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# Retirement Planning Report

Client Name: Rachel Jones  
Client Ref: RP000912  
Adviser Name: Fred Bloggs  
Report Print Date: 24/07/2017

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This report has been based on the following information. Please make it known if any part of this information is incorrect as it may affect the results of the analysis.

## Personal Information

Ref	RP000912
Title	Mrs
Forename	Rachel
Middle Initials	
Surname	Jones
Sex	Female
Date of Birth	28/07/1960
Employment Status	Employed
Marital Status	Married
Partner's Date of Birth	14/04/1967
Partner's Forename	Rupert
Partner's Surname	Jones
Partner's Sex	Male
Health Status	Normal
Dependents	No
Dependent Notes	
Attitude to Risk	Medium
Lifetime Limit	None

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# Retirement Planning Report

## Introduction

The purpose of this report is to provide a summary of your overall retirement provision. The information within the report is based solely on the data input by your adviser.

The report will provide a detailed summary of any pension benefits and investment entitlements that you have accrued to date, plus any additional contributions made.

The report will in effect calculate the value of your entitlement at your selected retirement age and calculate any shortfall between your current provision and your estimated final earnings or targeted provision. As the analysis is 'In Today's Terms' your estimated final salary is assumed not to have increased.

## Estimate of Benefits & Shortfall Analysis Assumptions

This analysis is based on the following assumptions:

<b>Calculation Date</b>	24/07/2017
<b>Target Age</b>	65
<b>Current Earnings</b>	£48,000.00
<b>Target Income</b>	£24,000.00 In Today's Terms (equates to 50% of Final Estimated Earnings).

Earnings will increase in line with Average Weekly Earnings (AWE), it is assumed that this will be 4%, if showing in 'Today's Terms' they will remain at the current level.

Values are expressed in Today's Terms adjusted by 2.5% pa for inflation [This does not apply to Lifetime Limit Values].

When contributions are expressed as a percentage of earning the Average Weekly Earnings index (AWE) will be applied. It is assumed that this will be 4%.

Retail Price Index (RPI) is assumed to be 2.5% & Consumer Price Index (CPI) is assumed to be 2%.

Where Defined Contribution plans have an element of Guaranteed Minimum Pension (GMP) the income may be greater than that shown depending on the fund value & Annuity rates.



## Default assumptions for Shortfall and Proposed Contributions

Plan Assumptions	
Assumed Annual Medium Growth Rate	5%
Plan Charges - Initial Charge	0%
Plan Charges - Assumed Annual Charge	1%
Initial Fees - Single Premium	3%
Initial Fees - 1st Year Regular Premium	20%
Initial Fees - Each Regular Premium	0%

Income Assumptions	
Annuity Partners Pension	50%
Annuity Indexation	RPI
Annuity Guarantee	5 years

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## Existing Pension Benefit(s)

Provider	Pension Type	Fund	Valuation Date	Regular Contributions
ABC Pension Plan	Personal Pension	£86,359.24	25/04/2017	Personal £286.00 Monthly Indexation 0%

Plan Assumptions	
Plan Retirement Age	65
Assumed Annual Medium Growth Rate	5%
Assumed Annual Charge	0.8%

Income Assumptions	
Annuity Partners Pension	50%
Annuity Indexation	RPI
Annuity Guarantee	5 years

PCLS Assumptions	
PCLS to be taken	Yes
100% of PCLS to be reinvested	No
Amount of PCLS not be reinvested	100%
PCLS taken to be used for	
Estimated growth on PCLS to be invested for income	3%
Income to be taken	0%

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## Occupational Pension(s)

Plan Name	Scheme NRA	Member Status	Date of Leaving
Group UK Retirement Plan	65	Deferred	24/07/2017

### Primary Group

Benefit Type	Amount	As At	Revaluation	Escalation	Spouse % DAR	G'tee Yrs
Post 88 GMP**	£690.04 per annum	30/12/2001	6.25% to age 60*	RPI	50%	5
Post 97 Non GMP	£1,965.32 per annum	30/12/2001	LPI to age 65	LPI	50%	5
Pre 97 Non GMP	£1,792.47 per annum	30/12/2001	LPI to age 65	LPI	50%	5

\* GMP is revalued up until GMP age 60 using the revaluation as above, increases in payment begin once you reach GMP age.

\*\* As the scheme has been "contracted out" of the State Second Pension (S2P), it must provide a minimum level of pension, which is broadly equivalent to the amount of State pension given up. This pension is called the Guaranteed Minimum Pension.

