

Retirement Wrappers

Input

All details are input in Light Blue boxes

1. Input client details (name, sex & DoB)

Will calculate clients Age Next Birthday

Name	Mr X
Sex	Male <input type="button" value="v"/>
Date of Birth	01/03/1955
Age Next Birthday	66

Will also calculate State Pension Age

2. Input Total State Pension, and rate of increase.

State Pension Age	66	(1)
Total State Pension	11,000	(2)
Increase	0.00%	

3. Input retirement age and amount of non-savings income expect to receive e.g. DB pension, & increase rate

Retirement Age	66	
Other non-savings income	0	(3)
Increase	0.00%	

4. input expected rate of inflation

Inflation	2.00%	(4)
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5. Input values of investments

ASSETS	
Uncrystallised Pension Fund	1,000,000
ISA Portfolio	500,000
Collective Portfolio	500,000
Onshore Investment Bond	500,000
Offshore Investment Bond	0

7. Input pension details;
Drawdown
 • Amount into DD, PCLS, & select whether income is an amount or percentage
 • If amount, input amount, or.
 • If %, Input % and select GAD Yield
UFPLS
 • input Gross payment (inc 25% tax free lump sum)

Balance fund is uncrystallised

6. PENSIONS. Input;
 • Future Annual Contributions, &
 • Expected net growth rate

7. Input pension vesting age

Calculates fund at retirement

PRE RETIREMENT FUNDING	MP Pension
Fund / Single Contribution	£1,000,000
Gross Annual Contribution	0
Growth Rate	0.00%

VESTING AGE	66 <input type="button" value="v"/>
Fund Value at Retirement	£1,000,000

BENEFITS	Drawdown		UFPLS	Uncrystallised
Fund	0	Gross	34,000	£966,000
PCLS	0		£8,500	
Income	Amount <input type="button" value="v"/>			
Amount	0			
DD Income	£0		£25,500	

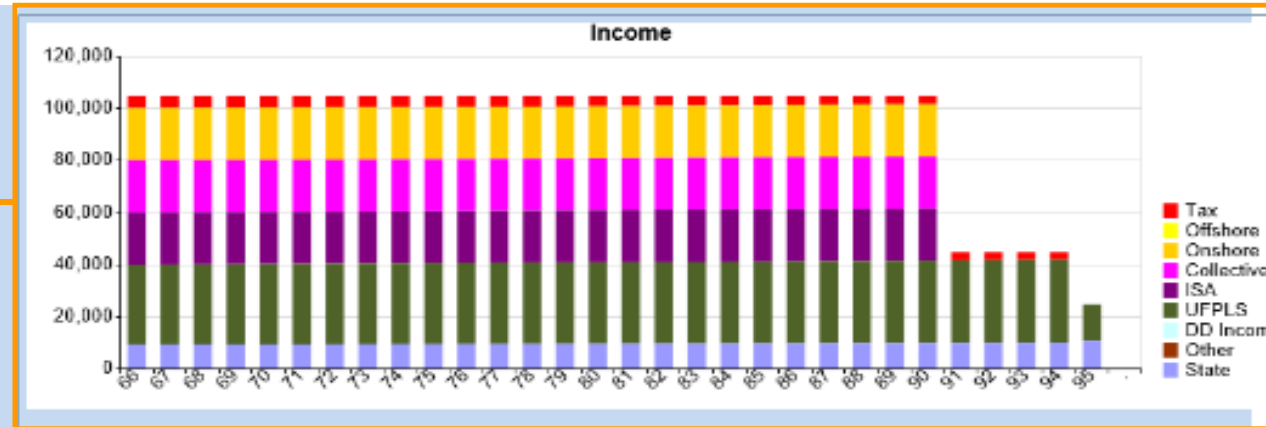
STEP UP/DOWN?	67	Age	90
	£0	Gross	£34,000
	Remain <input type="button" value="v"/>		Remain <input type="button" value="v"/>
	0	Gross	0

8. If DD income and/or UFPLS payments to step up or step down, Input; age when income change, & the revised income amount.

Shows income currently received at that age to provide indication as to whether income should change

Retirement Wrappers Income

This bar chart shows *income* being provided from each of the wrappers from the earliest retirement/vesting date.

