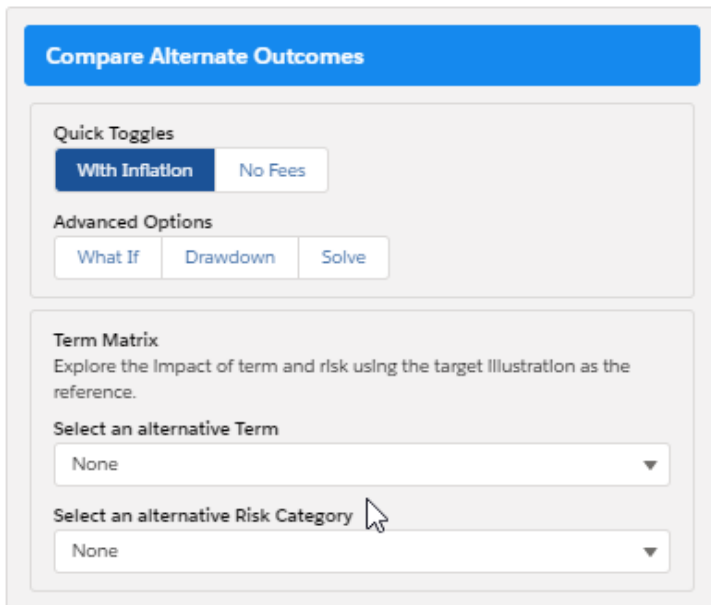


Risk Illustrations - Advanced Options - Term Matrix

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

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.



The screenshot displays the 'Compare Alternate Outcomes' interface. At the top, there is a blue header with the text 'Compare Alternate Outcomes'. Below this, there are two sections: 'Quick Toggles' and 'Advanced Options'. The 'Quick Toggles' section contains two buttons: 'With Inflation' (which is highlighted in blue) and 'No Fees'. The 'Advanced Options' section contains three buttons: 'What If', 'Drawdown', and 'Solve'. Below these sections is the 'Term Matrix' section, which includes the following text: 'Term Matrix', 'Explore the Impact of term and risk using the target Illustration as the reference.', 'Select an alternative Term', and a dropdown menu currently showing 'None'. Below this is another dropdown menu labeled 'Select an alternative Risk Category' also showing 'None', with a mouse cursor hovering over it.

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:

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

8 Years

9 Years

10 Years

11 Years

12 Years

13 Years

14 Years

15 Years

20 Years

25 Years

30 Years

35 Years

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

15 Years

Select an alternative Risk Category

None

✓ None

1 - Very Cautious

2 - Cautious

3 - Moderately Cautious (Low End)

4 - Moderately Cautious (High End)

5 - Balanced (Low End)

6 - Balanced (High End)

7 - Moderately Adventurous (Low End)

8 - Moderately Adventurous (High End)

9 - Adventurous

10 - Very Adventurous

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

15 Years

Select an alternative Risk Category

4 - Moderately Cautious (High End)



Outcome Summary		Term Matrix Comparison	
Total Contributions During Term	£253,146.35	Total Contributions During Term	£266,278.85
Anticipated Outcome (Mean Gain)	£266,810.96 or 5.40%	Anticipated Outcome (Mean Gain)	£278,218.86 or 4.48%
Lowest Outcome (Mln. Gain 5% Chance)	£164,262.00 or -35.11%	Lowest Outcome (Mln. Gain 5% Chance)	£173,443.00 or -34.86%
Best Outcome (Max. Gain 5% Chance)	£388,460.00 or 53.45%	Best Outcome (Max. Gain 5% Chance)	£407,196.00 or 52.92%