

# Partial Uncrystallised Fund Pension Lump Sum (UFPLS)

All details are input in Light Blue boxes

1. Input client's details;  
Name, sex, age attained,  
Taxpayer status, and  
Tax rate (from dropdown list).

2. Select Beneficiary's tax rate  
(from dropdown list)

3. Input total pension fund amount &  
Expected net growth rate each year

4. Input required gross income &  
Rate of increase each year.

5. Input inflation rate and select whether  
to show figures in today's values.

		PP Fund	Gross Inc	Phase	PP Fund	PP	Tax free	Net	Total Net	Cumulative	
		Age	Start year	Required	UFPLS	Year End	LSDB	lump sum	Income	'Income'	Net 'Inc'
Name	Mr X										
Sex	Male										
Age attained	60	60	80,000	12,570	16,760	65,770	65,770	4,190	12,570	16,760	16,760
Taxpayer	UK (exc Scotl	61	65,770	12,570	16,760	50,970	50,970	4,190	12,570	16,760	33,520
Tax rate	0%	62	50,970	12,570	16,760	35,578	35,578	4,190	12,570	16,760	50,280
Tax Rate of Ben'y	0%	63	35,578	12,570	16,760	19,571	19,571	4,190	12,570	16,760	67,040
		64	19,571	12,570	16,760	2,924	2,924	4,190	12,570	16,760	83,800
Pension Fund	80,000	65	2,924	12,570	2,924	0	0	731	2,193	2,924	86,724
Net Growth rate (1)	4.00%	66	0	12,570	0	0	0	0	0	0	86,724
		67	0	12,570	0	0	0	0	0	0	86,724
Gross Income	12,570	68	0	12,570	0	0	0	0	0	0	86,724
Rate of increase (2)	0.00%	69	0	12,570	0	0	0	0	0	0	86,724
		70	0	12,570	0	0	0	0	0	0	86,724
Inflation	2.00%	71	0	12,570	0	0	0	0	0	0	86,724
Show inflation adjusted figures	No	72	0	12,570	0	0	0	0	0	0	86,724
		73	0	12,570	0	0	0	0	0	0	86,724
		74	0	12,570	0	0	0	0	0	0	86,724
		75	0	12,570	0	0	0	0	0	0	86,724

Table demonstrates cashflow situation  
of **uncrystallised** pension fund.  
Shows the gross (taxable) income required, &  
Lump Sum Death Benefit (100% before age 75)

Table demonstrates income situation  
The tax free lump sum payable plus the net  
taxable amount equals total net 'income',  
Also shows the cumulative net 'income'.