

Pension vs ISA

All details are input in Light Blue boxes

Figures show net fund values after taxes of single and regular contribution at end of years 1, 5, 10, & 20

- Input details of client;
 - Name
 - Select current income tax rate
 - Age Next Birthday
 - Retirement Age
 - Expected income tax rate at Ret

- Select whether pension to be paid via salary sacrifice. If Yes, select whether Employer's NI saving to be paid to pension

- Select whether ISA fund will be subject to IHT

- Input expect net growth rate

- Input contribution(s) to be paid. For the pension, this amount will be grossed up by taxpayer's current income tax rate.

- Select whether line chart to show fund value of;
 - Single cont. only,
 - Regular cont. only, or
 - Both Single & Regular contributions

Line chart showing fund value of contribution as selected (in 7)

Name	Mr X	
Taxpayer at start	HRT	(1)
Age Next Birthday	50	
Retirement Age	55	
Tax rate at ret	BRT	(2)
Salary sacrifice	No	(3)
ER NI to pension?	No	(4)
IHT on ISA?	No	(5)
Net growth rate	5.00%	(6)

Net Contribution	FUND VALUE				
Single	At age	55	60	65	75
20,000	NET PENSION (2)	£36,161.31	£46,152.01	£58,902.97	£95,946.72
	ISA	£25,525.63	£32,577.89	£41,578.56	£67,727.10
Regular Annual	NET PENSION (2)	£0.00	£0.00	£0.00	£0.00
0	ISA	£0.00	£0.00	£0.00	£0.00

Chart to show: RP & SP