PCLS Assumptions	
PCLS to be taken	No

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### Existing Investment(s)

Provider	Investment Type	Fund	Valuation Date	Regular Contributions
Simple Saving Plan	ISA	£16,583.00	30/06/2017	Personal £100.00 Monthly Indexation 0%

Plan Assumptions	
Plan Retirement Age	65
Amount of Equity not to be invested for Income	40%
Amount not for Income to be used for	Cash Taken
Anticipated Growth	2
Growth Until	Selected Retirement Age
Anticipated Growth Thereafter	2

Income Assumptions	
Investment Growth	3%
Investment Income	2.5% of Fund

Provider	Investment Type	Fund	Valuation Date	Regular Contributions
N/A	Property	N/A	24/07/2017	N/A

Plan Assumptions	
Current Residence	No
Retirement Income Via	Rental
Rental Income	£9,600.00
Rental Indexation	RPI

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## Estimate of Benefits Including Shortfall Analysis at Age 65

		Fund	Income
Existing Defined Contribution Pensions	£	95,179.98	2,094.65
PCLS	£	31,726.66	
Defined Benefit Pension	£	0.00	8,764.21
PCLS / Cash in Addition to DB Pension	£	0.00	
Basic State Pension	£		0.00
State Second Pension	£		0.00
Existing Annuities in Payment	£		0.00
Existing Drawdown Plans	£	0.00	0.00
Investments	£	14,768.45	9,735.06
Cash Taken	£	9,845.64	
Additional Contributions	£	0.00	0.00
Cash Taken	£	0.00	
Reinvested PCLS / Cash Sum	£	0.00	0.00
<b>Total</b>	£	<b>109,948.43</b>	<b>20,593.92</b>
Pension Commencement Lump Sum in addition to income	£	41,572.30	
Cash / PCLS taken prior to Planned Retirement Age is	£	0.00	

In today's terms, your earnings at age 65 are estimated to be £48,000.00 per annum.

Your current plans may provide an income of 42.9% of your estimated final earnings.

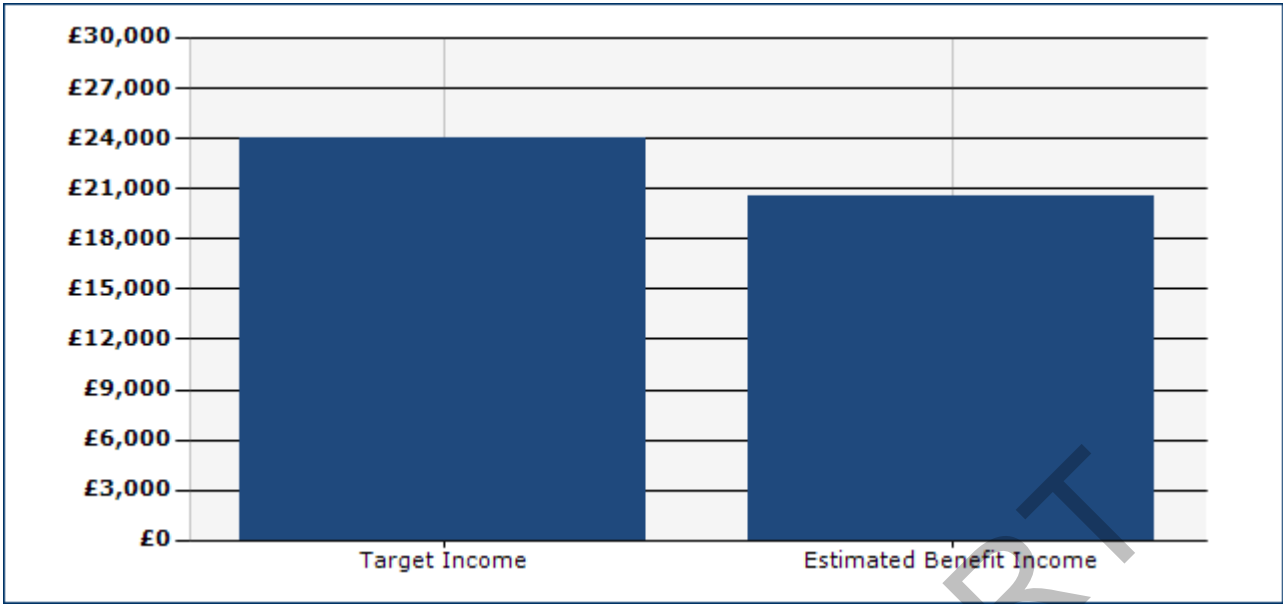
The estimated additional regular contribution required to achieve your target income of £24,000 is £1,201.02 per month with annual indexation of AWE or a single premium of £114,035.44 net of 20% tax relief.