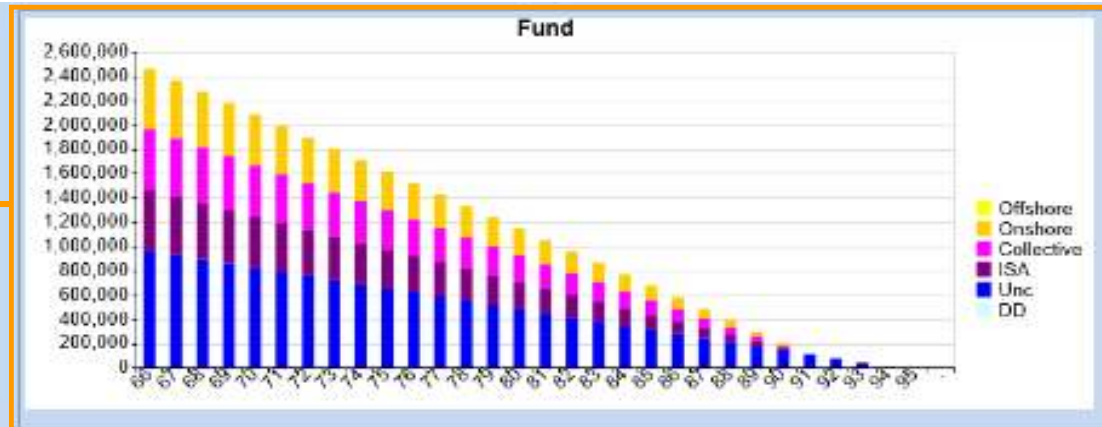


This shows *income* amount being provided from each of the wrappers from the earliest retirement/vesting date.

Age	NET INCOME										Gross	Tax	Total Net
	State	Other	DD Income	UFPLS TFC	UFPLS Inc	ISA	Collective	Onshore	Offshore				
66	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,800	100,200	
67	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,750	100,250	
68	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,699	100,301	
69	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,647	100,353	
70	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,594	100,406	
71	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,540	100,460	
72	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,485	100,515	
73	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,428	100,572	
74	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,371	100,629	
75	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,312	100,688	
76	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,253	100,747	
77	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,192	100,808	
78	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,129	100,871	
79	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,066	100,934	
80	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	4,001	100,999	
81	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,935	101,065	
82	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,868	101,132	
83	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,799	101,201	
84	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,729	101,271	
85	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,658	101,342	
86	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,585	101,415	
87	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,511	101,489	
88	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,435	101,565	
89	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,358	101,642	
90	11,000	0	0	8,500	25,500	20,000	20,000	20,000	0	105,000	3,279	101,721	
91	11,000	0	0	8,500	25,500	0	0	0	0	45,000	3,198	41,802	
92	11,000	0	0	8,500	25,500	0	0	0	0	45,000	3,116	41,884	
93	11,000	0	0	8,500	25,500	0	0	0	0	45,000	3,033	41,967	
94	11,000	0	0	8,500	25,500	0	0	0	0	45,000	2,947	42,053	
95	11,000	0	0	3,500	10,500	0	0	0	0	25,000	0	25,000	

Retirement Wrappers Fund

This chart shows *fund value* of each of the different wrappers from the earliest retirement/vesting date.



This shows *fund value* of each of the different wrappers from the earliest retirement/vesting date.

Age	FUND						Total
	DD	Unc	ISA	Collective	Onshore	Offshore	
66	0	966,000	500,000	500,000	500,000	0	2,466,000
67	0	932,000	480,000	480,000	480,000	0	2,372,000
68	0	898,000	460,000	460,000	460,000	0	2,278,000
69	0	864,000	440,000	440,000	440,000	0	2,184,000
70	0	830,000	420,000	420,000	420,000	0	2,090,000
71	0	796,000	400,000	400,000	400,000	0	1,996,000
72	0	762,000	380,000	380,000	380,000	0	1,902,000
73	0	728,000	360,000	360,000	360,000	0	1,808,000
74	0	694,000	340,000	340,000	340,000	0	1,714,000
75	0	660,000	320,000	320,000	320,000	0	1,620,000
76	0	626,000	300,000	300,000	300,000	0	1,526,000
77	0	592,000	280,000	280,000	280,000	0	1,432,000
78	0	558,000	260,000	260,000	260,000	0	1,338,000
79	0	524,000	240,000	240,000	240,000	0	1,244,000
80	0	490,000	220,000	220,000	220,000	0	1,150,000
81	0	456,000	200,000	200,000	200,000	0	1,056,000
82	0	422,000	180,000	180,000	180,000	0	962,000
83	0	388,000	160,000	160,000	160,000	0	868,000
84	0	354,000	140,000	140,000	140,000	0	774,000
85	0	320,000	120,000	120,000	120,000	0	680,000
86	0	286,000	100,000	100,000	100,000	0	586,000
87	0	252,000	80,000	80,000	80,000	0	492,000
88	0	218,000	60,000	60,000	60,000	0	398,000
89	0	184,000	40,000	40,000	40,000	0	304,000
90	0	150,000	20,000	20,000	20,000	0	210,000
91	0	116,000	0	0	0	0	116,000
92	0	82,000	0	0	0	0	82,000
93	0	48,000	0	0	0	0	48,000
94	0	14,000	0	0	0	0	14,000
95	0	0	0	0	0	0	0