TFP Calculators

www.tfpcalculators.co.uk

Retirement Cashflow Template

	Client	Spouse
Name		
Sex	Male/Female	Male/Female
Date of Birth (dd/mm/yyyy)	__/__/____	__/__/____
Retirement age		

Income		
Taxpayer in UK (exc Scotland) or Scotland		
Employed, Self-employed, Retired?		
Current Gross Salary	£	£
Company dividends	£	£
Expected income increase pre ret.	%	%
Inflation	%	

Expenditure Reason	**Value**	**Present or Future?**	**Rate of Increase**	**Age at first payment**	**Age at last payment**
	£		%		
	£		%		
	£		%		
	£		%		
	£		%		

Assets	**Client**	**Spouse**	**Joint**		**Growth rate**		**Yield In Ret**
Main residence	£	£	£		%		
Chattels	£	£	£		%		
Business assets	£	£			%		
Other property	£	£	£		%	+	%
Pension Fund (Uncrystallised)	£	£			%		%*
Drawdown Fund	£	£			%		%
Bank deposits	£	£	£		%		
Building Society	£	£	£		%		
Cash ISA	£	£			%		%
Stocks & Shares ISAs	£	£			%		%
Shares & Collectives	£	£	£		%		%
SP investment bonds (UK or offshore)	£	£	£		%		%
Regular savings insurance investment	£	£	£				
Other	£	£	£		%		%
Less liabilities	£	£	£				

Retirement Income	**Client**	**Spouse**		**Growth rate**
State Pension	£	£		
Defined Benefit pension	£	£		%

Regular savings	**Client**	**Spouse**	**Joint**
Ongoing gross pension conts p.a. (Ee)	£	£	
Ongoing gross pension conts p.a. (Er)	£	£	
Ongoing regular savings p.a to B.Soc	£	£	
Ongoing Cash ISA conts p.a	£	£	
Ongoing S&S ISA conts p.a	£	£	
Ongoing regular savings p.a to Collectives	£	£	£
Ongoing MIP regular savings p.a	£	£	£

OPTIONS	Client	Spouse
Show inflation adjusted figures	Yes / No	

Type of Pension Fund protection		
If 'Individual', amount	£	£
Lump Sum Allowance already used	£	£

Pension contribution increase rate	%	%

Defined Benefit

Change in retirement age (in years)		
Early Retirement Factor (total)	%	%
Defined Benefit PCLS to be taken	Yes / No	Yes / No
Commutation factor		

Money Purchase

Change in retirement age (in years)		
% of fund to be provide an Annuity	%	%
Annuity		
Annuity PCLS to be taken?	Yes / No	Yes / No
Annuity rate	%	%
Drawdown		
Drawdown PCLS to be taken?	Yes / No	Yes / No

*If MP pension income required, amount	£	£
Rate of increase each year	%	%

Client – Other Income Reason	Value	Taxable or Non Taxable?	Rate of Increase	Age at first payment	Age at last payment
	£		%		
	£		%		
	£		%		

Spouse – Other Income Reason	Value	Taxable or Non Taxable?	Rate of Increase	Age at first payment	Age at last payment
	£		%		
	£		%		
	£		%		

Event Name	Who Client/spouse?	Age	Money In/Out?	Amount	Fund	No of payments
				£		
				£		
				£		

If downsizing home, at what age	
Revised property value	£
Equity invested in which investment wrapper?	

Notes: