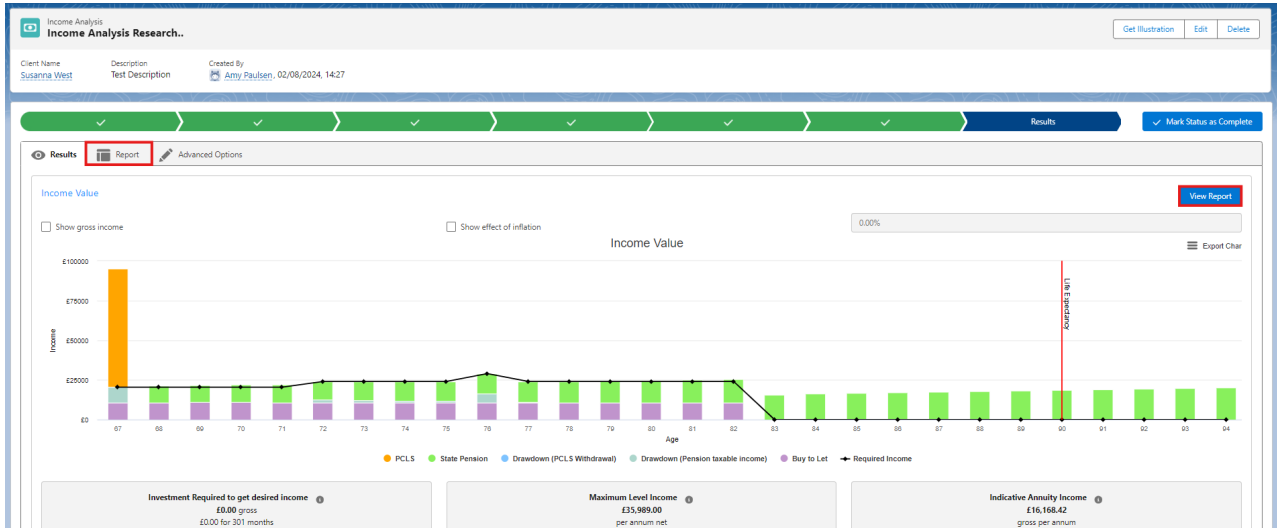


Income Analysis - Report

Last Modified on 05/08/2024 2:45 pm BST

This article is a continuation of [Income Analysis - Results - Export Charts](#)

View the report through the **View Report** button at the top right of the results screen or click into the **Report** tab:



The report will load on the screen:

SELECTED SCENARIO DETAILS - TEST SCENARIO 1

Goal Summary

Name
Income Analysis Research
Income Strategy
PCLS
Drawdown Term
23 years
Start Date
17/09/2049
Review Date
20/09/2024
Life Expectancy
90
Liable to Scottish Tax?
No
Current Tax Rate
20.00%
At Retirement Tax Rate
20.00%

Adviser Charges

Initial Fee
0.20%
Recurring Annual Fee
0.30%
Growth Assumptions
Annual Fund Growth Rate
7.50%
Annual Inflation
2.00%
Assumed Provider Product Charges
Initial Charge
0.50%
Annual Charge
0.20%
Reduction in Yield

INCLUDED PLANS

Base projected value at age

Plan Name	Current Value	Projected Value
Flexible Transfers Account (Via Core Funds) (Fully Insured)	£300,794.36	£300,794.36

CLIENT'S NET INCOME REQUIREMENTS

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indexation	Reason
Living Expenses	67	72	1700	Monthly	Advance	0.00%	
Living Expenses	72	83	2000	Monthly	Advance	0.00%	

