

Part Disposals

All details are input in Light Blue boxes

1. Input clients name, Age Next Birthday and taxpayer rate from dropdown list

| | |
|-------------------|------|
| Name | Mr X |
| Age Next Birthday | 60 |
| Taxpayer | HRT |

2. Input investment details of Singles and/or regular investment

| | |
|-------------------|---------|
| Single investment | 100,000 |
| Annual investment | 0 |

3. Input expected income return and capital growth return

| | |
|----------------|-------|
| Income returns | 0.00% |
| Capital Growth | 4.00% |

4. Input age to start receiving 'income', the amount & rate of increase each year

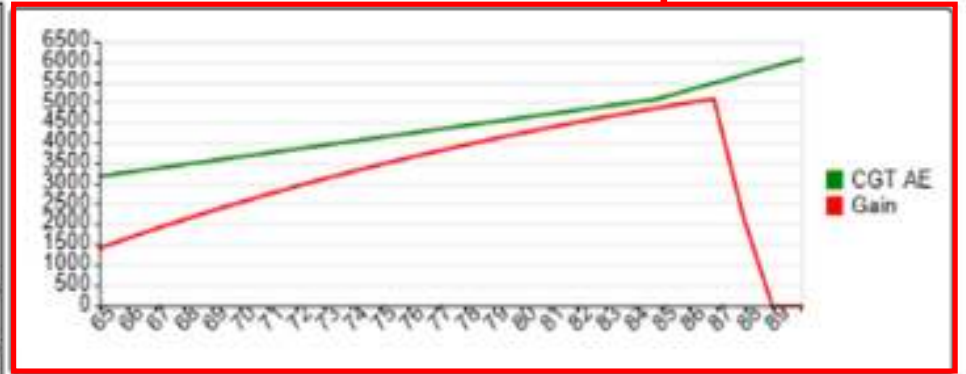
| | |
|------------------------------|-------|
| Age start receiving 'income' | 65 |
| Disposal 'income' required | 8,000 |
| Increase each year | 0.00% |

Will then calculate;
• complete years from now until age when receive income on which investment growth calculated

5. Input rate CGT AE to increase

| | |
|--------------------|-------|
| CGT AE growth rate | 2.00% |
|--------------------|-------|

This line chart shows;
• The CGT AE (green line), and
• Gain each year (red line)
• If red line goes above the green line then gain exceeds CGT AE & tax will be due



These figures show;
• Cashflow situation of investment fund,
• Gain each year of providing the 'income', &
• CGT AE.
• If gain exceeds CGT AE then tax will be due

| ANB | FUND | Split: | | Part Surrender | Net Income on balance | Total 'Income' | Capital Used | GAIN | CGT AE |
|-----|---------|---------|--------|----------------|-----------------------|----------------|--------------|-------|--------|
| | | Capital | Growth | | | | | | |
| 65 | 121,665 | 100,000 | 21,665 | 8,000 | 0 | 8,000 | 6,575 | 1,425 | 3,200 |
| 66 | 118,212 | 93,425 | 24,787 | 8,000 | 0 | 8,000 | 6,323 | 1,677 | 3,300 |
| 67 | 114,620 | 87,102 | 27,518 | 8,000 | 0 | 8,000 | 6,079 | 1,921 | 3,400 |
| 68 | 110,885 | 81,023 | 29,862 | 8,000 | 0 | 8,000 | 5,846 | 2,154 | 3,500 |
| 69 | 107,001 | 75,177 | 31,823 | 8,000 | 0 | 8,000 | 5,621 | 2,375 | 3,600 |
| 70 | 102,961 | 69,557 | 33,404 | 8,000 | 0 | 8,000 | 5,405 | 2,595 | 3,700 |
| 71 | 98,759 | 64,152 | 34,607 | 8,000 | 0 | 8,000 | 5,197 | 2,803 | 3,800 |
| 72 | 94,389 | 58,955 | 35,434 | 8,000 | 0 | 8,000 | 4,997 | 3,003 | 3,900 |
| 73 | 89,845 | 53,959 | 35,886 | 8,000 | 0 | 8,000 | 4,805 | 3,195 | 4,000 |
| 74 | 85,119 | 49,154 | 35,965 | 8,000 | 0 | 8,000 | 4,620 | 3,380 | 4,100 |