

Investment Wrappers

All details are input in Light Blue boxes

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

9. Input capital growth return for each asset

10. Input income return for each asset

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

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

2. Select whether this is a 'New' investment, or funds in an 'Existing' collective.
- If 'New' input investment amount, or if 'Existing' input value of Collective.
- If 'Existing' input base cost/ capital amount of Collective, otherwise input £0

Will calculate the net amount available for investment after deducting any possible CGT into the investment bonds

3. Input investment amount, and select;
- 5% withdrawals to be taken (0%-5%), (based upon the above net value)

Then shows annual withdrawal amount.

4. Select whether any and income tax to be deducted from fund?
(Assumes Yes, if withdrawals taken)

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

6. Does DFM switch funds?
If Yes, box appears, input approx. % of fund switched each year.

7. Will assets be encashed to utilise any remaining CGT AE each year?
If Yes, input cost of rebalance exercise

CLIENT DETAILS	
Name	Mr X
Income Taxpayer Rate %	HRT (2)
Dividend Allowance available?	Yes (3)
Taxpayer Rate on encashment %	HRT (4)
Investment	New (5)
Investment amount	100,000
Input £0	0
Net value after CGT	£100,000
Withdrawals (Income %)	0.00% (6)
Annual withdrawal amount	£0
IT to be paid from investment	No (7)
Percentage of CGT AEA available	100%
CGT AEA Increasing at	2.00% (9)
DFM fund switching?	No (10)
Use CGT AEA each year	No (11)

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%	0.00%	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%			6.00%

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These figures show for each investment wrapper;

- The fund value at the end of the year (and value at start of following year), &
- The final encashment value at the end of the year.

Year	Collectives		Onshore Bond		Offshore Bond	
	At Year End	On Surrender	At Year End	On Surrender	At Year End	On Surrender
1	£105,156	£105,156	£105,400	£104,320	£106,000	£103,600
2	£110,570	£109,813	£111,092	£108,873	£112,360	£107,416
3	£116,253	£114,724	£117,091	£113,672	£119,102	£111,461
4	£122,220	£119,878	£123,413	£118,731	£126,248	£115,749
5	£128,484	£125,288	£130,078	£124,062	£133,823	£120,294
6	£135,061	£130,962	£137,102	£129,682	£141,852	£125,111
7	£141,966	£136,919	£144,505	£135,604	£150,363	£130,218
8	£149,216	£143,170	£152,309	£141,847	£159,385	£135,631
9	£156,826	£149,730	£160,533	£148,427	£168,948	£141,369
10	£164,817	£156,616	£169,202	£155,362	£179,085	£147,451
11	£173,206	£163,842	£178,339	£162,671	£189,830	£153,898
12	£182,013	£171,426	£187,969	£170,376	£201,220	£160,732
13	£191,260	£179,386	£198,120	£178,496	£213,293	£167,976
14	£200,968	£187,741	£208,818	£187,055	£226,090	£175,654
15	£211,160	£196,510	£220,094	£196,076	£239,656	£183,793
16	£221,860	£205,714	£231,980	£205,584	£254,035	£192,421
17	£233,094	£215,375	£244,506	£215,605	£269,277	£201,566
18	£244,889	£225,515	£257,710	£226,168	£285,434	£211,260
19	£257,271	£236,158	£271,626	£237,301	£302,560	£221,536
20	£270,271	£247,330	£286,294	£249,035	£320,714	£232,428

This line chart shows for each investment wrapper the final encashment value at the end of the year.