Single Amounts

Name	Age/Date	Amount	Reason
Car	76	5000	

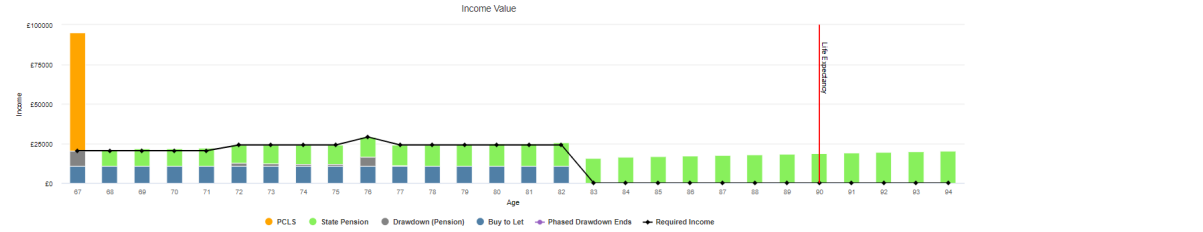
OTHER INCOME

Name	Date From	Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy to Let	02/09/2024	83	Monthly	Advance	£1,000.00		Yes	Priority

STATE PENSION

Pension Age
65 years 0 months
Yearly Income
£11,502.40
Indexation
2.5%
Additional State Pension not included in results.

INCOME VALUE



Age	Drawdown (Pension taxable income)	*Drawdown (PCLS withdrawal)	Other Taxable Income	State Pension	Other Non Taxable Income	Required Income	Total Net Income
67	£110,608.44	£14,947.20	£10,000.00	£0.00	£0.00	£22,400.00	£87,771.64
68	£0.00	£0.00	£12,000.00	£11,622.21	£0.00	£22,400.00	£23,622.21
69	£0.00	£0.00	£12,000.00	£11,912.80	£0.00	£22,400.00	£23,912.80
70	£0.00	£0.00	£12,000.00	£12,210.42	£0.00	£22,400.00	£24,210.42
71	£0.00	£0.00	£12,000.00	£12,515.88	£0.00	£22,400.00	£24,515.88
72	£1,968.09	£0.00	£12,000.00	£12,828.73	£0.00	£24,000.00	£26,796.82
73	£1,708.01	£0.00	£12,000.00	£13,149.43	£0.00	£24,000.00	£26,857.44
74	£1,378.29	£0.00	£12,000.00	£13,478.15	£0.00	£24,000.00	£26,857.44
75	£1,028.11	£0.00	£12,000.00	£13,815.13	£0.00	£24,000.00	£27,083.24
76	£0,721.19	£0.00	£12,000.00	£14,160.56	£0.00	£24,000.00	£27,083.24
77	£402.89	£0.00	£12,000.00	£14,514.36	£0.00	£24,000.00	£26,857.44
78	£0.00	£0.00	£12,000.00	£14,876.50	£0.00	£24,000.00	£26,857.44
79	£0.00	£0.00	£12,000.00	£15,247.16	£0.00	£24,000.00	£27,247.16
80	£0.00	£0.00	£12,000.00	£15,626.59	£0.00	£24,000.00	£27,636.59
81	£0.00	£0.00	£12,000.00	£16,014.95	£0.00	£24,000.00	£28,034.95
82	£0.00	£13,000.00	£13,000.00	£16,412.68	£0.00	£24,000.00	£28,431.68
83	£0.00	£0.00	£0.00	£16,820.45	£0.00	£0.00	£16,820.45
84	£0.00	£0.00	£0.00	£17,238.95	£0.00	£0.00	£17,238.95
85	£0.00	£0.00	£0.00	£17,668.64	£0.00	£0.00	£17,668.64
86	£0.00	£0.00	£0.00	£18,109.06	£0.00	£0.00	£18,109.06
87	£0.00	£0.00	£0.00	£18,560.87	£0.00	£0.00	£18,560.87
88	£0.00	£0.00	£0.00	£19,024.59	£0.00	£0.00	£19,024.59
89	£0.00	£0.00	£0.00	£19,500.48	£0.00	£0.00	£19,500.48
90	£0.00	£0.00	£0.00	£20,000.48	£0.00	£0.00	£20,000.48
91	£0.00	£0.00	£0.00	£20,523.98	£0.00	£0.00	£20,523.98
92	£0.00	£0.00	£0.00	£21,070.59	£0.00	£0.00	£21,070.59
93	£0.00	£0.00	£0.00	£21,640.84	£0.00	£0.00	£21,640.84
94	£0.00	£0.00	£0.00	£22,235.28	£0.00	£0.00	£22,235.28

* This value is a combination of a one-off PCLS amount (see Remaining Period section) and any other Drawdown PCLS withdrawals in this year. The one-off PCLS withdrawal has been taken and been removed from the income calculations.

