

Risk Illustrations - Charges & Fees

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This article is a continuation of article [Risk Illustrations - Pathway Selection](#)

In the Charges & Fees screen, you can either enter specific charges or use a total solution cost.

If using specific charges, click enable and enter the charge information.

The screenshot shows the 'Charges & Fees' step in a multi-step process. The 'Specific Charges' toggle is turned on (blue). The 'Platform Charge %' is set to 0.40% and the 'Product Charge %' is set to 0.20%. The 'Adviser Fees' section shows an 'Initial Fee' of 0.40% and a 'Regular Annual Fee' of 0.60%. The 'Reduction in Yield (R.I.Y)' is set to 1.20%. The 'Generate Illustration' button is highlighted in blue.

Please note - If the Ongoing Charge Fee field is greyed out, It has not been possible to automatically determine the Ongoing Charge Fee and you will need to enter the headline charge field.

The screenshot shows the 'Charges & Fees' step with the 'Specific Charges' toggle turned off (grey). The 'Reduction in Yield (R.I.Y)' field is active and contains the value 1.20%. The 'Generate Illustration' button is now greyed out.

If entering a total solution cost, enter the reduction yield figure:

This close-up shows the 'Or' section where 'Use total solution cost' is selected. The 'Reduction in Yield (R.I.Y)' input field contains the value 1.20%.

Continue to the Outcome screen:

The screenshot displays the 'Risk Illustration' interface. At the top, there is a navigation menu with options like Home, Contacts, Research, Portfolio Builder, Investment Pathways, Configuration, Fund Lists, Knowledge Base, My Apps & Settings, Valuations, and Risk Illustration. Below the navigation, the 'Investment Details' section includes:

- Term of Investment: 10 Years
- Initial Amount: £200,000.00
- Regular Contribution: £300.00 / pm
- Regular Withdrawal: £300.00 / pm
- Growth Basis: Without Inflation
- Rebalanced Annually: Yes
- Total Solution Cost: 1.70%
- Potential First Year Loss: 13.00% or £26,000.00
- Investment Risk Category: Balanced (Low End)
- Objective Risk Category: Balanced (High End)
- Investment Scenario Pathway: Amy Test Portfolio
- Expected Outcome (Mean Gain): £248,160.88 or 23.08%
- Lowest Outcome (Min. Gain): £193,340.00 or -23.33%
- Highest Outcome (Max. Gain): £357,148.00 or 78.57%

The 'Results' section shows two forecast charts:

- Forecast based on strategic asset allocation - No costs:** A line and bar chart showing values over 10 years. The y-axis ranges from £0 to £500,000. The x-axis shows years 1 to 10. The chart includes Forecast Mean Return (green line), Forecast Max. Return (blue line), Forecast Min. Return (red line), Contributions (green bars), and Withdrawals (red bars).
- Forecast based on investment scenario - No costs:** A similar line and bar chart showing values over 10 years with the same axes and legend as the first chart.

On the right, the 'What's Shown Here' section contains a box titled 'Strategic Asset Allocation Comparison' with the following text:

Moody's stochastic engine is accessed directly by this application and provides data to populate these graphs, showing:

- Probability-based (stochastic) forecasts for the strategic asset allocation representing the risk category, alongside.
- The forecast is based on the investment proposal, or adviser recommendation.

The simulation models the full range of viable outcomes.

The probabilities indicated are high and low final fund values expected by the model (5th and 95th percentile from the distribution model), and the average indicated is the 'expected outcome'.

See article [Risk Illustrations - Capacity For Loss](#) for more information.