

Flexible Pension Withdrawals

All details are input in Light Blue boxes

5. UFPLS – Input age when payment starts, Amount of payment, & rate of increase, Age when last payment is made

Shows pension fund available when payment start. And payment split between PCLS & income

6. Flexi Access DD – Input; Age when amount crystallised, Amount to be crystallised,

Shows pension fund available and PCLS that will be paid

7. FAD Income – Input; Income amount & increase rate, Age when income starts.

If that FAD income to change, Select Yes, input revised income

1. Input client's name, sex, age and value of **Money Purchase** Pension Fund

2. Input pension fund net growth rate, & Whether growth rate to be;

- Constant – Same each year
- Positive – Higher in the earlier years
- Negative – Lower in the earlier years

3. Input **Defined Benefits** details; Age when payable, amount, & rate of increase

4. Input **State Pension** Age, and Pension amount

Shows client's life expectancy based on ONS latest statistics

This bar chart shows

- State pension payable
- Defined Benefit pension payable, and
- PCLS & pension payable from MP plans i.e. UFPLS & FAD

There is a 'Figures' page that shows the amounts of the different types of benefits payable

Name	Fred
Sex	Male
Age	60
Fund	210,000
Net Growth rate	5.00%
Growth rate (1)	Const

Defined Benefit NRD	65
DB Pension	2,000
DB Rate of increase	0%

State Pension Age	67
State Pension (2)	4,000

Age	Fund	UFPLS	PCLS	Income	Increase	Start	End	
60	£210,000	16,666	£4,167	£12,500	£0	2.50%	60	64
65	£166,612	16,190	£4,048	£12,143	£0	2.50%	65	66
67	£148,416	0	£0	£0	£0	0.00%	67	100

FAD				FAD Income			Change?	
67	£148,416	148,416	£37,104	Input	8,858	1.00%	67	No
85	£0	0	£0	Input	0	5.00%	89	No
90	£0	0	£0	Input	0	5.00%	100	No

Life expectancy age (note 3) **82.67**