FUND VALUE



Initial Amount:

Age	Crystallised Withdrawal	Uncrystallised Withdrawal	Remaining Value in Plan
67	£10,628.44	£0.00	£227,738.17
68	£0.00	£0.00	£243,114.02
69	£0.00	£0.00	£259,829.90
70	£0.00	£0.00	£277,964.00
71	£0.00	£0.00	£297,761.54
72	£1,968.09	£0.00	£319,491.13
73	£1,708.01	£0.00	£333,066.99
74	£1,374.29	£0.00	£348,194.76
75	£1,068.11	£0.00	£376,791.08
76	£8,721.19	£0.00	£395,950.97
77	£242.89	£0.00	£417,397.59
78	£773.84	£0.00	£449,737.87
79	£0.00	£0.00	£480,105.19
80	£0.00	£0.00	£512,823.33
81	£0.00	£0.00	£547,193.43
82	£0.00	£0.00	£584,074.30
83	£0.00	£0.00	£623,512.74
84	£0.00	£0.00	£665,614.18
85	£0.00	£0.00	£710,398.42
86	£0.00	£0.00	£758,937.48
87	£0.00	£0.00	£810,761.14
88	£0.00	£0.00	£866,483.30
89	£0.00	£0.00	£925,802.41
90	£0.00	£0.00	£989,112.78
91	£0.00	£0.00	£1,057,030.33
92	£0.00	£0.00	£1,129,459.75
93	£0.00	£0.00	£1,196,442.73
94	£0.00	£0.00	£1,279,398.22

INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income
 £0.00
 £0.00 for 201 months

Maximum Level Income
 £59,969.00

ANNUITY DETAILS

Indicative annuity income £16,168.42 gross per annum
 * The indicative annuity income is per the projections.

OTHER SCENARIOS CONSIDERED

SCENARIO DETAILS - INCOME ANALYSIS RESEARCH.

Goal Summary

Name
 Income Analysis Research
 Income Strategy
 PCLS
 Drawdown Term
 18 years
 Start Date
 17/03/2020
 Review Date
 30/06/2024
 Life Expectancy
 83
 Liable to Scottish Tax?
 No
 Current Tax Rate
 20.00%
 At Retirement Tax Rate
 20.00%

Adviser Charges

Initial Fee
 0.00%
 Reverting Annual Fee
 0.10%

Growth Assumptions

Annual Fund Growth Rate
 7.50%
 Annual Inflation
 0.00%

Assumed Provider Product Charges

Initial Charge
 0.00%
 Annual Charge
 0.40%
 Reduction in Yield
 -

INCLUDED PLANS

Base projected value at age

Plan Name	Current Value	Projected Value
Flexible Transitions Account (Via Core Funds) Fully Insured	£200,794.36	£200,794.36

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts	Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indication	Reason
Living Expenses		67	72	1700	Monthly	Advance	0.00%	
Living Expenses		72	83	2000	Monthly	Advance	0.00%	

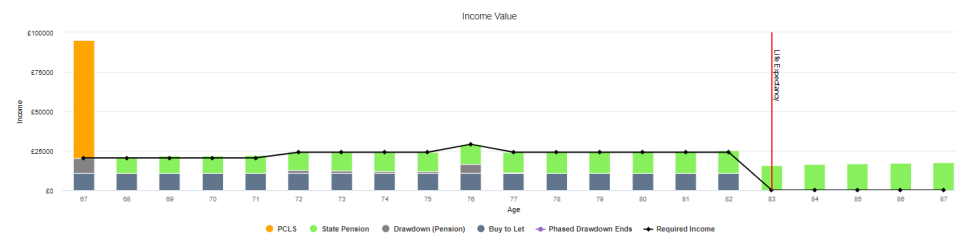
Single Amounts	Name	Age/Date	Amount	Reason
Car		78	9000	

