

# Sustainability

All details are input in Light Blue boxes

1. Input client's name, sex and age

Name	Mr X
Sex	Male
Age	60

2. Input investment amount and net growth rate.

- Also whether growth rate to be;
- Constant – Same each year
  - Positive – Higher in the earlier years
  - Negative – Lower in the earlier years
  - Best – FTSE 10 years cumulative
  - Worse – FTSE 10 years cumulative
  - Manual – input own performance \*
- And whether this is repeated every 10 yrs

Gross investment	100,000
Net Annual Growth Rate	5.00%
Variable? (note 1)	Constant
Repeat every 10 years?	No

3. Input annual withdrawal amount and rate of increase each year.  
Also select whether this income level is to change in the future.

Annual withdrawal amount	7,000
Increase	0.00%
Change?	No

4. If income to change, input age when income to change, and revised income amount.  
Income levels can be changed 3 times

Change withdrawal at age	65
Revised withdrawal amount	0
Change withdrawal at age	70
Revised withdrawal amount	0
Change withdrawal at age	75
Revised withdrawal amount	0

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

Inflation	2.00%
Show inflation adjusted figures	Yes

This shows clients life expectancy based upon latest ONS statistics

Life expectancy age (note 2)	82.23
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6. \*If 'manual' growth rate was selected above. Input growth rates here.

Do not need to input required growth rates	
Year 1	5.00%
Year 2	2.00%
Year 3	6.00%
Year 4	7.00%
Year 5	1.00%
Year 6	3.00%
Year 7	5.00%
Year 8	4.00%
Year 9	10.00%
Year 10	12.00%

Table shows the cashflow position of sustaining the required income and when the investment will be exhausted

Age	Investment	Withdrawal	Growth Rate	Year End
60	100,000	7,000	2.94%	95,735
61	95,735	6,863	2.94%	91,458
62	91,486	6,728	2.94%	87,251
63	87,251	6,596	2.94%	83,027
64	83,027	6,467	2.94%	78,812
65	78,812	6,340	2.94%	74,603
66	74,603	6,216	2.94%	70,399
67	70,399	6,094	2.94%	66,199
68	66,198	5,974	2.94%	61,993
69	61,993	5,857	2.94%	57,787
70	57,787	5,742	2.94%	53,575
71	53,575	5,630	2.94%	49,358
72	49,358	5,519	2.94%	45,125
73	45,125	5,411	2.94%	40,882
74	40,882	5,305	2.94%	36,623
75	36,623	5,201	2.94%	32,347
76	32,347	5,099	2.94%	28,049
77	28,049	4,999	2.94%	23,728
78	23,728	4,901	2.94%	19,380
79	19,380	4,805	2.94%	15,004
80	15,004	4,711	2.94%	10,598
81	10,598	4,618	2.94%	6,153
82	6,153	4,526	2.94%	1,673
83	1,673	1,673	2.94%	0
84	0	0	2.94%	0
85	0	0	2.94%	0
86	0	0	2.94%	0
87	0	0	2.94%	0
88	0	0	2.94%	0
89	0	0	2.94%	0
90	0	0	2.94%	0
91	0	0	2.94%	0
92	0	0	2.94%	0
93	0	0	2.94%	0
94	0	0	2.94%	0
95	0	0	2.94%	0
96	0	0	2.94%	0
97	0	0	2.94%	0
98	0	0	2.94%	0
99	0	0	2.94%	0
100	0	0	2.94%	0