TFP Calculators

1. Input client details.

## **Income Deferral comparison**

All details are input in Light Blue boxes

2. Input Annuity details; Purchase Price,
whether annuity is Single or Joint Life,
& % dependants income, increase rate
And any guaranteed period

- 3. Input immediate annuity amount, Deferment period & Deferred annuity amount
- **4.** Input inflation rate and select whether to show figures in today's values.
  - Shows life expectancy age
- **5.** Input assumed age of clients death for comparison purposes
- Will then calculate & show comparison of; • *Income* that was being received at assumed date of death
- Will also calculate & show comparison of;
- Cumulative Income that was received
- at assumed date of death
- 6. Input number of years dependant then survives.
- Will then calculate & show comparison of; • *Income* that was being received by dependant at assumed date of death
- Will also calculate & show comparison of;
- Cumulative Income that was received at dependants assumed date of death

ex ge moker und available ingle Life or Joint Life? rependants rate ate of increase ister of increase	Female ¥ 95 No ¥ 100,000 Satgle ¥	Aae 65 66 67	immediate 5,900 6,900	Deterred	Sumulator Immediate 5.900	Deferred
moker und available ingle Life or Joint Life? rependants rate late of increase	No	96 67		o	5,900	
moker und available ingle Life or Joint Life? rependants rate late of increase	100,000 Sangle 🛩	67	5,900			0
und available ingle Life or Joint Life? rependants rate late of increase	100,000 Sangle 🛩	67	Contraction of the second	6,400	11,800	6,400
ingle Life or Joint Life? ependants rate ate of increase	Single 🛩		5,900	0.400	17,700	12,800
ingle Life or Joint Life? ependants rate ate of increase	and the balance of the second second second	68	5,900	6,400	23.600	19,200
ependants rate ate of increase	and the balance of the second second second	69	5.900	6,400	29,500	25,900
ate of increase	0% 🛩	70	5,900	6,400	35,400	32,000
	0.00%	71	5,900	and the second se		38,400
uaranteed period		10.02		6,400	41,300	
	10 🛩	72	5,900	0.400	47,200	44,000
			5,900	6,400	53,100	51,200
nmediate Income	5.900	74	6,900	0,400	59,000	57,900
eriod of deferment in years	1 ~	75	5,900	6,400	64,900	64,000
eferred Income	6,400	76	5.900	6,400	70,800	70,400
		77	5,900	0.400	76,700	76,800
iflation rate	2.0%	78	5.900	6,400	82,600	83,200
how inflation adjusted figures	No 🛩	79	5,900	6,400	88,500	89,800
		00	5,900	6,400	94,400	96,000
ife expectancy age (1)	85.76	81	5,900	6,400	100,300	102,400
		82	5,540-0	6.400	106,200	108.800
tember's Pension		0.3	5,900	6,400	112,100	115,200
assumed age of client at death	95	41-4	\$,900	6,400	110,000	121,000
nmediate Income	€5,900	85	5,900	6,400	123,900	128.000
		06	5,900	6,400	129,800	134,400
eferred income	£6,400	87	5,900	6,400	135,700	140.000
		0.0	5,900	6.400	141,900	147,200
amalatice nmediate income	6102,900	89	5,900	6,400	147,500	153,600
	e.102,000	91	5.900	6,400	159,300	166,400
eferred income	6102,000	92	5,900	6,400	165,200	172,000
		93	5,900	6,400	171,100	179 200
Sepandant's Pension	22 C	94	5,900	6,400	177,000	185.600
ependant dies years later	2	96	5,900	6.400	182.900	192,000
lenefits cease at age	97	96	0	0	0	0
nmediate Income	60	97	10	0	0	0
		98	0	0	0	0
eferred income	60	99	D	0	0	ø
	7.0	100	0	0	0	0
umulative		101	0	0	0	0
nmediate Income	60	102	0	0	0	0
	-	103		0	0	
eferred income	60	104	0	0	0	0
The crossover point when It	ne clients cumulativ	e deferred	income occeeds t	he immediate inco	ime is in year 13 at a	Nge 77.
					And address of the second s	

exceeds cumulative level income

by client and dependant.

by client and dependant.