
New Pension Projections Report

Client Name: Rachel Jones
Client Ref: RP000912
Adviser Name: Fred Bloggs
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SAMPLE REPORT

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
Gender	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 Gender	Male
Health Status	Normal
Dependents	No
Dependent Notes	
Attitude to Risk	Medium
Lifetime Allowance Protection	None
Country of Residence	England, Northern Ireland, Wales or Other

Notes & Assumptions

Average Weekly Earnings (AWE) is assumed to be 2%, 4% & 6% at the low, medium and high growth rates respectively.

Retail Price Index (RPI) is assumed to be 0.5%, 2.5% and 4.5% at the low, medium and high growth rates respectively.

The projected fund values take account of the standard charge structure applicable to each of the plans shown unless otherwise stated. They are based on an assumed investment fund and the level of remuneration specified. If other funds or level of remuneration are selected the results of the analysis may be different.

The figures are only examples and are not guaranteed, they are not the maximum or minimum amounts. What you get back depends on the performance of your fund and the tax treatment of the investments.

All insurance companies base their illustrations on growth rates to a maximum laid down by the regulators but their charges vary.

Inflation may affect what you can buy in the future with the amount shown.

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Proposed Contributions

Calculation Date	24/07/2017
Retirement Ages for Analysis	Proposed Age 65/ Desired Age 70

Contributions	
Contribution Type	Personal
Gross Single Contribution	£102,000.00
Gross Regular Contribution	£250.00 Monthly, Indexation 0%

Contribution Type	Employer
Gross Regular Contribution	2% of £15,000.00 annual earnings Monthly

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Proposed Pension Plan

Standard Charges

Alliance Trust Savings Select SIPP (Standard SIPP Portfolio)	
Annual Administration Charge	£210pa + VAT
Assumed Default Investment Charge	0.5% pa

The value of these standard plan charges may vary depending on the size of the fund or investment, and are based on an assumed investment fund and the level of remuneration (if any) which will normally be taken. If other funds or level of remuneration are selected the results of the analysis would be different.

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Early Transfer Analysis

This table shows the estimated transfer value away from the proposed pension product, Alliance Trust Savings - Select SIPP, at yearly intervals across the required term.

The colour of each cell provides a quartile indication of how it compares to the other analysed products:

(1)	1st Quartile (Best)	(2)	2nd Quartile	(3)	3rd Quartile	(4)	4th Quartile (Worst)
Year	-0.5%		2.4%		5.4%		
1	£100,470 (1)		£103,388 (1)		£106,306 (1)		
2	£101,910 (1)		£107,838 (1)		£113,934 (1)		
3	£103,264 (1)		£112,289 (1)		£121,835 (1)		
4	£104,533 (1)		£116,746 (1)		£130,025 (1)		
5	£105,721 (1)		£121,208 (1)		£138,517 (1)		
6	£106,831 (1)		£125,677 (1)		£147,326 (1)		
7	£107,865 (1)		£130,156 (1)		£156,468 (1)		
8	£108,825 (1)		£134,645 (1)		£165,959 (1)		

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Income Options Comparison at Retirement Age 65 - Full Pension

Growth Rate	Low (-0.5%)	Mid (2.4%)	High (5.4%)
Fund	£108,825	£134,645	£165,959
Annuity single life level income.	£5,218	£6,456	£7,958
Age that drawdown fund will run out, assuming same income as an annuity is taken.	81	87	105
Drawdown amount available to maintain a level income to age 85*	£12,337	£16,456	£21,991

*Target age calculated using ONS National Life Tables, Great Britain (2014-2016)

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Income Options Comparison at Retirement Age 70 - Full Pension

Growth Rate	Low (-0.5%)	Mid (2.4%)	High (5.4%)
Fund	£112,611	£157,312	£219,273
Annuity single life level income.	£6,357	£8,880	£12,378
Age that drawdown fund will run out, assuming same income as an annuity is taken.	84	88	99
Drawdown amount available to maintain a level income to age 85*	£6,450	£12,478	£21,677

*Target age calculated using ONS National Life Tables, Great Britain (2014-2016)

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Results Summary

Projected Inflation Adjusted Fund Value at proposed retirement age 65

Provider	Plan	-0.5%	2.4%	5.4%	RIY
Alliance Trust Savings	Select SIPP	£108,000	£134,000	£165,000	1.6%
Alliance Trust Savings	Select SIPP (Inclusive Fee Option)	£108,000	£133,000	£164,000	1.7%

Projected Inflation Adjusted Fund Value at desired retirement age 70

Provider	Plan	-0.5%	2.4%	5.4%	RIY
Alliance Trust Savings	Select SIPP	£112,000	£157,000	£219,000	1.4%
Alliance Trust Savings	Select SIPP (Inclusive Fee Option)	£111,000	£156,000	£217,000	1.5%

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Adviser Remuneration

Adviser Remuneration (as input)

	Initial	Ongoing
Single Premium/Transfer	3%	0.5%
Single Premium/Transfer Monetary	£0	£0
Regular Premium (Each Premium)	0%	0.5%
Regular Premium Monetary (Each Premium)	£0	£0

Remuneration at proposed age 65

Provider	Plan	Fund (2.4%)	Initial (Single)	Level / Initial (Regular)	Fund-Based	Total
Alliance Trust Savings	Select SIPP	£134,000	£3,060	£0	£4,690	£7,750
Alliance Trust Savings	Select SIPP (Inclusive Fee Option)	£133,000	£3,060	£0	£4,660	£7,720

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Remuneration at desired age 70

Provider	Plan	Fund (2.4%)	Initial (Single)	Level / Initial (Regular)	Fund-Based	Total
Alliance Trust Savings	Select SIPP	£157,000	£3,060	£0	£8,350	£11,400
Alliance Trust Savings	Select SIPP (Inclusive Fee Option)	£156,000	£3,060	£0	£8,290	£11,300

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