OTHER INCOME	Name	Date From	Age To	Frequency	Frequency Type	Amount (Gross)	Indication	Taxable	Product Category
Buy to Let		02/06/2024	83	Monthly	Advance	£1,000.00		Yes	Property

STATE PENSION

Pension Age
 68 years 0 months
 Additional State Pension not included in results.
 Yearly Income
 £11,520.40
 Indication
 2.5%

INCOME VALUE



Age	Drawdown (Pension taxable income)	Drawdown (PCLS withdrawal)	Other Taxable Income	State Pension	Other Non Taxable Income	Required Income	Total Net Income
67	£10,628.44	£16,947.20	£12,000.00	£0.00	£0.00	£22,400.00	£91,775.64
68	£0.00	£0.00	£12,000.00	£11,823.21	£0.00	£22,400.00	£32,823.21
69	£0.00	£0.00	£12,000.00	£11,912.80	£0.00	£22,400.00	£33,912.80
70	£0.00	£0.00	£12,000.00	£12,210.62	£0.00	£22,400.00	£34,210.62
71	£0.00	£0.00	£12,000.00	£12,515.88	£0.00	£22,400.00	£34,515.88
72	£1,968.09	£0.00	£12,000.00	£12,828.73	£0.00	£24,000.00	£36,796.82
73	£1,708.01	£0.00	£12,000.00	£13,149.43	£0.00	£24,000.00	£38,857.44
74	£1,374.29	£0.00	£12,000.00	£13,478.15	£0.00	£24,000.00	£38,857.44
75	£1,068.11	£0.00	£12,000.00	£13,815.13	£0.00	£24,000.00	£37,083.24
76	£8,721.19	£0.00	£12,000.00	£14,160.56	£0.00	£26,000.00	£32,891.75
77	£242.89	£0.00	£12,000.00	£14,514.58	£0.00	£24,000.00	£28,977.48
78	£773.84	£0.00	£12,000.00	£14,877.40	£0.00	£24,000.00	£28,954.24
79	£0.00	£0.00	£12,000.00	£15,249.35	£0.00	£24,000.00	£27,249.35
80	£0.00	£0.00	£12,000.00	£15,630.59	£0.00	£24,000.00	£27,630.59

81	£0.00	£0.00	£12,000.00	£16,021.35	£0.00	£24,000.00	£20,021.35
82	£0.00	£0.00	£12,000.00	£16,421.86	£0.00	£24,000.00	£20,421.86
83	£0.00	£0.00	£0.00	£16,832.43	£0.00	£0.00	£16,832.43
84	£0.00	£0.00	£0.00	£17,253.25	£0.00	£0.00	£17,253.25
85	£0.00	£0.00	£0.00	£17,684.54	£0.00	£0.00	£17,684.54
86	£0.00	£0.00	£0.00	£18,126.66	£0.00	£0.00	£18,126.66
87	£0.00	£0.00	£0.00	£18,579.87	£0.00	£0.00	£18,579.87

*This value is a combination of a one-off PCLS amount (see Remaining Period section) and any other Drawdown PCLS withdrawals in this year. The one-off PCLS withdrawal has been taken and been removed from the income calculations.

FUND VALUE



Initial Amount:

Age	Crystallised Withdrawal	UnCrystallised Withdrawal	Remaining Value in Plan
87	£116,825.44	£0.00	£227,736.97
88	£0.00	£0.00	£242,714.02
89	£0.00	£0.00	£259,529.80
90	£0.00	£0.00	£277,264.03
91	£0.00	£0.00	£295,911.54
92	£1,968.00	£0.00	£315,691.13
93	£1,708.01	£0.00	£336,669.95
94	£1,376.23	£0.00	£358,199.76
95	£1,268.11	£0.00	£379,761.28
96	£5,721.19	£0.00	£395,000.00
97	£342.88	£0.00	£421,387.39
98	£77.84	£0.00	£449,737.97
99	£0.00	£0.00	£480,706.19
00	£0.00	£0.00	£516,522.93
01	£0.00	£0.00	£547,100.40
02	£0.00	£0.00	£584,074.30
03	£0.00	£0.00	£623,812.74
04	£0.00	£0.00	£666,614.18
05	£0.00	£0.00	£710,988.43
06	£0.00	£0.00	£758,937.45
07	£0.00	£0.00	£809,756.16

INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income

£0.00

£0.00 for 101 months

Maximum Level Income

£34,780.00

ANNUITY DETAILS

Indicative annuity income £16,168.42 gross per annum

£0.00 The indicative annuity income as per the projections.

