

Retirement Wrappers Input

All details are input in Light Blue boxes

1. Input client details (name, sex & DoB)

Will calculate clients Age Next Birthday

Name	Mr X
Sex	Male
Date of Birth	01/03/1959
Age Next Birthday	66
Taxpayer	UK (Exc Scc)

Will also calculate State Pension Age

4. Input Total State Pension, and rate of increase.

State Pension Age	66	(1)
Total State Pension	9,000	(2)

Retirement Age	66	
Other non-savings income	2,000	(3)
Increase	0.00%	

5. Input retirement age and amount of non-savings income expect to receive e.g. DB pension, & increase rate

ASSETS	
Uncrystallised Pension Fund	1,000,000
ISA Portfolio	500,000
Collective Portfolio	500,000
Onshore Investment Bond	500,000
Offshore Investment Bond	0

PRE RETIREMENT FUNDING		MP Pension
Fund / Single Contribution	£1,000,000	
Gross Annual Contribution	0	
Growth Rate	4.00%	

6. PENSIONS. Input;
• Future Annual Contributions, &
• Expected net growth rate

Inflation	2.00%	(4)
Show Inflation adjusted figures?	No	

VESTING AGE	
Vesting Age	66
Fund Value at Retirement	1000000

7. Input pension vesting age
Calculates fund at retirement

2. Input breakdown of value of investments

3. input inflation rate and select whether to show figures in today's values.

9. If UFPLS or DD income to change, Input; age at change, and The revised income amount.

Shows income paid at change age to give indication if income should change

BENEFITS		UFPLS	Drawdown
		66	66
Fund		£1,000,000	£966,000
Withdrawal/Crystallise	Gross	34,000	0
PCLS		£8,500	0
Income			Amount
Amount			0
Increasing each year by			2.20%
DD Income		£25,500	£0

8. Input pension details;
UFPLS
• Input Gross payment (inc 25% tax free lump sum)
Drawdown
• Shows balance fund after UFPLS
• Input amount into DD, PCLS, &
• select whether is Amount or Percentage
• If amount, input amount & increase, or.
• If %, Input % and select GAD Yield

STEP UP/DOWN?		67	70
Age		67	70
Gross		£34,000	£0
	Remain		Remain
Gross		0	7,000

Retirement Wrappers Investments (Input)

All details are input in Light Blue boxes

1. **ISA**. Select whether ISA contribution is Maximum or a specified Amount.
 • If Amount, input amount.
 • Input contribution increase rate

2. **Collective** input regular annual cont, &
 • Select if to be used to maximum fund ISA each year
 • Also select type of units

3. Input net growth rate for each wrapper. For **Collectives**, input expected income plus capital growth in addition

4. Input vesting age for each wrapper
 Will calculate fund at vesting age.

5. Select if Bonds to be rebased at vesting age
 Will provide indication of tax due

6. Input required 'income' from each wrapper, and rate of increase
 Calculates income as % of vesting fund

PRE RET FUNDUNG	ISA	Collective	Onshore	Offshore
Fund	£500,000	£500,000	£500,000	£0
Amt or Max?	Amount ▼			
Contribution	0	0		
Maximum (£)	£20,000	Plus to ISA each year?		
Max inc by	2.00%	No ▼		
		Acc ▼		
Growth rate	0.00%	Income	0.00%	0.00%
		Cap	0.00%	0.00%
VESTING AGE	66	66	66	66
Fund value at retirement	£500,000	£500,000	£500,000	£0
BENEFITS			Rebase?	Rebase?
		Income	No ▼	No ▼
		£0	£0 (8)	£0 (8)
Income	20,000	Total	20,000	0
Percentage	4.00%		4.00%	0.00%
Inc/Reduce p.a	0.00%		0.00%	0.00%
STEP UP/ STEP DOWN	75	75	75	75
	£20,000	£20,000	£20,000	£0
	Remain ▼	Remain ▼	Remain ▼	Remain ▼
	0	0	0	0

7. If income is to step up or step down, input; age when income change, & the revised income amount.

Will show income currently received at that age to provide indication as to whether income should change

Retirement Wrappers Income

This shows *income* amount being provided from each of the wrappers from the earliest retirement/vesting date.

