

Income Analysis - Charges

Last Modified on 06/10/2022 3:08 pm BST

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

Complete the **Charges** area:

The screenshot shows the 'Income Analysis Research' interface. At the top, there is a search bar and navigation links for Synaptic Pathways, Home, Contacts, Research, Portfolio Builder, Investment Pathways, Configuration, Fund Lists, Knowledge Base, My Apps & Settings, and Valuations. The main header includes 'Income Analysis Research' with buttons for 'New Contact', 'Edit', and 'New Opportunity'. Below this, client information is displayed: Client Name 'Client Test', Description 'Test Description', and Created By 'Amy Paulsen, 27/09/2022, 14:48'. The 'Charges' section is active, showing 'Adviser Fees' and 'Provider Product Charges'. The 'Adviser Fees' section has three input fields: 'Initial Fee' (0.00%), 'Regular Annual Fee' (0.00%), and 'One off Fee £' (£0). The 'Provider Product Charges' section has two tabs: 'Individual Charges' and 'Reduction in Yield'. Under 'Individual Charges', there are two input fields: '* Initial Charge %' (0.00%) and '* Annual Charge %' (0.00%). A 'What's Shown Here' box on the right explains that these details are 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' with a dropdown for percentage (%) and a text input containing '0.00%'; 'Regular Annual Fee' with a dropdown for percentage (%) and a text input containing '0.00%'; and 'One off Fee £' with a text input containing '£0'. Each input field has a small information icon to its right.

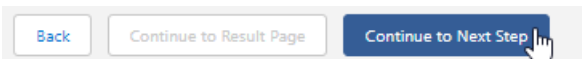
Provider Product Charges add either **Individual Charges** or **Reduction In Yield**.

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' (selected) and 'Reduction in Yield'. Under the 'Individual Charges' tab, there are two input fields: '* Initial Charge %' with a text input containing '0.00%' and '* Annual Charge %' with a text input containing '0.00%'. Each input field has a small information icon to its right.

Once complete, **Continue to Next Step**



For further information on Income Analysis research, see article [Income Analysis - Add Plans](#)