SCENARIO DETAILS - TEST SCENARIO 2

Goal Summary

Name

Income Analysis Research

Income Strategy

PCLS

Drawdown Term

25 years

Start Date

17/09/2049

Review Date

30/09/2054

Life Expectancy

90

Liability to Scottish Tax?

No

Current Tax Rate

20.00%

As Retirement Tax Rate

20.00%

Adviser Charges

Initial Fee

0.00%

Recurring Annual Fee

0.00%

Growth Assumptions

Annual Fund Growth Rate

7.50%

Annual Inflation

0.00%

Assumed Provider Product Charges

Initial Charge

0.00%

Annual Charge

0.60%

Reduction in Yield

-

INCLUDED PLANS

Basic projected value at age

Plan Name	Current Value	Projected Value
Flexible Transferor's Account (U+ Core Funds) Fully Insured	£300,794.36	£300,794.36

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts	Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indexation	Reason
Living Expenses		67	72	2000	Monthly	Advance	0.00%	
Living Expenses		72	83	2000	Monthly	Advance	0.00%	

Single Amounts

Name	Age/Date	Amount	Reason
Car	76	5000	

OTHER INCOME

Name	Date From	Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy to Let	02/08/2024	83	Monthly	Advance	£1,000.00		Yes	Property

STATE PENSION

Pension Age

65 years 0 months

Additional State Pension not included in results.

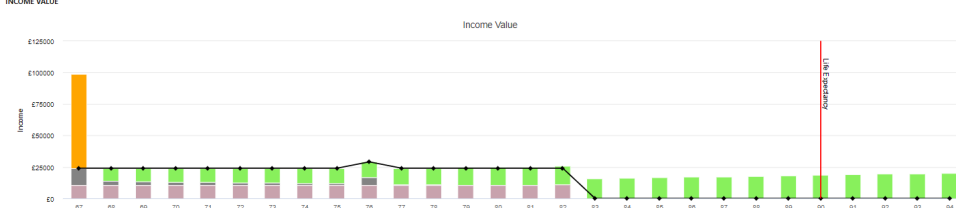
Yearly Income

£11,932.40

Individuals

2.9%

INCOME VALUE



● PCLS ● State Pension ● Drawdown (Pension) ● Buy to Let → Phased Drawdown Ends → Required Income

