

Risk Illustrations - Pathway Selection

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This article is a continuation of - [Illustrations - Investment Details](#)

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

The screenshot shows the 'Risk Illustration' interface in Synaptic Pathways. At the top, there is a search bar and navigation tabs. The main content area is titled 'Risk Illustration' and includes client information: 'Client: Test Client', 'Client Risk Category: Moderately Cautious (High End)', and 'Created Date: 28/09/2023, 10:43'. Below this is a progress bar with steps: 'Pathway Selection' (active), 'Charges & Fees', 'Outcome', and 'Report'. The 'Pathway Selection' step is expanded to show two options: 'Either' and 'Or'. The 'Either' option is selected, showing a 'Fund Selection' section with a search box and a 'Fund' button. The 'Or' option is 'Use the Clients Default Attitude to Risk', which is currently disabled. The 'Additional Information' section on the right provides details about the risk explorer and investment forecasts.

This close-up view shows the 'Either' and 'Or' options. The 'Either' option is selected, showing the 'Fund Selection' section with a search box and a 'Fund' button. The 'Or' option is 'Use the Clients Default Attitude to Risk', which is currently disabled. The 'Additional Information' section on the right provides details about the risk explorer and investment forecasts.

If you would like to use the client's risk rating rather than a fund or 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:

The screenshot shows the 'Pathway Selection' step in a process. At the top, there are tabs for 'Pathway Selection', 'Charges & Fees', 'Outcome', and 'Report'. Below these are several data fields:

- Term of investment: 10 Years
- Initial Amount: £200,000.00
- Regular Contribution: £200.00 / pm
- Regular Withdrawal: £500.00 / pa
- Growth Basis: Without inflation
- Rebalanced Annually: Yes
- Total Solution Cost: 0.00%
- Potential First Year Loss: -
- Investment Risk Category: Moderately Cautious (High End)
- Objective Risk Category: Moderately Cautious (High End)
- Investment Scenario Pathway: Client Risk Category
- Expected Outcome (Mean Gain): -
- Lowest Outcome (Min. Gain): -
- Highest Outcome (Max. Gain): -

 The 'Either' section has two options: 'Select Investment Pathway Fund or Portfolio' and 'Use the Clients Default Attitude to Risk'. The 'Use the Clients Default Attitude to Risk' option is greyed out, and its label 'Use Client's Default Risk Category' is also greyed out. The 'Fund Selection' area has a search bar and a 'Search by' dropdown with 'Portfolio' and 'Fund' options. The 'Additional Information' section provides details on Risk Explorer forecasts.

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 fund or portfolio in the illustration, leave the 'Use the Client's Default Risk Category' disabled and find a fund or portfolio in the Fund Selection area.

Select either Portfolio or Fund:

The image shows a close-up of the 'Search by' dropdown menu. It has two buttons: 'Portfolio' and 'Fund'. The 'Fund' button is currently selected and highlighted in blue.

Portfolio

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

This screenshot is similar to the first one, but the 'Use Client's Default Risk Category' field is now active and labeled 'Disabled'. The 'Fund Selection' area is expanded to show a search results list. The search bar contains 'Search portfolios'. The results list includes:

- 7IM AAP Balanced C Acc • Seven Investment Management (Risk) • 7IM MultiAsset • Balanced (Low End) • 5 • Strategic
- 7IM AAP Balanced S Acc • Seven Investment Management (Risk) • 7IM MultiAsset • Balanced (Low End) • 5 • Strategic
- 7IM AAP Income C Acc • Seven Investment Management (Risk) • 7IM MultiAsset • Moderately Cautious (High End) • 4 • Strategic
- 7IM AAP Income S Acc • Seven Investment Management (Risk) • 7IM MultiAsset • Moderately Cautious (High End) • 4 • Strategic

 There is an 'Advanced Search' link at the bottom of the list.

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

Pathway Selection

Term of Investment 10 Years	Initial Amount £200,000.00	Growth Basis Without inflation
Regular Contribution £200.00 / pm	Regular Withdrawal £500.00 / pa	Rebalanced Annually Yes

Either

Select Investment Pathway Fund or Portfolio

Fund Selection
Select a portfolio or an individual fund as the basis of the investment .

Search by

Portfolio Fund

All

- ✓ All
- In-House Discretionary ...
- Bespoke Portfolio
- Discretionary Fund Man...
- Insurance Distribution D...
- Model Portfolio 
- Multi-Asset

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

Either

Select Investment Pathway Fund or Portfolio

Fund Selection
Select a portfolio or an individual fund as the basis of the investment .

Search by

Portfolio Fund

All

- MultiAsset • **Balanced (Low End)** • 5 • Strategic
-  **7IM AAP Balanced S Acc** • Seven Investment Management (Risk) • 7IM
MultiAsset • **Balanced (Low End)** • 5 • Strategic
-  **7IM AAP Income C Acc** • Seven Investment Management (Risk) • 7IM
MultiAsset • **Moderately Cautious (High End)** • 4 • Strategic
-  **7IM AAP Income S Acc** • Seven Investment Management (Risk) • 7IM
MultiAsset • **Moderately Cautious (High End)** • 4 • Strategic

[Advanced Search](#) 

Either

Select Investment Pathway Fund or Portfolio

Fund Selection

Select a portfolio or an individual fund as the basis of the investment .

