

Investment Wrappers

All details are input in Light Blue boxes

7. Input income return for each asset

Will calculate;
 • Total return for each asset, &
 • Overall return from the fund

5. Input asset allocation of fund
 Total to equal 100%!

6. Input capital growth return for each asset

1. Input client name, and from dropdown list their current income tax rate, if the Dividend Allowance is available, and income tax rate on encashment

2. Input investment amount, and whether 5% withdrawals to be taken. If withdrawals taken & tax to be paid, Should tax be deducted from fund?

3. Input percentage of CGT AE available and expected increase rate

4. Will assets be encashed each year to utilise CGT AE? If, so rebalance cost?

CLIENT DETAILS	
Name	Mr X
Income Taxpayer Rate%	HRT (2)
Dividend Allowance available?	Yes (3)
Taxpayer Rate on encashment %	HRT (4)
Investment amount	100,000
Withdrawals (Income %)	0%
IT to be paid from investment	Yes (5)
Percentage of CGT AEA available	100%
CGT AEA Increasing at	2.00% (7)
Use CGT AEA each yr	No (8)
Cost of rebalancing	0.0%

ASSETS	Allocation	Growth	Income	Total
UK Equities	100.00%	3.00%	3.00%	6.00%
International Equities	0.00%	3.00%	3.00%	0.00%
UK Gilts	0.00%	3.00%	3.00%	0.00%
Index Linked Gilts	0.00%	3.00%	3.00%	0.00%
UK Fixed Interest	0.00%	3.00%	3.00%	0.00%
Emerging Markets	0.00%	3.00%	3.00%	0.00%
Property	0.00%	3.00%	3.00%	0.00%
Alt - Hedge Funds	0.00%	3.00%	3.00%	0.00%
Cash Deposit	0.00%	3.00%	3.00%	0.00%
Total	100.00%	3.00%	3.00%	6.00%

This confirms what rate of tax client will pay during lifetime of investment and at date of final encashment

If higher rate taxpayer during investment term, and higher rate taxpayer on encashment

These figures show;
 • The fund encashment value of each wrapper at the end of the year

Yr	Onshore Bond	Collectives	Offshore Bond
1	£104,320	£105,675	£103,600
2	£108,873	£111,635	£107,416
3	£113,672	£117,895	£111,461
4	£118,731	£124,469	£115,749
5	£124,062	£130,776	£120,294
6	£129,682	£137,299	£125,111
7	£135,604	£144,143	£130,218
8	£141,847	£151,324	£135,631
9	£148,427	£158,859	£141,369
10	£155,362	£166,766	£147,451
11	£162,671	£175,083	£153,898
12	£170,376	£183,811	£160,732
13	£178,496	£192,968	£167,976
14	£187,055	£202,579	£175,654
15	£196,076	£212,664	£183,793
16	£205,584	£223,248	£192,421
17	£215,605	£234,356	£201,566
18	£226,168	£246,014	£211,260
19	£237,301	£258,250	£221,536
20	£249,035	£271,093	£232,428

This line chart shows;
 • The final fund encashment value of each wrapper at the end of the year

