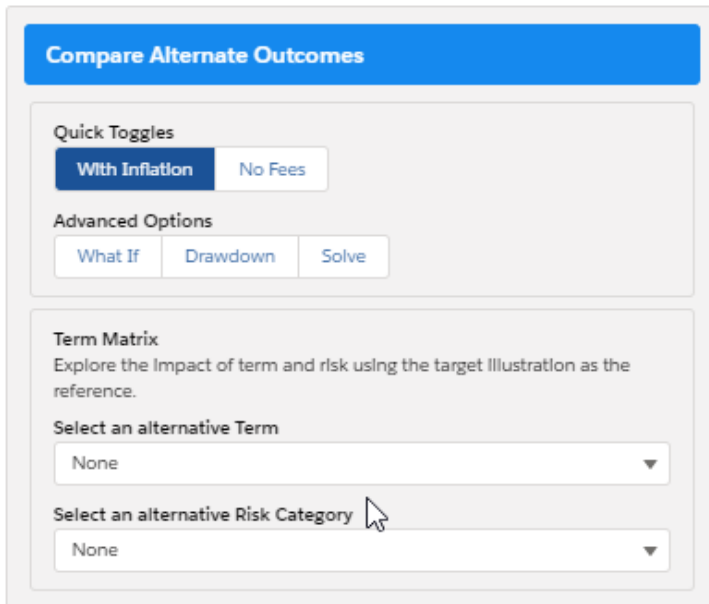


# Risk Illustrations - Advanced Options - Term Matrix

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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', a dropdown menu with 'None' selected, 'Select an alternative Risk Category', and another dropdown menu with 'None' selected. A mouse cursor is visible over the second dropdown menu.

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

Total Contributions During Term  
**£253,146.35**

Anticipated Outcome (Mean Gain)  
**£266,810.96 or 5.40%**

Lowest Outcome (Mln. Gain 5% Chance)  
**£164,262.00 or -35.11%**

Best Outcome (Max. Gain 5% Chance)  
**£388,460.00 or 53.45%**

### Term Matrix Comparison

Total Contributions During Term  
**£266,278.85**

Anticipated Outcome (Mean Gain)  
**£278,218.86 or 4.48%**

Lowest Outcome (Mln. Gain 5% Chance)  
**£173,443.00 or -34.86%**

Best Outcome (Max. Gain 5% Chance)  
**£407,196.00 or 52.92%**