Risk Illustrations - Advanced Options - Illustration Settings

Last Modified on 19/08/2022 12:27 pm BST

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.

 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) 4.996	Ŧ
Indexation Rate %	
4.90%	
Rebalance Annually 🔞 🔀	
Allow for the Impact of Inflation 0	re e
*Regular Withdrawal £	
£500	
Frequency of Withdrawal	
Annually	*
Indexation Rate for Withdrawal	
Retail Price Index (RPI) 4.9%	•
Indexation Rate %	
4.90%	

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
20
* 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 🕚 🔀
Allow for the Impact of Inflation

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

istration Settings	Use the option on this page to modify the parameters for the illustration and togg want to review on the graph	gle the values you C Update 5 Revert	Compare Alternate Outcomes
Investment Details	Chart 🗹 Efficient Frontier 🔲 Portfolio 🔊 Probability		Quick Toggles With Inflation No Fees
erm of Investment in Years	Taroet		
)			Advanced Options
ial Amount £			What If Drawdown Solve
100,000		£350x £370x	Term Matrix
uency of Contribution	£300000 £2800	E3114 E3204 E3304 E3304	Explore the impact of term and risk using the target illustration as the reference.
onthly	E255k E270k		Select an alternative Term
gular Amount £	2 E205k E210k E210k E221k E221k		None
00	E200000 EFF34 Effat Effat	ETERA ETERA ETERA	Select an alternative Risk Category
ation Rate for Contribution			None
tail Price Index (RPI) 11.8%	· £100000 000013		
ation Rate %			
.80%	E0		
lance Annually 🚯 🔽			
Active	Forecast Mean Return		
r for the Impact of Inflation 🔹 🔵	Contributions Withdrawals	R A	
Inactive			
ular Withdrawal £	Outcome projection forecast by each yea		
00			*Retirement Term
ency of Withdrawal		Iternate Outcome	
onthly	A Concome summary	ternate outcome	*Total Solution Cost %
ation Rate for Withdrawal		te an Alternate Scenario to review outcome. 👔	
tail Price Index (RPI) 11.8%	• £262,567.70		
ration Rate %			

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

lustration Settings	Capacity for Loss Statement In consideration of sequence risk, in the worst case scenario, my year, defined as the worst year of returns in the forecast, assumir		Compare Alternate Outcomes
Investment Details	worst outcomes from the Moody's mathematical simulation. This	may equate to £26,000.00 in the first year.	Quick Toggles
erm of Investment in Years	Chart Efficient Frontier Portfolio	Probability	With Inflation No Fees
0			Advanced Options
itial Amount £	Target		What If Drawdown Solve
200,000			
uency of Contribution	£800000		Term Matrix Explore the impact of term and risk using the target
fonthly		£648x	illustration as the reference.
gular Amount £	£800000		Select an alternative Term
-		£520k	
300	8	£409k £431k	Select an alternative Risk Category
exation Rate for Contribution	5400000 F323k F338	14 £356k £370k £389k £331k £343k £356k	None
letail Price Index (RPI) 11.8%	E255k E270k E283k E300k E310k	NAME DITA 1970 1970 DITA 1970 1970 DITA 1970 DITA 1970 DITA 1970 DITA 1970 1970 DITA 1970 DITA 1970	
exation Rate %	£2000 £210X £210X £220X £220X £230X £230X		
1.80% alance Annually 💿 🔀	50		Sustainable Drawdown Annuity Basis for Income
	1 2 3 4 5 6 7 8	9 10 11 12 13 14 15 18 17 18 19 20 Years	Disabled
w for the Impact of Inflation			* Retirement Age (Default 65)
gular Withdrawal £	Forecast Mean Return Forecast Min. Re Contributions Withdrawals	eturn 🔶 Forecast Max. Return 🌒 Net Money In ጂ ጆ ል የ ነ	65
300	Output and interview for a		*Retirement Term
uency of Withdrawal	Outcome projection foreca	ist by each year of the investment term	19
Ionthly T			*Total Solution Cost %
existion Rate for Withdrawal	Outcome Summary	Alternate Outcome	0.00%
etail Price Index (RPI) 11.8%	Outcome summary	Alternate outcome	
	Total Contributions During Term	Create an Alternate Scenario to review outcome.	* Target Income Per Annum
dexation Rate %	f453.451.13		£0

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

	on Settings		
> Invest	ment Details		
✓ Portfo	lio		
Target Portfo	olio		
8AM Cleve	er MPS 4		
8AM Cleve	er MPS 4	High End) - 4 of 10 Strategic	
8AM Cleve	er MPS 4	High End) - 4 of 10 Strategic	
8AM Cleve MPS Mode Change	er MPS 4		
8AM Cleve MPS Mode Change	er MPS 4 rately Cautious (H	25	

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

Illustratio	n Setti	ings	
> Investr	nent D	etails	
∨ Portfol	io		
All	•	Q, Search portfolios	
Portfolio is ree	quired	Risk Managed 1 • Aegon (Ris IDD • Moderately Cautious (î
		Adventurous Core Portfolio IDD • Very Adventurous • 10	
Cost & Ch	arges	Multi-Asset Fund I • Aviva In MultiAsset • Moderately Cau	ł
pecify Charges	Enabled	Passive Moderately Cautiou	
Reduction in Yie	21120120	Advanced Search	-
0.00%			

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

Illustratio	on Settings		
> Investi	ment Details		
∨ Portfo	lio		
Target Portfo	lio		
AAP Incon MultiAsset 1		ious (High End) - 4 of 10 Strategic	
Change			
Portfolio I	Risk Measure	25	
Min. Gain	Mean Gain	Max. Gain	
-12.32%	3.03%	17.86%	

ustration Settings	Use the option on this page to modify the parameters for the illustration and toggle the values you evant to review on the graph Severt	Compare Alternate Outcomes
Investment Details	Chart 📈 Efficient Frontier 🔲 Portfolio 🔊 Probability	Quick Toggles
Portfolio		With Inflation No Fees
jet Portfolio	Target	Advanced Options
P Balanced C Acc		What If Drawdown Solve
tiAsset Balanced (High End) - 6 of 10 Strategic		
Change tfolio Risk Measures		Term Matrix Explore the impact of term and risk using the target illustration as the reference.
ttollo KISK Measures Gain Mean Gain Max Gain	ESCO.	Select an alternative Term
00% 4.03% 20.01%	24311 24311	None
	3 £400000	Select an alternative Risk Category
	E2000 E270k E210k E220k E220k E220k E220k E210k E350k E227k E200k E220k E220k	None
r Charges		
ion in Yield (R.I.Y)		
96	Forecast Mean Return Forecast Min. Return Forecast Max. Return Net Money In	Annuity Basis for Income Disabled
Platform / Product Charges	Contributions Withdrawals	
orm Charge %		
1096	Outcome projection forecast by each year of the investment term	
uct Charge %		* Retirement Term
20%	Outcome Summary Alternate Outcome	
Portfolio Charges	- Tray Combutions During Turn Create an Alternate Scenario to review outcome.	*Total Solution Cost % 0 0.00%
Advisor Fees		