

Cost of Delay

Il details are input in Light Blue boxes					
	Name	Mr×			
. Input client details.	Age Next Birthday	30			
Will calculate; • No. of complete years to retirement	Normal Retirement Date	60			
	Complete Years to Retirement	30	Delay in 1	Years	5
 2. Input investment & frequency (M or A) Will calculate; Total payments made over term 	Gross investment	100.00	and the second sec	ion required to same fund after delay	E144.95
	Frequency	monthiy 🛩	Which is	an increase of	44.95%
3. Input growth rate	Total payments	£36,000	Total pay	ments	£43,485
Will calculate;	Net Annual Growth Rate	6.00%	Increase	in total payments of	20.79%
• Expected fund at retirement	Fund at retirement	£100,954		1000	
Will then calculate;	If, Mr X paid £100.00 monthly To achieve this same level of fund This is an increase in the		s for 5 years, Mr X would	I have to increase contribu	utions to £144.95
 4. Input years of delay. Will then calculate; Cont to be paid to achieve same fund & 	To achieve this same level of fund	after delaying contributions	s for 5 years, Mr X would	I have to increase contribu	utions to £144.95
Will then calculate; Cont to be paid to achieve same fund & The increase that represents, and	To achieve this same level of fund This is an increase in the Regular contributio	after delaying contributions regular contribution of 44.9	s for 5 years, Mr X would 5% and overall an increa	I have to increase contribu	utions to £144.95 20.79%.
Vill then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, &	To achieve this same level of fund This is an increase in the	after delaying contributions regular contribution of 44.9	50000 50000	I have to increase contribution of ase in total contribution of	utions to £144.95. 20.79%.
Vill then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contributio	after delaying contributions regular contribution of 44.9	50000 50000 40000	I have to increase contribution of ase in total contribution of	utions to £144.95. 20.79%.
Vill then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, &	To achieve this same level of fund This is an increase in the Regular contribution	after delaying contributions regular contribution of 44.9	50000 50000	I have to increase contribution of ase in total contribution of	utions to £144.95. 20.79%.
Vill then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contributio	after delaying contributions regular contribution of 44.9	50000 5% and overall an increa 50000 45000 40000 35000 25000	I have to increase contribution of ase in total contribution of	utions to £144.95. 20.79%.
Vill then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contribution 160 140 120 100 80 60	after delaying contributions regular contribution of 44.9	50000 556 and overall an incres 50000 45000 40000 35000 30000	I have to increase contribution of ase in total contribution of	utions to £144.95. 20.79%.
Will then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contribution 140- 120- 100- 80- 60- 40-	after delaying contributions regular contribution of 44.9	50000 5% and overall an increa 5% and overall an increa 50000 45000 40000 35000 30000 25000 20000	I have to increase contribution of ase in total contribution of	utions to £144.95. 20.79%.
Will then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contribution 160 140 120 100 80 60 40 20	after delaying contributions regular contribution of 44.9	50000 556 and overall an incres 50000 45000 40000 35000 30000 25000 20000 15000 10000 5000	I have to increase contribution of ase in total contribution of	utions to £144.95. 20.79%.
Vill then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contribution 140- 120- 100- 80- 60- 40-	after delaying contributions regular contribution of 44.9	5 for 5 years, Mr X would 5% and overall an incres 50000 45000 40000 35000 30000 25000 20000 15000 10000 5000	I have to increase contribution of ase in total contribution of	utions to £144.95 20.79%.
Vill then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contribution 140- 120- 100- 80- 60- 40- 20-	after delaying contributions regular contribution of 44.9	5 for 5 years, Mr X would 5% and overall an incres 50000 45000 40000 35000 30000 25000 20000 15000 10000 5000	I have to increase contribution of ase in total contribution of Total contributions	utions to £144.95. 20.79%.
Will then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contribution 140 120 100 80 60 40 20 0 Start Now Delay	after delaying contributions regular contribution of 44.0	s for 5 years, Mr X would 5% and overall an incres 50000 45000 40000 35000 30000 25000 15000 15000 0 5000 0 5000 500	Total contribution of Total contributions	utions to £144.95 20.79%.
Will then calculate; Cont to be paid to achieve same fund & The increase that represents, and Total payments now paid over term, & The increase that represents.	To achieve this same level of fund This is an increase in the Regular contribution 140- 120- 100- 80- 60- 40- 20-	arison of;	s for 5 years, Mr X would 5% and overall an incres 50000 45000 40000 35000 30000 25000 15000 10000 5000 0 Start	I have to increase contribution of ase in total contribution of Total contributions	paid