## Risk Illustrations - Advanced Options - Term Matrix

Last Modified on 25/05/2022 5:17 pm BST

This article is a continuation of article Risk Illustrations - Advanced Options - Solve Contributions

Term Matrix is found within the Compare Alternative Outcomes area of an Illustration.

You are able to explore the impact of term and risk using the illustration as reference. Select one or more options here and it will add details of the scenario to the Term Matrix area and graph.

| Quick Toggle   | es     |            |  |
|--|--------|------------|--|
| With Infla   | tlon   | No Fees    | 5  |
| Advanced O   | ptions |            |  |
| What If  | Dra    | wdown      | Solve  |
|  |        | of term an | nd risk using the target illustration as the |
| Term Matrix<br>Explore the li<br>reference.<br>Select an alt | mpact  |            | nd risk using the target illustration as the |

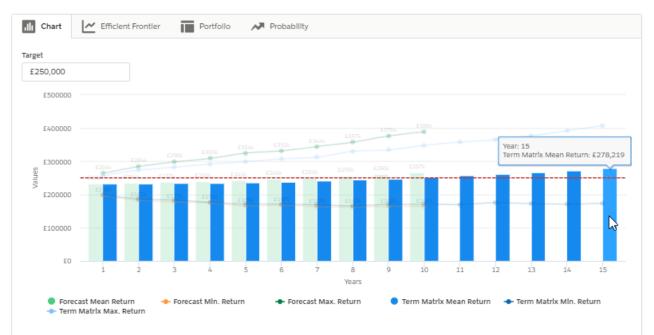
In this example, the original illustration has a 10 year term and the client's risk rating is Balanced (Low End).

We will use the Term Matrix to lower the risk, but up the term to 15 years. This has updated the details of the Total Contributions During Term, Anticipated Outcome (Mean Gain), Lowest Outcome (Min. Gain 5% Gain) and Best Outcome (Max Gain 5% Chance) as seen below:

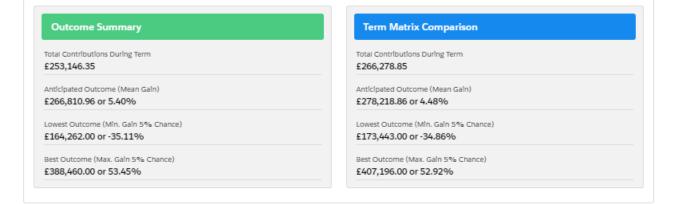
| Quick Toggle                                   | <  |              |            |              |        |
|--|--|--------------|------------|--------------|--------|
| With Inflat                                    |  |              |            |              |        |
| Advanced Op                                    | otions                                       |              |            |              |        |
| What If  | Drawdown                                     | Solve        |            |              |        |
| eference.                                      | npact of term an<br>ernative Term            | d risk using | the target | Illustration | as the |
| 8 Years  |  |              |            |              |        |
|  |  |              |            |              |        |
| 9 Years  |  |              |            |              |        |
| 9 Years<br>10 Yea                              |  |              |            |              |        |
|  | 75   |              |            |              | ł      |
| 10 Yea   | rs<br>rs                                     |              |            |              | ł      |
| 10 Yea<br>11 Yea                               | rs<br>rs                                     |              |            |              | Ì      |
| 10 Yea<br>11 Yea<br>12 Yea                     | 22<br>22<br>22                               |              |            |              | l      |
| 10 Yea<br>11 Yea<br>12 Yea<br>13 Yea           | 22<br>23<br>23                               |              |            |              |        |
| 10 Yea<br>11 Yea<br>12 Yea<br>13 Yea<br>14 Yea | 12<br>12<br>12<br>12<br>12<br>12<br>12<br>12 |              |            |              |        |

| Quick Toggle   | 5  |                                     |
|--|--|-------------------------------------|
| With Inflat  | on No Fees   |                                     |
| dvanced Op   | tions  |                                     |
| What If  | Drawdown Solve   |                                     |
| ference.   | npact of term and risk us  | sing the target Illustration as the |
| elect an alte  | rnative Risk Category  |                                     |
| None   |  |                                     |
|  |  | *                                   |
| ✓ None   |  | •                                   |
|  | Cautlous   | •                                   |
|  |  |                                     |
| 1 - Very<br>2 - Caut   |  | ))                                  |
| 1 - Very<br>2 - Cau<br>3 - Mod   | lous   | 1) 0                                |
| 1 - Very<br>2 - Cau<br>3 - Mod<br>4 - Mod  | lous<br>erately Cautlous (Low End  |                                     |
| 1 - Very<br>2 - Caut<br>3 - Mod<br>4 - Mod<br>5 - Bala                                   | lous<br>erately Cautlous (Low End<br>erately Cautlous (High End  | 1) 0                                |
| 1 - Very<br>2 - Caul<br>3 - Mod<br>4 - Mod<br>5 - Bala<br>6 - Bala                       | lous<br>erately Cautlous (Low End<br>erately Cautlous (High End<br>nced (Low End)<br>nced (High End)                             |                                     |
| 1 - Very<br>2 - Caut<br>3 - Mod<br>4 - Mod<br>5 - Bala<br>6 - Bala<br>7 - Mod            | lous<br>erately Cautlous (Low End<br>erately Cautlous (Hlgh End<br>nced (Low End)<br>nced (Hlgh End)<br>erately Adventurous (Low | <sup>d)</sup> Ju<br>End)            |
| 1 - Very<br>2 - Caut<br>3 - Mod<br>4 - Mod<br>5 - Bala<br>6 - Bala<br>7 - Mod<br>8 - Mod | lous<br>erately Cautlous (Low End<br>erately Cautlous (High End<br>nced (Low End)<br>nced (High End)                             | <sup>d)</sup> Ju<br>End)            |

| Quick Toggle  | es      |         |  |    |
|---|---------|---------|--|----|
| With Infla  | tlon    | No Fees |  |    |
| Advanced O  | ptions  |         |  |    |
| What If   | Drav    | vdown   | Solve                                      |    |
|   |         |         |  |    |
| Term Matrix<br>Explore the I<br>reference.<br>Select an alt | mpact o |         | f risk using the target illustration as th | ie |



Outcome projection forecast by each year of the investment term



## See next article Risk Illustrations - Advanced Options - Change Portfolio