Age	Drawdown (Pension taxable income)	*Drawdown (PCLS withdrawal)	Other Taxable Income	State Pension	Other Non Taxable Income	Required Income	Total Net Income
67	£15,112.29	£74,947.20	£12,000.00	£0.00	£0.00	£24,000.00	£101,959.49
68	£3,955.42	£0.00	£12,000.00	£11,622.21	£0.00	£24,000.00	£27,215.63
69	£2,844.54	£0.00	£12,000.00	£11,912.40	£0.00	£24,000.00	£26,817.44
70	£2,648.82	£0.00	£12,000.00	£12,210.42	£0.00	£24,000.00	£26,857.44
71	£2,341.56	£0.00	£12,000.00	£12,515.88	£0.00	£24,000.00	£26,857.44
72	£2,028.71	£0.00	£12,000.00	£12,828.73	£0.00	£24,000.00	£26,857.44
73	£1,708.01	£0.00	£12,000.00	£13,149.43	£0.00	£24,000.00	£26,857.44
74	£1,379.29	£0.00	£12,000.00	£13,478.15	£0.00	£24,000.00	£26,857.44
75	£1,051.11	£0.00	£12,000.00	£13,815.13	£0.00	£24,000.00	£27,003.24
76	£8,721.19	£0.00	£12,000.00	£14,160.58	£0.00	£24,000.00	£32,881.73
77	£342.88	£0.00	£12,000.00	£14,514.38	£0.00	£24,000.00	£36,817.24
78	£778.84	£0.00	£12,000.00	£14,877.40	£0.00	£24,000.00	£36,857.24
79	£0.00	£0.00	£12,000.00	£15,249.38	£0.00	£24,000.00	£27,249.38
80	£0.00	£0.00	£12,000.00	£15,630.59	£0.00	£24,000.00	£27,630.59
81	£0.00	£0.00	£12,000.00	£16,021.35	£0.00	£24,000.00	£28,021.35
82	£0.00	£0.00	£12,000.00	£16,421.88	£0.00	£24,000.00	£28,421.88
83	£0.00	£0.00	£0.00	£16,832.43	£0.00	£0.00	£16,832.43
84	£0.00	£0.00	£0.00	£17,253.25	£0.00	£0.00	£17,253.25
85	£0.00	£0.00	£0.00	£17,684.54	£0.00	£0.00	£17,684.54
86	£0.00	£0.00	£0.00	£18,126.60	£0.00	£0.00	£18,126.60
87	£0.00	£0.00	£0.00	£18,579.37	£0.00	£0.00	£18,579.37
88	£0.00	£0.00	£0.00	£19,042.93	£0.00	£0.00	£19,042.93
89	£0.00	£0.00	£0.00	£19,517.48	£0.00	£0.00	£19,517.48
90	£0.00	£0.00	£0.00	£20,003.04	£0.00	£0.00	£20,003.04
91	£0.00	£0.00	£0.00	£20,500.68	£0.00	£0.00	£20,500.68
92	£0.00	£0.00	£0.00	£21,011.39	£0.00	£0.00	£21,011.39
93	£0.00	£0.00	£0.00	£21,534.94	£0.00	£0.00	£21,534.94
94	£0.00	£0.00	£0.00	£22,080.58	£0.00	£0.00	£22,080.58

* This value is a combination of a one-off PCLS amount (see Remaining Period section) and any other Drawdown PCLS withdrawals in this year. The one-off PCLS withdrawal has been taken and been removed from the income calculations.

FUND VALUE



Initial Amount:

Age	Crystallised Withdrawal	UnCrystallised Withdrawal	Remaining Value in Plan
67	£15,112.29	£0.00	£23,297.00
68	£3,955.42	£0.00	£24,419.83
69	£2,844.54	£0.00	£24,744.91
70	£2,648.82	£0.00	£25,145.82
71	£2,341.56	£0.00	£25,544.66
72	£2,028.71	£0.00	£25,959.43
73	£1,708.01	£0.00	£26,394.23
74	£1,379.29	£0.00	£26,854.43
75	£1,051.11	£0.00	£27,341.74
76	£8,721.19	£0.00	£36,062.93
77	£342.88	£0.00	£36,405.81
78	£778.84	£0.00	£36,627.00
79	£0.00	£0.00	£36,817.24
80	£0.00	£0.00	£37,003.04
81	£0.00	£0.00	£37,194.41
82	£0.00	£0.00	£37,391.59
83	£0.00	£0.00	£37,594.50
84	£0.00	£0.00	£37,803.25
85	£0.00	£0.00	£38,017.93
86	£0.00	£0.00	£38,238.56
87	£0.00	£0.00	£38,465.13
88	£0.00	£0.00	£38,697.70
89	£0.00	£0.00	£38,936.27
90	£0.00	£0.00	£39,180.84
91	£0.00	£0.00	£39,431.41
92	£0.00	£0.00	£39,688.00
93	£0.00	£0.00	£39,950.70
94	£0.00	£0.00	£40,219.50

INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income

£0.00

£0.00 for 301 months

Maximum Level Income

£35,000.00

ANNUITY DETAILS

Indicative annuity income £16,168.42 gross per annum

© The indicative annuity income as per the projections.

