Technical Financial Planning
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Part Disposals

All details are input in Light Blue boxes

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

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

3. Input expected income return and capital growth return

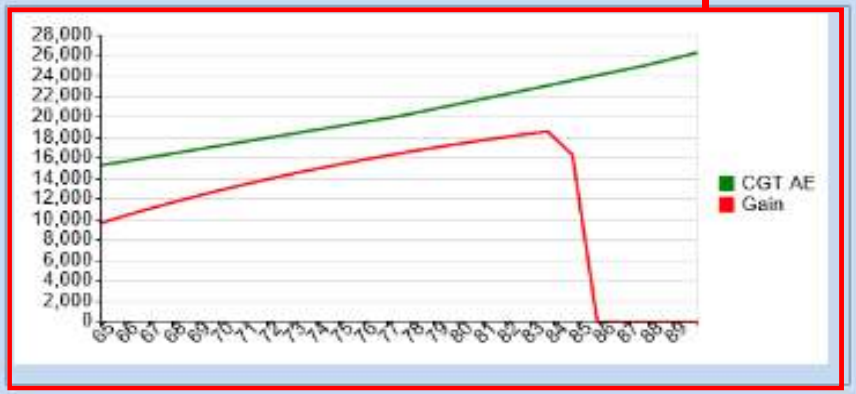
4. Input age to start receiving 'income', the amount & rate of increase each year

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

5. Input rate CGT AE to increase

Name	Mr X
Age Next Birthday	55
Taxpayer	HRT
Single investment	200,000
Annual investment	0 (1)
Income returns	0.00% (2)
Capital Growth	5.00%
Age start receiving 'income'	65 (3)
Disposal 'income' required	25,000
Increase each year	0.00%
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; Capital	Split; Growth	Part Surrender	Net Income on balance	Total 'Income'	Capital Used	GAIN	CGT AE
65	325,779	200,000	125,779	25,000	0	25,000	15,348	9,652	15,300
66	315,818	184,652	131,166	25,000	0	25,000	14,617	10,383	15,700
67	305,359	170,035	135,324	25,000	0	25,000	13,921	11,079	16,100
68	294,377	156,114	138,262	25,000	0	25,000	13,258	11,742	16,500
69	282,846	142,856	139,989	25,000	0	25,000	12,627	12,373	16,900
70	270,738	130,230	140,508	25,000	0	25,000	12,025	12,975	17,300
71	258,025	118,204	139,821	25,000	0	25,000	11,453	13,547	17,700
72	244,676	106,751	137,925	25,000	0	25,000	10,907	14,093	18,100
73	230,660	95,844	134,816	25,000	0	25,000	10,388	14,612	18,500
74	215,943	85,456	130,487	25,000	0	25,000	9,893	15,107	18,900
75	200,490	75,563	124,927	25,000	0	25,000	9,422	15,578	19,300
76	184,264	66,140	118,124	25,000	0	25,000	8,974	16,026	19,700
77	167,228	57,167	110,061	25,000	0	25,000	8,546	16,454	20,100
78	149,339	48,620	100,718	25,000	0	25,000	8,139	16,861	20,600
79	130,556	40,481	90,075	25,000	0	25,000	7,752	17,248	21,100
80	110,834	32,729	78,104	25,000	0	25,000	7,383	17,617	21,600
81	90,125	25,347	64,778	25,000	0	25,000	7,031	17,969	22,100
82	68,382	18,316	50,066	25,000	0	25,000	6,696	18,304	22,600
83	45,551	11,620	33,931	25,000	0	25,000	6,377	18,623	23,100
84	21,578	5,242	16,336	21,578	0	21,578	5,242	16,336	23,600
85	0	0	0	0	0	0	0	0	24,100
86	0	0	0	0	0	0	0	0	24,600
87	0	0	0	0	0	0	0	0	25,100
88	0	0	0	0	0	0	0	0	25,700
89	0	0	0	0	0	0	0	0	26,300