal £300.00 / pm £300.00 / pm	Rebalanced Annually Yes	Potential First Year Loss -	Investment Scenario Pathway Amy Test Portfolio		Lowest Outcome (Min. Gain) Highest Outcome (Max. Gain)
Either Select Investment Pathway Portfolio Model Portfolio + Balanced (Low End) + 5	×	Or Use the Clients Default Attitude Use Clients Default Risk Category	to Risk		Additional Information Rul: Explorer provides the full range of investment forecasts, allowing you to project on: • Noninal - Investment returns basis only (nee of charges or inflation) • Noninal - Investment returns with costs and charges (net of adviser charges) • Real - Investment returns with costs, charges and inflation Use this screen to capture the costs and charges relevant to your scenario. Including costs is not mandetory (or level as default of °C)
		Back Cont	nue to Next Step		
Risk Illustration			TT AMMA JUBTE JUSA	SZHE ZZZZŚCHELZ NYMU	
Client Client Bick Category Created Date			TET NYNN THURT TEN		Duplicate Illustration Edit Delete 💌
Client Client Risk Category Created Date Client Test Balanced (High End) 19/08/2022, 10:33				SATU - 2000 SATU - 1 - SANN	Duplicate illutration Edit Delete 💌
Risk Illustration Client Client Risk Category Created Date Client Test Balanced (High End) 19/08/2022, 10:33	11) <u>– 1) (</u> 6	Charges & Fees		2001 - 2000 - 20	Duplicate illustration Edit Delete
Tisk Illustration Client Test Client Risk Casegory Baanced (High End) Created Date 19/08/2022, 10:33 Form of Investment 10 Years Linitial Amount 200,000,00 Regular Contribution Esbolob / pm Regular Withdrawal Esbolob / pm	Growth Basis Withous: Inflation Rebalanced Annually Yes	Charges & Fees Total Solution Cost 0.00% Potential First Year Loss	Our Investment Risk Category Balanced (low End) Investment Scenario Pathway) Amy Test Portfolio	tcome Objective Risk Category 🕐 Balanced (High End)	Duplicate illutration Edit Delete Report Mark Status au Complete Expected Outcome (Mean Gain) Lowett Outcome (Min Gain) Highest Outcome (Mark Gain)
Client Risk Illustration Client Test Client Risk Category Balanced (High End) Created Date 19/08/2022, 10:33 Term of Investment 10 Years Linitial Amount 4300.00 / pm Regular Contribution 3500.00 / pm Regular Withdrawal 4300.00 / pm Either Provide a breakdown of costs Specific Charge Dataset Dateset	Growth Barls Without inflation Rebalanced Annually Yes	Charges & Fees Total Solution Cest Use total Solution cost Reduction in Yield (R.Y) 0.00%	Out Investment Risk Category Balancea (Low End) Investment Scenario Pathway Amy Test Portfolio	tcome Objective Risk Category Balanced (High End)	Dyplicate illustration Edit Delete Image: Control of the control of

For further information on the 'Charges & Fees' screen, see article

Risk Illustrations - Charges & Fees