SCENARIO DETAILS - TEST SCENARIO 3

Goal Summary

Name

Income Analysis Research

Income Strategy

PCLS

Drawdown Term

23 years

Start Date

17/09/2049

Review Date

30/09/2024

Life Expectancy

90

Liability to Scottish Tax?

No

Current Tax Rate

20.00%

At Retirement Tax Rate

20.00%

Adviser Charges

Initial Fee

0.00%

Recurring Annual Fee

0.30%

Growth Assumptions

Annual Fund Growth Rate

7.50%

Annual Inflation

0.00%

Assumed Provider Product Charges

Initial Charge

0.00%

Annual Charge

0.40%

Reduction in Yield

-

INCLUDED PLANS

Basic projected value at age

Plan Name	Current Value	Projected Value
Flexible Transfers Account (UK Core Funds) Fully Insured	£300,744.38	£300,744.38

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indication	Reason
Living Expenses	67	71	2000	Monthly	Advance	0.00%	
Living Expenses	71	89	2000	Monthly	Advance	0.00%	

Single Amounts

Name	Age/Date	Amount	Reason
Car	76	5000	

OTHER INCOME

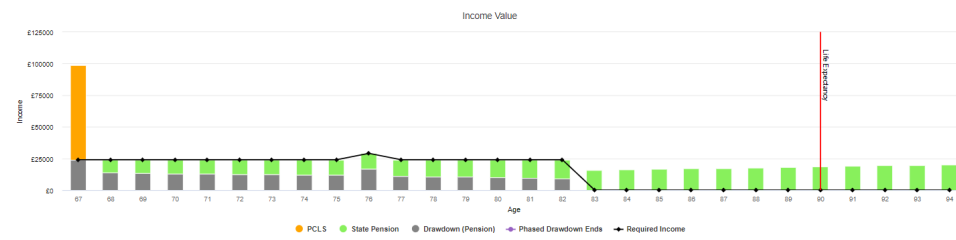
Name	Date From	Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy to Let	02/06/2024	83	Monthly	Advance	£1,000.00		Yes	Property

STATE PENSION

Pension Age
65 years 0 months
Yearly Income
£11,520.40
Indexation
2.5%

Additional State Pension not included in results.

INCOME VALUE



Age	Drawdown (Pension taxable income)	*Drawdown (PCLS withdrawal)	Other Taxable Income	State Pension	Other Non Taxable Income	Required Income	Total Net Income
67	£26,857.44	£7,457.20	£0.00	£0.00	£0.00	£24,000.00	£101,256.64
68	£19,235.33	£0.00	£0.00	£19,622.21	£0.00	£24,000.00	£26,857.44
69	£14,644.64	£0.00	£0.00	£19,912.80	£0.00	£24,000.00	£26,857.44
70	£14,644.64	£0.00	£0.00	£22,210.62	£0.00	£24,000.00	£26,857.44
71	£14,341.56	£0.00	£0.00	£12,515.86	£0.00	£24,000.00	£26,857.44
72	£14,028.71	£0.00	£0.00	£12,828.73	£0.00	£24,000.00	£26,857.44
73	£13,708.01	£0.00	£0.00	£13,149.43	£0.00	£24,000.00	£26,857.44
74	£13,379.29	£0.00	£0.00	£13,478.15	£0.00	£24,000.00	£26,857.44
75	£13,048.11	£0.00	£0.00	£13,815.13	£0.00	£24,000.00	£27,083.24
76	£12,714.19	£0.00	£0.00	£14,160.56	£0.00	£24,000.00	£28,861.75
77	£12,342.88	£0.00	£0.00	£14,514.56	£0.00	£24,000.00	£28,861.74
78	£11,980.04	£0.00	£0.00	£14,877.20	£0.00	£24,000.00	£28,861.74
79	£11,608.06	£0.00	£0.00	£15,249.38	£0.00	£24,000.00	£28,861.74
80	£11,229.95	£0.00	£0.00	£15,632.59	£0.00	£24,000.00	£28,861.74
81	£10,838.09	£0.00	£0.00	£16,027.15	£0.00	£24,000.00	£28,861.74
82	£10,437.73	£0.00	£0.00	£16,433.86	£0.00	£24,000.00	£28,861.74
83	£0.00	£0.00	£0.00	£16,852.43	£0.00	£0.00	£16,852.43
84	£0.00	£0.00	£0.00	£17,283.25	£0.00	£0.00	£17,283.25
85	£0.00	£0.00	£0.00	£17,726.54	£0.00	£0.00	£17,726.54
86	£0.00	£0.00	£0.00	£18,182.66	£0.00	£0.00	£18,182.66
87	£0.00	£0.00	£0.00	£18,651.87	£0.00	£0.00	£18,651.87
88	£0.00	£0.00	£0.00	£19,134.39	£0.00	£0.00	£19,134.39
89	£0.00	£0.00	£0.00	£19,632.48	£0.00	£0.00	£19,632.48
90	£0.00	£0.00	£0.00	£20,146.48	£0.00	£0.00	£20,146.48
91	£0.00	£0.00	£0.00	£20,676.85	£0.00	£0.00	£20,676.85
92	£0.00	£0.00	£0.00	£21,223.99	£0.00	£0.00	£21,223.99
93	£0.00	£0.00	£0.00	£21,788.34	£0.00	£0.00	£21,788.34
94	£0.00	£0.00	£0.00	£22,369.58	£0.00	£0.00	£22,369.58

