

# Timescale & Risk

## Segmentation

|              | < 2 years | 2 - 4 years     | 4 - 5 years     | 5 - 10 years    | > 10 years          |
|--------------|-----------|-----------------|-----------------|-----------------|---------------------|
| Accumulation | Risk-free | Risk-free       | Risk Profile -1 | Risk Profile    | Risk Profile +1     |
|              | < 2 years | 2 - 4 years     | 4 - 8 years     | > 8 years       | £ you'll never need |
| Decumulation | Risk-free | Risk Profile -1 | Risk Profile    | Risk Profile +1 | Take your pick      |