Pension vs ISA

All details are input in Light Blue boxes

1. Input details of client;
- Name
- Select current income tax rate
- Age Next Birthday
- Retirement Age
- Expected income tax rate at Ret

2. Input contribution(s) to be paid. For the pension, this amount will be grossed up by taxpayer's current income tax rate.

3. Select whether pension to be paid via salary sacrifice. If Yes, select whether Employer's NI saving to be paid to pension

4. Select whether ISA fund will be subject to IHT

5. Input expect net growth rate, and Inflation rate, and select whether to show figures in today's value.

6. Select whether line chart to show fund value of;
- Single cont. only,
- Regular cont. only, or
- Both Single & Regular contributions

Line chart showing fund value of contribution as selected (in 7)

Name	Mr X
Age Next Birthday	50
Taxpayer?	UK (exc £
Taxpayer at start	HRT (1)
Retirement Age	55
Tax rate at ret	BRT (2)

Salary sacrifice	No	(3)
ER NI to pension?	No	(4)
IHT on ISA?	No	(5)
Net growth rate	5.00%	(6)
Inflation	2.00%	
Inflation adjusted?	No	

Net Contribution	
Single	20,000
Regular Annual	0

Chart to show	RP & SP

Figures show net fund values after taxes of single and regular contribution at end of years 1, 5, 10, & 20

FUND VALUE				
At age	55	60	65	75
NET PENSION (2)	£36,161.31	£46,152.01	£58,902.97	£95,946.72
ISA	£25,525.63	£32,577.89	£41,578.56	£67,727.10
NET PENSION (2)	£0.00	£0.00	£0.00	£0.00
ISA	£0.00	£0.00	£0.00	£0.00

Line chart legend:
- Gross Pen
- Net Pen
- ISA
- 25% PCLS

Chart peak value: 122,455.03