

# Pension vs LISA

All details are input in Light Blue boxes

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

Name	Mr X
Age Next Birthday	35
Taxpayer?	Lik (exc Scot)
Taxpayer at start	BRT
Retirement Age	60
Tax rate at end	BRT

2. Input Annual Contribution, and
  - Select whether pension to be paid via salary sacrifice.
  - If Yes, select whether Employer's NI saving to be paid to pension

Regular Annual	4,000	(3)
Salary sacrifice?	No	(4)
ER NI to pension?	No	(5)

3. Select whether ISA fund will be subject to IHT

IHT on LISA?	No
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4. Input expect net growth rate, and Inflation rate, and select whether to show figures in today's value.

Net growth rate	5.00%	(7)
Inflation	2.00%	
Inflation adjusted?	No	

Figures show net fund values after taxes of single and regular contribution at Retirement & ages up to 75

NET FUND VALUE				
At age	60	65	70	75
NET PENSION (£)	£163,776.14	£209,024.46	£266,774.07	£340,478.82
Lifetime ISA	£192,516.55	£245,705.32	£313,589.18	£400,228.08

Line chart showing fund value of contribution as selected