A delay of 2 years would require an additional regular contribution of £1,746.21 per month with annual indexation of AWE or a single premium of £123,233.53 net of 20% tax relief.

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### Target Vs Estimated Benefit Income

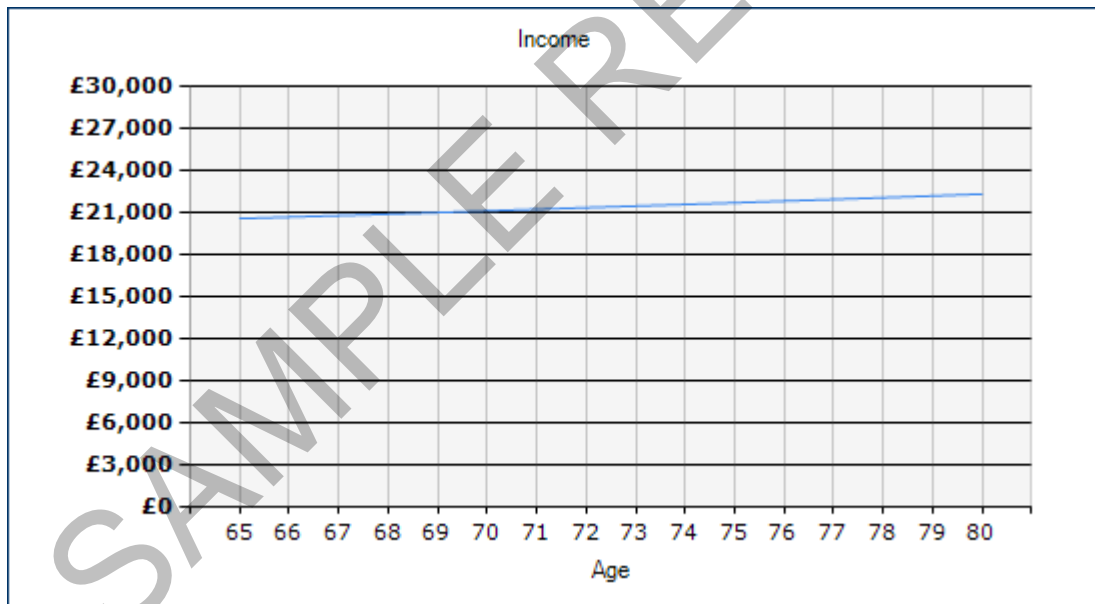


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## Estimate Ongoing Benefits

From	Client Age	Income	PCLS Taken
28/07/2025	65	20593.93	41572.30
28/07/2026	66	20700.86	0.00
28/07/2027	67	20809.14	0.00
28/07/2028	68	20918.78	0.00
28/07/2029	69	21029.79	0.00
28/07/2030	70	21142.17	0.00
28/07/2031	71	21255.95	0.00
28/07/2032	72	21371.12	0.00
28/07/2033	73	21487.71	0.00
28/07/2034	74	21605.72	0.00
28/07/2035	75	21725.15	0.00
28/07/2036	76	21846.04	0.00
28/07/2037	77	21968.38	0.00
28/07/2038	78	22092.18	0.00
28/07/2039	79	22217.46	0.00
28/07/2040	80	22344.24	0.00



## Current Investments vs Personal Pension

Type		Current Value	Assumed Growth
Saving Plan	£	9,949.80	2%
Rental Property	£	N/A	0%
<b>Total</b>	<b>£</b>	<b>9,949</b>	
Estimated Value at Age 65	£	14,768	

Example: £100,000.00 from your current investments with the assumed growth would be £148,429.61 at age 65.

£100,000.00 invested in a personal pension assuming an AMC of 1% & 7%pa growth with tax relief at 20% would be £162,716.

It must be remembered that the resulting income from a personal pension having taken the 25% Pension Commencement Lump Sum would be subject to income tax. Income from the investment however may be largely tax free.

Investment in a personal pension in any one year is limited to the lesser of your total gross earnings or £40,000.00.

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