Do you have clients who ……..

SITUATION	CALCULATOR SOLUTION
PLANNING	
Want to know if their assets will provide sufficient 'income' in retirement?	Retirement Cashflow planner
Want to ensure income always exceeds expenditure?	Income & Expenditure
Want to fund to meet particular goals & objectives?	Goals
Have different wrappers to provide a tax efficient 'income' in retirement?	Retirement wrappers
Are unsure whether they should start investing now or later?	Cost of Delay
Are looking to fund (Grand) children's education?	Education

PENSIONS - PRE RETIREMENT

Want to fund for a specific level of income e.g. HRT threshold at retirement?	Pension Funding
Want to compare charges of different plans?	Charges
Want to pay contributions & not exceed Annual Allowance?	Carry Forward
Do not want to lose unused 2023/24 Annual Allowance?	Carry Forward
Want to maximise contribution, but paid more than AA since 2023/24?	Carry Forward
Is member of DB scheme & want to determine their Pension Input Amount	Defined Benefit PIA
Has income of more than £100k & want to see impact of paying pension cont?	Income tax
Is receiving dividends & want to see impact of paying a pension contribution?	Income tax
Will see reduction in Child Benefit and plan to pay a pension contribution?	Income tax
Is employed & paying a pension contribution?	Salary sacrifice
Is going to receive a bonus?	Salary sacrifice
Looking to use pension fund to purchase a property?	Property Purchase
Unsure of investing in a pension or an ISA?	Pension vs ISA
Under age 40 who are unsure of investing in a pension or a Lifetime ISA?	Pension v LISA
Are considering whether to stay in or opt out of their pension scheme?	Continue Contributing

PENSIONS - POST RETIREMENT

Want to know how much Tax Free Cash they can take?	LSA & LSDBA
Have Pre A-Day occupational Money Purchase scheme?	Protected PCLS
Want to know maximum PCLS payable from their Defined Benefit scheme?	PCLS – Defined Benefit
Have a number of occupational pension schemes for same employer?	Apportion PCLS
Want to take all their money purchase pension fund as a lump sum?	UFPLS options
Nearing retirement with cash & require additional income?	Immediate vesting
Have the option of taking PCLS or pension at retirement?	PCLS or pension
Purchasing an annuity & want to see impact of ancillary benefits on income?	Annuity comparison
Are considering deferring taking their pension?	Income deferral
Want to see expected changes in income at their review date?	GAD maximum
Want to flexibly access their pension fund?	Flexible Pension Withdrawal
Approaching retirement & wants to compare Annuity, DD, Phase & FDD options?	Retirement Options
Want to 'Phase' retirement & target a level of 'taxable' income?	Phase UFPLS
Whether fund will sustain their required income for their life expectancy?	Income sustainability
Want to see the impact inflation has sustaining their required income?	Income sustainability
Are in DD not taking the maximum income?	Recycle

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Do you have clients who …..

SITUATION	CALCULATOR SOLUTION
TAXATION	
Want to calculate their Net Spendable Income (including previous 6 years)?	Income tax
Want to know their current IHT liability & Planning options?	IHT
Want to know impact of Residence Nil Rate Band on their expected IHT liability?	IHT
Have previously made gifts?	IHT gift calculator
Want to see the tax advantages of arranging a Loan Trust?	Loan Trust
Want to calculate their potential taxable gains?	CGT
Want to utilise their remaining available CGT Annual Exempt Amount?	CGT Annual Exempt Amount
Want to calculate their potential CGT liability?	CGT Summary

CORPORATION TAX

Have made a profit and want to extract from business tax efficiently?	Profit Extraction
Who are considering options of extracting or retaining profits in business?	Profit Options
Are married business owners?	Employ the Spouse
Are business owners receiving a salary?	Salary vs Dividends
Is Self Employed?	Incorporate

INVESTMENT

Want to invest into the appropriate investment wrappers?	Investment Wrapper
Is taking a withdrawal from a Bond that had previous Chargeable Gain?	Bond
Is surrender a Bond with previous PS and/or FS of segments?	Bond
Withdrawing large amount from an investment bond, PS or FS?	Bond
Has existing bond with additional funds available?	Bond
Has a number of chargeable gains to be assessed in the same tax year?	Chargeable Gain Income Tax
Is Basic Rate Taxpayer but has large chargeable gain(s)?	Chargeable Gain Income Tax
Is Higher Rate Taxpayer but has large chargeable gain(s)?	Chargeable Gain Income Tax
Wants to provide a tax efficient income in retirement?	Part Disposals
Has a Collective portfolio?	Funding ISAs
Wants to know the return on his portfolio?	Investment Weighted Return
Is a Non taxpayer investing in an Offshore Bond?	Offshore utilising Allowance
Wants to fund grandchild education tax efficiently?	Offshore – Part Surrenders
Is a Non taxpayer requiring tax efficient 'income' in retirement?	Offshore – Full Surrenders
Rebalancing funds & need to know which funds are to be sold and purchased?	Rebalance

MISCELLANEOUS

Want to effect business owners protection?	Equalise Premium
Are business owners who want to effect life cover?	Relevant Life Policy
Want to calculate fund at vesting, repayment amount, interest/growth required	Compound
Have Buy To Let properties with a mortgage?	Buy To Let
Is a Trustee of a Discretionary Trust approaching its 10 year anniversary?	Trust IHT Charges
Is a Trustee of a Discretionary Trust with a withdrawal in its first 10 years?	Trust IHT Charges
Is a Trustee of a Discretionary Trust with a withdrawal after 10 year anniversary?	Trust IHT Charges

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