

Generic Holdings - Charges

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This article is a continuation of [Generic Holdings - Performance](#)

Charges information can be added to Generic Holdings through the **Charges** tab:

The screenshot shows the 'Charges' tab selected in the 'Test Personal Pension' holding interface. The interface includes a navigation menu at the top with options like 'Synaptic Pathways', 'Home', 'Contacts', 'Research', 'Portfolio Builder', 'Investment Pathways', 'Configuration', 'Fund Lists', 'Knowledge Base', 'My Apps & Settings', and 'Valuations'. Below the navigation, the holding name 'Test Personal Pension' is displayed, along with 'Client Test' and 'Current Value £527,000.00'. The 'Charges' tab is active, showing a form for 'Product Charge' with a 'Headline Product Charge %' field. Below this are 'Product Growth Rates' with a note that growth rate percentages must be unique in each input field, and an 'Override Defaults' toggle set to 'Active'. There are also fields for 'Low Growth Rate %', 'Mid Growth Rate %', and 'High Growth Rate %'. Under 'Adviser Fees', there is a 'Regular Annual Fee %' field. At the bottom of the form are 'Cancel' and 'Save' buttons. To the right of the form, there are two charts: 'Weighting By Funds' showing a donut chart for '100.00% - Vanguard LifeStrategy 60% Equity A Acc' and a 'Performance Chart' showing a single data point for '18/06/2022'.

Enter the **Headline Product Charges %**

This screenshot shows the same 'Charges' tab interface as the previous one, but with the 'Headline Product Charge %' field filled with the value '0.4'. The 'Override Defaults' toggle remains 'Active'. The 'Cancel' and 'Save' buttons are still visible at the bottom of the form.

The **Override Defaults** button will be greyed out if there are no organisational default growth

rates set. More information can be found in the article [Organisation Growth Rates](#)

If organisation growth rates have been set, you can override these values if needed.

On the example below, no organisation growth rates have been set.

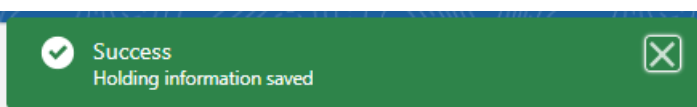
The screenshot shows a form titled "Product Charge" with the following sections:

- Product Charge:** A text input field for "Headline Product Charge %" containing "0.40%".
- Product Growth Rates:** An information icon and text stating "Growth rate percentages must be unique in each input field." Below this is a toggle for "Override Defaults" which is checked and labeled "Active". Three text input fields are present: "Low Growth Rate %" (2.00%), "Mid Growth Rate %" (5.00%), and "High Growth Rate %" (8.00%).
- Adviser Fees:** A text input field for "Regular Annual Fee %" which is currently empty.

At the bottom right, there are "Cancel" and "Save" buttons.

Enter the **Adviser Fees** and **Save**

This screenshot is identical to the previous one, but with the "Regular Annual Fee %" field now containing "0.50%". The "Save" button is highlighted in blue, and a mouse cursor is hovering over it, with a tooltip showing the word "Save".



The charges tab will only be available on Generic Holdings.