Search by

Portfolio

Fund

All



Search portfolios

Advanced Search



Promoter

Range

Risk Category

Select

Portfolio Basis

Select

Cancel

Apply

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

Either

Select Investment Pathway Fund or Portfolio

Fund Selection

Select a portfolio or an individual fund as the basis of the investment .

Search by

Portfolio

Fund

All



test portfolio

- Amy Test Portfolio 0709**
Model Portfolio • Moderately Cautious (High End) • 4
 - IHD Test Portfolio**
In House_Discretionary • Moderately Adventurous (High End) • 8
 - IHD Test Portfolio 1**
In House_Discretionary • Balanced (Low End) • 5
 - Test Portfolio**
Model Portfolio • Moderately Adventurous (Low End) • 7
- [Advanced Search](#)

Either

Select Investment Pathway Fund or Portfolio

Fund Selection

Select a portfolio or an individual fund as the basis of the investment .

Search by

Portfolio

Fund



Amy Test Portfolio 0709

Model Portfolio • Moderately Cautious (High End) • 4



Or

Use the Clients Default Attitude to Risk

Use Client's Default Risk Category

Disabled

Fund

Select Fund

Fund Selection
Select a portfolio or an individual fund as the basis of the investment .

Search by

Portfolio Fund

Only Return Parent

Search funds

If you would like to search for parent funds only, tick **Only Return Parent**.

Either

Select Investment Pathway Fund or Portfolio

Fund Selection
Select a portfolio or an individual fund as the basis of the investment .

Search by

Portfolio Fund

Only Return Parent

ACDQ

Vanguard LifeStrategy 60% Equity A Shares Acc
GB00B3TYHH97 • ACDQ • Vanguard Investments UK Limite

Either

Select Investment Pathway Fund or Portfolio

Fund Selection
Select a portfolio or an individual fund as the basis of the investment .

Search by

Portfolio Fund

Vanguard LifeStrategy 60% Equity A Shares Acc
GB00B3TYHH97 • ACDQ • Vanguard Investments UK Limite

Or

Use the Clients Default Attitude to Risk

Use Client's Default Risk Category Disabled

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

Risk Illustration Duplicate Illustration Edit Delete

Client: [Test Client1](#) Client Risk Category: Moderately Cautious (High End) Created Date: 28/09/2023, 10:43

Progress: Pathway Selection (Active) Charges & Fees Outcome Report Mark Status as Complete

Term of Investment 10 Years	Initial Amount £200,000.00	Growth Basis Without Inflation	Total Solution Cost 0.00%	Investment Risk Category Moderately Cautious (High End)	Objective Risk Category Moderately Cautious (High End)	Expected Outcome (Mean Gain) -
Regular Contribution £200.00 / pm	Regular Withdrawal £500.00 / pa	Rebalanced Annually Yes	Potential First Year Loss -	Investment Scenario Pathway Amy Test Portfolio 0709		Lowest Outcome (Min. Gain) Highest Outcome (Max. Gain) -

Either Select Investment Pathway Fund or Portfolio

Fund Selection
Select a portfolio or an individual fund as the basis of the investment.

Search by: Portfolio Fund

Amy Test Portfolio 0709
Model Portfolio - Moderately Cautious (High End) - 4

Or Use the Clients Default Attitude to Risk

Use Client's Default Risk Category Disabled

Additional Information
Risk Explorer provides the full range of investment forecasts, allowing you to project on:

- Nominal - Investment returns basis only (net of charges or inflation)
- Nominal - Investment returns with costs and charges (net of adviser charges)
- Real - Investment returns with impact of inflation (net of 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 mandatory (or leave as default of '0')

Back Continue to Next Step

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Risk Illustration Duplicate Illustration Edit Delete

Client: [Test Client1](#) Client Risk Category: Moderately Cautious (High End) Created Date: 28/09/2023, 10:43

Progress: Investment Details (Active) Charges & Fees Outcome Report Mark Status as Complete

Term of Investment 10 Years	Initial Amount £200,000.00	Growth Basis Without Inflation	Total Solution Cost 0.00%	Investment Risk Category Moderately Cautious (High End)	Objective Risk Category Moderately Cautious (High End)	Expected Outcome (Mean Gain) -
Regular Contribution £200.00 / pm	Regular Withdrawal £500.00 / pa	Rebalanced Annually Yes	Potential First Year Loss -	Investment Scenario Pathway Amy Test Portfolio 0709		Lowest Outcome (Min. Gain) Highest Outcome (Max. Gain) -

Either Provide a breakdown of costs

Specific Charges Disabled

Or Use total solution cost

Reduction in Yield (R.I.Y)
0.00%

Additional Information
Risk Explorer provides the full range of investment forecasts, allowing you to project on:

- Nominal - Investment returns basis only (net of charges or inflation)
- Nominal - Investment returns with costs and charges (net of adviser charges)
- Real - Investment returns with impact of inflation (net of charges)
- Real - Investment returns with costs, charges and inflation

Use this screen to capture the costs and charges relevant to your scenario. Provide a breakdown of the charges, or supply a R.I.Y figure. Including costs is not mandatory (or leave as default of '0')

Back Generate Illustration

For further information on the 'Charges & Fees' screen, see article [Illustrations - Charges & Fees](#)