

Risk Illustrations - Advanced Options - 'What If' Scenario

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This article is a continuation of - [Illustrations - Edit Outcome - Alternative Outcomes](#)

The 'What If' scenario allows you see how an alternative scenario compares against the illustration you've created.

Select the 'What If' button within the 'Compare Alternative Outcomes' area on the right side of the screen.

This will open the 'What If' section 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 ▼

Select an alternative Risk Category

None ▼

> Sustainable Drawdown

> Solve Contributions

▼ What If Scenario

Term

15

Initial Amount £

£200,000

Frequency of Contribution

Monthly ▼

Regular Amount £

£200

❌

ASI MyFolio Managed II • Standard Life (Risk) • MyF...
 MultiAsset • Balanced (Low End) • 5

Display Scenario in Results

Show

You are able to see how a change in the Term, Initial Amount, Frequency of Contribution, Regular Amount and Portfolio will affect the results without changing the original inputs.

In this example, the original illustration has a 10 year term, £100,000 initial investment with a £200 regular amount. As seen in the below screenshot, we are going to show how a 15 year term and a £150 regular amount compares against the Illustration.

Click 'Show' to show the inputs into the graphs and the alternative outcome summary.

> Sustainable Drawdown

> Solve Contributions



∨ What If Scenario

Term

Initial Amount £

Frequency of Contribution

Regular Amount £

 **ASI MyFolio Managed II** • Standard Life (Risk) • MyF...
MultiAsset • Balanced (Low End) • 5 

Display Scenario in Results

This will add the 'What If' Min, Mean and Max scenario to the graph, allowing you to compare the scenario against your illustration:



Outcome Summary	What If
Total Contributions During Term £228,285.81	Total Contributions During Term £234,989.71
Anticipated Outcome (Mean Gain) £238,765.29 or 4.59%	Anticipated Outcome (Mean Gain) £252,658.58 or 7.52%
Lowest Outcome (Min. Gain 5% Chance) £149,773.00 or -34.39%	Lowest Outcome (Min. Gain 5% Chance) £155,928.00 or -33.64%
Best Outcome (Max. Gain 5% Chance) £345,098.00 or 51.17%	Best Outcome (Max. Gain 5% Chance) £374,867.00 or 59.52%

The 'What If' scenario will not change the details of your original illustration, but you are able to change the inputs until you are happy with the results. If you wish to update your original illustration, update the Illustration Settings on the top left of the screen.

Results Capacity For Loss Suitability Compliance Details Report Content Advanced Options

Illustration Settings

Investment Details

*Term of Investment in Years
15

*Initial Amount £
£200,000

Frequency of Contribution
Monthly

*Regular Amount £
£300

Indeferation Rate for Contribution
Retail Price Index (RPI) 11.8%

Indeferation Rate %
11.80%

Rebalance Annually Active

Allow for the Impact of Inflation Inactive

*Regular Withdrawal £
£300

Frequency of Withdrawal
Monthly

Indeferation Rate for Withdrawal
Retail Price Index (RPI) 11.8%

Indeferation 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.

Chart Efficient Frontier Portfolio Probability

Target

VALUES

Years

● Forecast Mean Return ● Forecast Min. Return ● Forecast Max. Return ● What If Mean Return ● What If Min. Return ● What If Max. Return

Outcome projection forecast by each year of the investment term

Outcome Summary

Total Contributions During Term
£432,451.13

Expected Outcome (Mean Gain)

What If

Total Contributions During Term
£332,064.20

Expected Outcome (Mean Gain)

Compare Alternate Outcomes

Quick Toggles
 With Inflation No Fees

Advanced Options

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

Sustainable Drawdown

Solve Contributions

What If Scenario

Term
15

Initial Amount £
£200,000

Frequency of Contribution
Monthly

[See next article - Illustrations - Edit Outcome - Sustainable Drawdown](#)