* This value is a combination of a one-off PCLS amount (see Remaining Period section) and any other Drawdown PCLS withdrawals in this year. The one-off PCLS withdrawal has been taken and been removed from the income calculations.

FUND VALUE



Initial Amount:

Age	Crystallised Withdrawal	UnCrystallised Withdrawal	Remaining Value in Plan
67	£26,857.44	£0.00	£210,912.54
68	£19,235.29	£0.00	£209,264.96
69	£14,644.64	£0.00	£208,013.32
70	£14,644.64	£0.00	£206,379.28
71	£14,341.56	£0.00	£205,049.91
72	£14,028.71	£0.00	£203,962.27
73	£13,708.01	£0.00	£203,013.29
74	£13,379.29	£0.00	£202,289.85
75	£13,048.11	£0.00	£201,694.45
76	£12,714.19	£0.00	£201,222.22
77	£12,342.88	£0.00	£200,874.91
78	£11,980.04	£0.00	£200,648.85
79	£11,608.06	£0.00	£200,531.14
80	£11,229.95	£0.00	£200,526.14
81	£10,838.09	£0.00	£200,726.19
82	£10,437.73	£0.00	£201,021.68
83	£0.00	£0.00	£201,516.95
84	£0.00	£0.00	£202,213.47
85	£0.00	£0.00	£203,117.19
86	£0.00	£0.00	£204,234.13
87	£0.00	£0.00	£205,561.52
88	£0.00	£0.00	£207,101.24
89	£0.00	£0.00	£208,855.57
90	£0.00	£0.00	£210,826.50
91	£0.00	£0.00	£213,016.09
92	£0.00	£0.00	£215,428.87
93	£0.00	£0.00	£218,067.32
94	£0.00	£0.00	£220,933.30

INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income
£0.00
£0.00 for 301 months
Maximum Level Income
£28,021.00

ANNUITY DETAILS

Indicative annuity income (£18,168.43 gross per annum)
The indicative annuity income is per the projections.

ASSUMPTIONS

Forecast Life Expectancy is calculated from Office of National Statistics (ONS) National Life Tables. Contains public sector information licensed under the Open Government License 3.0.
State Pension eligibility age and amount information is provided from gov.uk.
State Pension escalation is assumed at 2.50%.
Our interpretation of the HIRC legislation as at August 2024/2025.
The figures provided by the calculator are not guaranteed and are based on the information provided by you, as well as Synaptic Software Limited's understanding of current taxation legislation and HIRC practice. Actual figures may vary and the calculator should only be used as a general guide.

Any income subject to tax calculation is treated, for tax purposes, as earned income only.

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