Age	NET INCOME										Total Net	
	State	Other	EQ Income	MFPLS TFC	MFPLS Inc	ISA	Collective	Overseas	Others	Gross		Tax
66	9,000	2,000	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,788	100,214
67	9,225	2,000	0	8,500	25,500	20,000	20,000	20,000	0	105,225	4,831	100,394
68	9,456	2,000	0	8,500	25,500	20,000	20,000	20,000	0	105,456	4,877	100,579
69	9,692	2,000	0	8,500	25,500	20,000	20,000	20,000	0	105,692	4,924	100,768
70	9,934	2,000	0	8,500	25,500	20,000	20,000	20,000	0	105,934	4,973	101,012
71	10,183	2,000	0	8,500	25,500	20,000	20,000	20,000	0	106,183	4,921	101,262
72	10,437	2,000	0	8,500	25,500	20,000	20,000	20,000	0	106,437	4,920	101,518
73	10,698	2,000	0	8,500	25,500	20,000	20,000	20,000	0	106,698	4,918	101,780
74	10,966	2,000	0	8,500	25,500	20,000	20,000	20,000	0	106,966	4,917	102,048
75	11,240	2,000	0	8,500	25,500	20,000	20,000	20,000	0	107,240	4,917	102,323
76	11,521	2,000	0	8,500	25,500	20,000	20,000	20,000	0	107,521	4,916	102,604
77	11,809	2,000	0	8,500	25,500	20,000	20,000	20,000	0	107,809	4,916	102,893
78	12,104	2,000	0	8,500	25,500	20,000	20,000	20,000	0	108,104	4,916	103,188
79	12,407	2,000	0	8,500	25,500	20,000	20,000	20,000	0	108,407	4,917	103,490
80	12,717	2,000	0	8,500	25,500	20,000	20,000	20,000	0	108,717	4,918	103,799
81	13,035	2,000	0	8,500	25,500	20,000	20,000	20,000	0	109,035	4,919	104,116
82	13,361	2,000	0	8,500	25,500	20,000	20,000	20,000	0	109,361	4,920	104,441
83	13,695	2,000	0	8,500	25,500	20,000	20,000	20,000	0	109,695	4,922	104,773
84	14,037	2,000	0	8,500	25,500	20,000	20,000	20,000	0	110,037	4,924	105,113
85	14,388	2,000	0	8,500	25,500	20,000	20,000	20,000	0	110,388	4,926	105,461
86	14,748	2,000	0	8,500	25,500	20,000	20,000	20,000	0	110,748	4,929	105,818
87	15,116	2,000	0	8,500	25,500	20,000	20,000	20,000	0	111,116	4,933	106,184
88	15,494	2,000	0	8,500	25,500	20,000	20,000	20,000	0	111,494	4,936	106,558
89	15,881	2,000	0	8,500	25,500	20,000	20,000	20,000	0	111,881	4,941	106,941
90	16,279	2,000	0	8,500	25,500	20,000	20,000	20,000	0	112,279	4,945	107,333

