

# Risk Illustrations - Advanced Options - Sustainable Drawdown

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This article is a continuation of article - [Illustrations - Edit Outcome - 'What If' Scenario](#)

The Sustainable Drawdown filter allows you to see the longevity of the investment, using the following information:

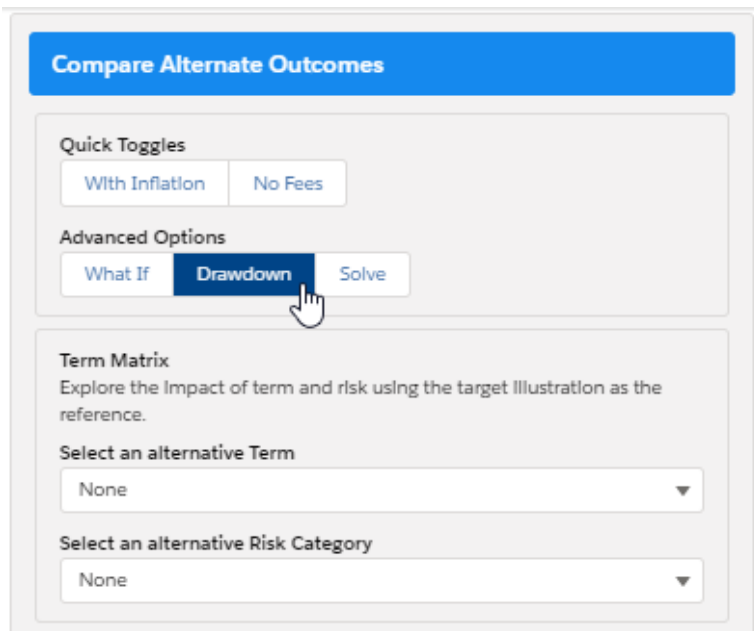
- Retirement Age
- Retirement Term (must be between 1-55 years)
- Total Cost Solution % (percentage charge to be used as the Total Cost Solution)
- Target Income Per Annum
- Portfolio

You can also enable 'Annuity Basis For Income' which will need the following Information:

- Retirement Age
- Target Income Per Annum

In the example below, the client will retire at 67 with 19 years until retirement, It currently costs 3% as a total cost and they plan on taking a £15,000 income per annum.

Select 'Drawdown' within the Compare Alternative Outcomes area:



The screenshot shows a software interface titled "Compare Alternate Outcomes". It features a blue header bar with the title. Below the header, there are two main sections. The first section, "Quick Toggles", contains two buttons: "With Inflation" and "No Fees". The second section, "Advanced Options", contains three buttons: "What If", "Drawdown", and "Solve". The "Drawdown" button is highlighted in blue, and a mouse cursor is pointing at it. Below the "Advanced Options" section, there is a "Term Matrix" section with a description: "Explore the Impact of term and risk using the target Illustration as the reference." This section contains two dropdown menus: "Select an alternative Term" and "Select an alternative Risk Category", both currently set to "None".

This will open the 'Sustainable Drawdown area on the bottom right of the screen.

Complete the details and click 'Show' to add to the graphs and alternative outcome summary.

**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

Annuity Basis for Income  Disabled

\* Retirement Age (Default 65)

67

\* Retirement Term ⓘ


19


\* Total Solution Cost % ⓘ

3.00%

\* Target Income Per Annum

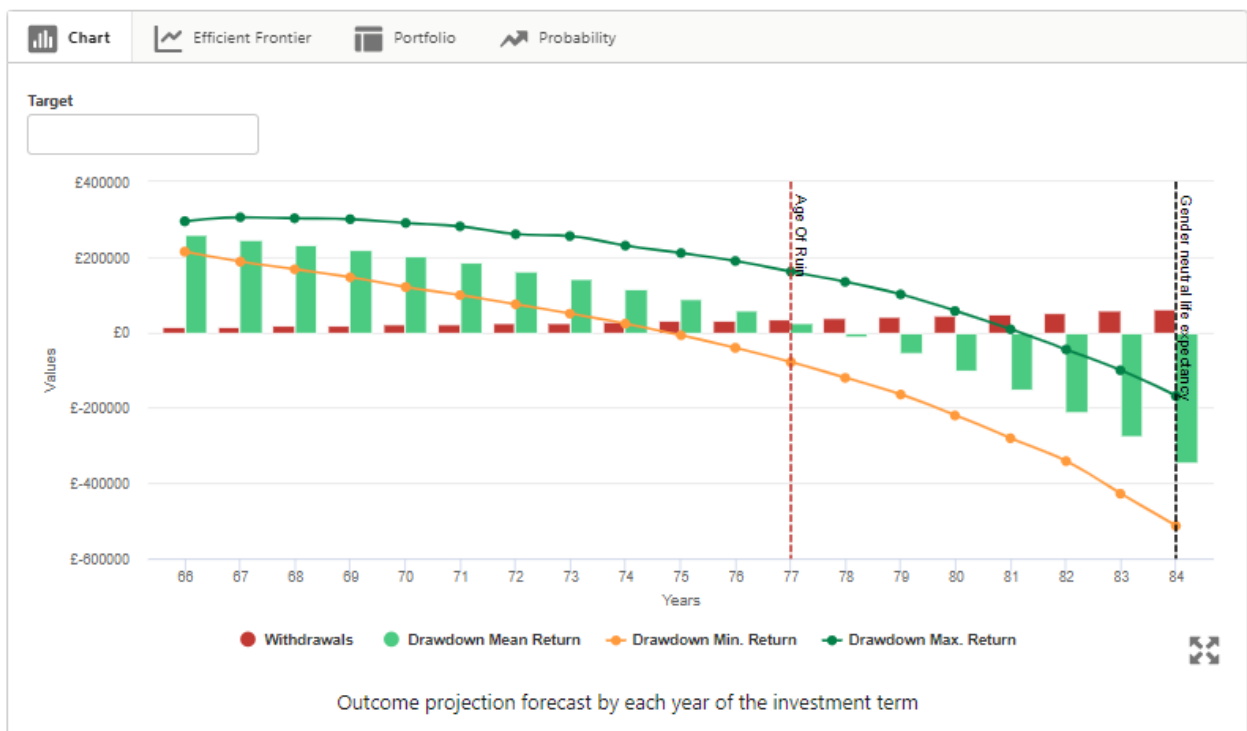
£15,000

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

Show 

The graph will update to show the gender neutral life expectancy (shown by the black line below). If the fund will deplete before life expectancy, you will see a red 'Age of Ruin' line to indicate when this is likely to happen.

The Sustainable Drawdown area will also populate below the graph to show the Starting Value (Target Outcome Mean. Gain), Target Withdrawal and Age of Ruin.



Outcome Summary	Sustainable Drawdown
Total Contributions During Term <b>£235,099.70</b>	Final Value (Expected Outcome Mean Gain) <b>£267,623.00</b>
Expected Outcome (Mean Gain) <b>£267,623.51 or 19.80%</b>	Target Withdrawal <b>£15,000.00</b>
Lowest Outcome (Min. Gain 5% Chance) <b>£162,828.00 or -27.11%</b>	Age of Ruin <b>77 Years of Age</b>
Highest Outcome (Max. Gain 5% Chance) <b>£405,684.00 or 81.60%</b>	

If you would like to select an alternative portfolio, click the cross next to the portfolio and you will be able to search for another portfolio:

▼ Sustainable Drawdown

Annuity Basis for Income  Disabled

\* Retirement Age (Default 65)

67

\* Retirement Term ⓘ

19

\* Total Solution Cost % ⓘ

3.00%

\* Target Income Per Annum

£15,000



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



Clear selection

Show

> Solve Contributions

> What If Scenario

▼ Sustainable Drawdown

Annuity Basls for Income  Disabled

\* Retirement Age (Default 65)  
67

\* Retirement Term ⓘ  
19

\* Total Solution Cost % ⓘ  
3.00%

\* Target Income Per Annum  
£15,000







Portfolio

All ▼ 🔍 Search portfolios

Show

> Solve Contrib

> What If Scen

-  **AJ Bell Active MPS 1** • AJ Bell (Risk) • ...  
MPS • Moderately Cautious (High En...
-  **AJ Bell Active MPS 2** • AJ Bell (Risk) • ...  
MPS • Balanced (Low End) • 5
-  **AJ Bell Active MPS 3** • AJ Bell (Risk) • ...  
MPS • Moderately Adventurous (Low ...
-  **AJ Bell Active MPS 4** • AJ Bell (Risk) • ...  
MPS • Moderately Adventurous (High...
-  **AJ Bell Active MPS 5** • AJ Bell (Risk) • ...  
MPS • Adventurous • 9
-  **AJ Bell Active MPS 6** • AJ Bell (Risk) • ...  
MPS • Very Adventurous • 10

[Advanced Search](#)

Once selected, click 'Show' to update.

▼ Sustainable Drawdown

Annuity Basis for Income  Disabled

\* Retirement Age (Default 65)

67

\* Retirement Term ⓘ

19

\* Total Solution Cost % ⓘ

3.00%

\* Target Income Per Annum

£15,000



AJ Bell Active MPS 2 • AJ Bell (Risk) • Active  
MPS • Balanced (Low End) • 5



Show

> Solve Contributions

> What If Scenario