

# Risk Illustrations - Advanced Options - Illustration Settings

Last Modified on 19/08/2022 4:09 pm BST

This article is a continuation of article [Risk Illustrations - Advanced Options](#).

Here you can change details of your illustration scenario for e.g. Investment details & Portfolio.

Please note: Changing anything in the Advanced Options tab > Illustration Settings will change your scenario. Use the 'What If' area to work through alternative solutions.

### Illustration Settings

▼ Investment Details

\* Term of Investment in Years  
10

\* Initial Amount £  
£200,000

Frequency of Contribution  
Monthly

\* Regular Amount £  
£200

Indexation Rate for Contribution  
Retail Price Index (RPI) 4.9%

Indexation Rate %  
4.90%

Rebalance Annually  Active

Allow for the Impact of Inflation  Inactive

\* Regular Withdrawal £  
£500

Frequency of Withdrawal  
Annually

Indexation Rate for Withdrawal  
Retail Price Index (RPI) 4.9%

Indexation Rate %  
4.90%

> Portfolio

In this example, I will change the term to 20 years. Click the 'Update' button to refresh the Illustration settings:

### Illustration Settings

Investment Details

\*Term of Investment in Years

\*Initial Amount £

Frequency of Contribution

\*Regular Amount £

Indexation Rate for Contribution

Indexation Rate %

Rebalance Annually  Active

Allow for the Impact of Inflation  Inactive

Once entered, you will need to click 'Update' to update the Illustration:

Results Capacity For Loss Suitability Compliance Details Report Content **Advanced Options**

#### Illustration Settings

Investment Details

\*Term of investment in Years

\*Initial Amount £

Frequency of Contribution

\*Regular Amount £

Indexation Rate for Contribution

Indexation Rate %

Rebalance Annually  Active

Allow for the Impact of Inflation  Inactive

\*Regular Withdrawal £

Frequency of Withdrawal

Indexation Rate for Withdrawal

Indexation Rate %

Use the option on this page to modify the parameters for the illustration and toggle the values you want to review on the graph. [Update](#) [Revert](#)

Chart Efficient Frontier Portfolio Probability

Target

Outcome projection forecast by each year of the investment term

Legend: Forecast Mean Return (green), Forecast Min. Return (orange), Forecast Max. Return (blue), Net Money In (red), Contributions (green), Withdrawals (red)

#### Compare Alternate Outcomes

**Quick Toggles**  
 With Inflation  No Fees

**Advanced Options**  
 What If  Drawdown  Solve

**Term Matrix**  
 Explore the impact of term and risk using the target illustration as the reference.  
 Select an alternative Term

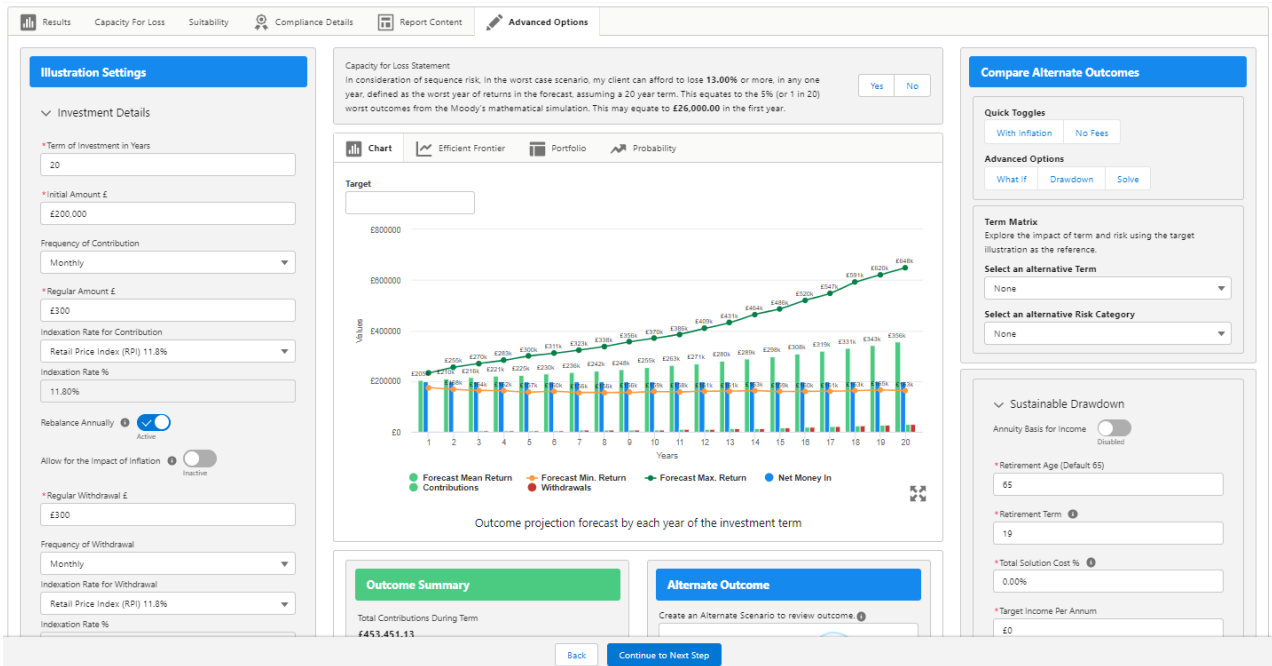
Select an alternative Risk Category

Outcome Summary: Total Contributions During Term: £212,507.70

Alternate Outcome: Create an Alternate Scenario to review outcome.

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The chart & figures have now updated to reflect a 20 year term:



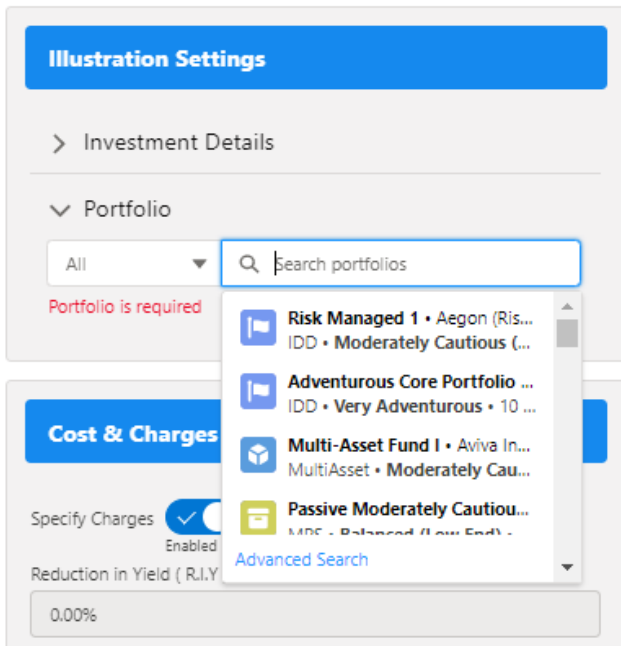
Change the portfolio used in the illustration by clicking 'Change'

The screenshot shows the 'Illustration Settings' panel with the 'Portfolio' section expanded. It displays the following information:

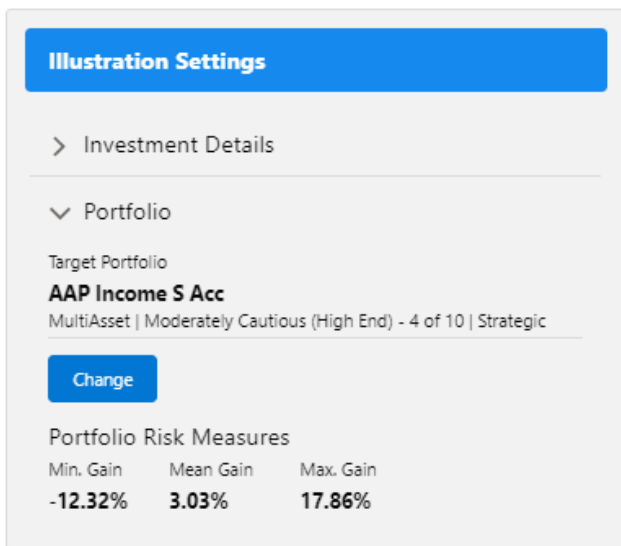
- Investment Details:** A right-pointing chevron icon.
- Portfolio:** A downward-pointing chevron icon.
- Target Portfolio:** **8AM Clever MPS 4**, with a sub-description: "MPS | Moderately Cautious (High End) - 4 of 10 | Strategic".
- Change:** A blue button with a hand cursor icon pointing to it.
- Portfolio Risk Measures:** A table showing:
 

Min. Gain	Mean Gain	Max. Gain
-12.32%	3.03%	17.86%

Search for the portfolio you would like to use on this Illustration:



View the details of the new Portfolio and if you are happy to proceed, select 'Update'



Results Capacity For Loss Suitability Compliance Details Report Content **Advanced Options**

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### Illustration Settings

> Investment Details

▼ Portfolio

Target Portfolio  
**AAP Balanced C Acc**  
MultiAsset | Balanced (High End) - 6 of 10 | Strategic

[Change](#)

Portfolio Risk Measures

Min. Gain	Mean Gain	Max. Gain
-13.00%	4.03%	20.01%

Use the option on this page to modify the parameters for the illustration and toggle the values you want to review on the graph

[Update](#) [Revert](#)

Chart Efficient Frontier Portfolio Probability

Target

Outcome projection forecast by each year of the investment term

### Compare Alternate Outcomes

Quick Toggles

[With Inflation](#) [No Fees](#)

Advanced Options

[What If](#) [Drawdown](#) [Solve](#)

Term Matrix

Explore the impact of term and risk using the target illustration as the reference.

Select an alternative Term

None

Select an alternative Risk Category

None

### Cost & Charges

Specify Charges  Enabled

Reduction in Yield ( R.I.Y )

0.00%

▼ Platform / Product Charges

Platform Charge %

0.40%

Product Charge %

0.20%

> Portfolio Charges

> Advisor Fees

#### Outcome Summary

Total Contributions During Term

£453,451.13

#### Alternate Outcome

Create an Alternate Scenario to review outcome.

▼ Sustainable Drawdown

Annuity Basis for Income  Disabled

\* Retirement Age (Default 65)

65

\* Retirement Term

19

\* Total Solution Cost %

0.00%

\* Target Income Per Annum

£0

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## Risk Illustrations - Advanced Options - Alternative Outcomes