Retirement Wrappers Fund

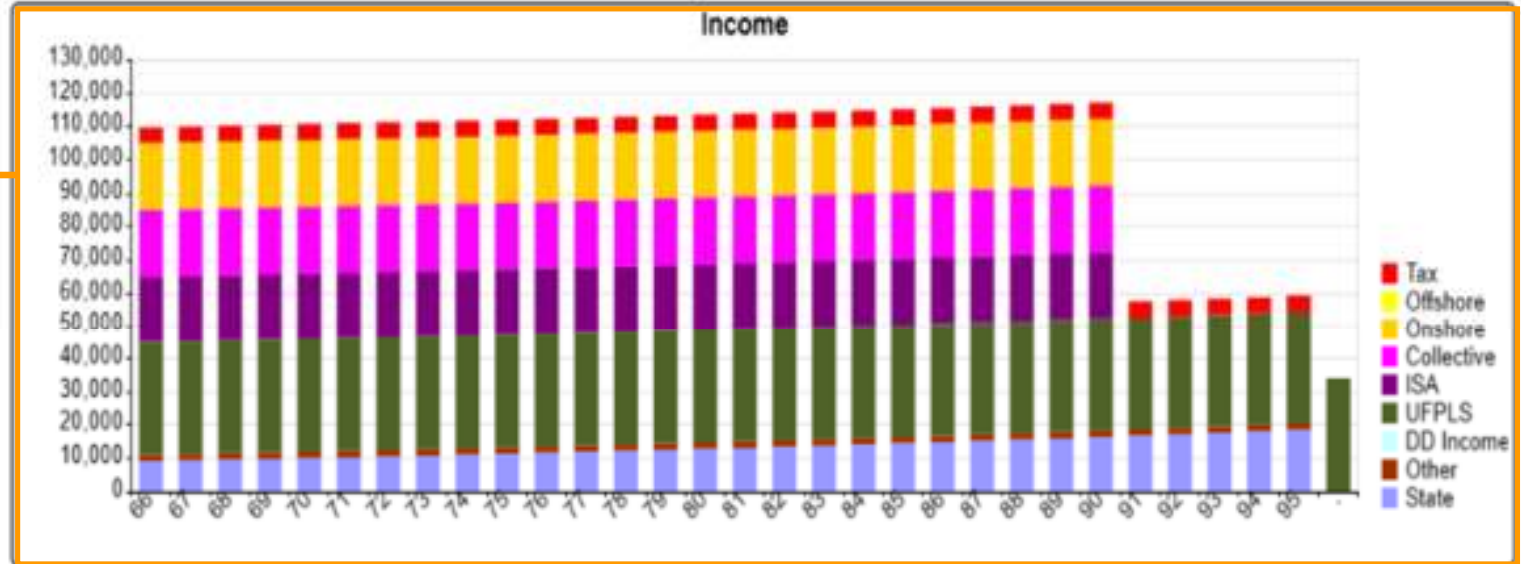
This shows *fund value* of each of the different wrappers from the earliest retirement/vesting date.

Age	FUND							Total
	CO	Misc	Phase-CO	ISA	Collective	Onshore	Offshore	
66	0	966,000	0	500,000	500,000	500,000	0	2,466,000
67	0	970,640	0	480,000	480,000	480,000	0	2,410,640
68	0	975,466	0	460,000	460,000	460,000	0	2,355,466
69	0	980,484	0	440,000	440,000	440,000	0	2,300,484
70	0	985,704	0	420,000	420,000	420,000	0	2,245,704
71	0	991,132	0	400,000	400,000	400,000	0	2,191,132
72	0	996,777	0	380,000	380,000	380,000	0	2,136,777
73	0	1,002,648	0	360,000	360,000	360,000	0	2,082,648
74	0	1,008,754	0	340,000	340,000	340,000	0	2,028,754
75	0	1,015,104	0	320,000	320,000	320,000	0	1,975,104
76	0	1,021,708	0	300,000	300,000	300,000	0	1,921,708
77	0	1,028,577	0	280,000	280,000	280,000	0	1,868,577
78	0	1,035,720	0	260,000	260,000	260,000	0	1,815,720
79	0	1,043,149	0	240,000	240,000	240,000	0	1,763,149
80	0	1,050,874	0	220,000	220,000	220,000	0	1,710,874
81	0	1,058,909	0	200,000	200,000	200,000	0	1,658,909
82	0	1,067,266	0	180,000	180,000	180,000	0	1,607,266
83	0	1,075,956	0	160,000	160,000	160,000	0	1,555,956
84	0	1,084,995	0	140,000	140,000	140,000	0	1,504,995
85	0	1,094,395	0	120,000	120,000	120,000	0	1,454,395
86	0	1,104,170	0	100,000	100,000	100,000	0	1,404,170
87	0	1,114,337	0	80,000	80,000	80,000	0	1,354,337
88	0	1,124,911	0	60,000	60,000	60,000	0	1,304,911
89	0	1,135,907	0	40,000	40,000	40,000	0	1,255,907
90	0	1,147,343	0	20,000	20,000	20,000	0	1,207,343

Retirement Wrappers Charts

Mr X

This bar chart shows *income* being provided from each of the wrappers from the earliest retirement/vesting date.



This shows *fund value* of each of the different wrappers from the earliest retirement/vesting date.

