

# Risk Illustrations - Pathway Selection

Last Modified on 13/02/2024 3:35 pm GMT

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 for Home, Paraplanner Access Centre, Contacts, Research, Portfolio Builder, Investment Pathways, Generic Funds, Configuration, Fund Lists, and Knowledge Base. The main header includes 'Risk Illustration' with options to Duplicate, Edit, or Delete. Below this, client information is displayed: Client (Test Client), Client Risk Category (Moderately Cautious (High End)), and Created Date (28/09/2023, 10:43). A progress bar indicates the current step is 'Pathway Selection', with other steps being 'Charges & Fees', 'Outcome', and 'Report'. The 'Pathway Selection' section is divided into two options: 'Either' and 'Or'. The 'Either' option, 'Select Investment Pathway Fund or Portfolio', includes a 'Fund Selection' box with a search bar, a 'Search by' dropdown (set to 'Fund'), and a search button. The 'Or' option, 'Use the Clients Default Attitude to Risk', includes a toggle switch for 'Use Client's Default Risk Category' which is currently disabled. To the right, there is an 'Additional Information' section with a list of bullet points explaining different return scenarios: Nominal (returns only), Nominal with costs, and Real (returns with inflation). At the bottom, there are 'Back' and 'Continue to Next Step' buttons.

This close-up view highlights the two selection options. On the left, the 'Either' option 'Select Investment Pathway Fund or Portfolio' is shown, featuring the 'Fund Selection' box with a search bar and a 'Search by' dropdown set to 'Fund'. On the right, the 'Or' option 'Use the Clients Default Attitude to Risk' is shown, featuring a toggle switch for 'Use Client's Default Risk Category' which is currently disabled.

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 the tabs, there are several input fields for investment details: 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%), and Potential First Year Loss (-). There are also fields for Investment Risk Category (Moderately Cautious (High End)), Objective Risk Category (Moderately Cautious (High End)), and Investment Scenario Pathway (Client Risk Category). On the right, there are fields for Expected Outcome (Mean Gain), Lowest Outcome (Min. Gain), and Highest Outcome (Max. Gain). Below these fields, there are two options: 'Either' (Select Investment Pathway Fund or Portfolio) and 'Or' (Use the Clients Default Attitude to Risk). The 'Fund Selection' area is active, showing a search bar and a dropdown menu. The 'Use Client's Default Risk Category' field is greyed out. The 'Additional Information' section on the right provides details about Risk Explorer and its forecasting options.

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 screenshot shows the 'Search by' dropdown menu with two options: 'Portfolio' and 'Fund'. The 'Fund' option 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):

The screenshot shows the 'Pathway Selection' step with the 'Fund Selection' area active. The search bar is populated with 'Search portfolios'. A dropdown menu is open, showing a list of portfolios with details such as '7IM AAP Balanced C Acc', '7IM AAP Balanced S Acc', '7IM AAP Income C Acc', and '7IM AAP Income S Acc'. The 'Use Client's Default Risk Category' field is now disabled, as indicated by a greyed-out toggle switch.

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 Search portfolios

- ✓ 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 Search portfolios

- 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

Synaptic Pathways Home Paraplanner Access Centre Contacts Research Portfolio Builder Investment Pathways Generic Funds Configuration Fund Lists Knowledge Base **Risk Illustration | Risk Illust...**

**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 )

**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](#)