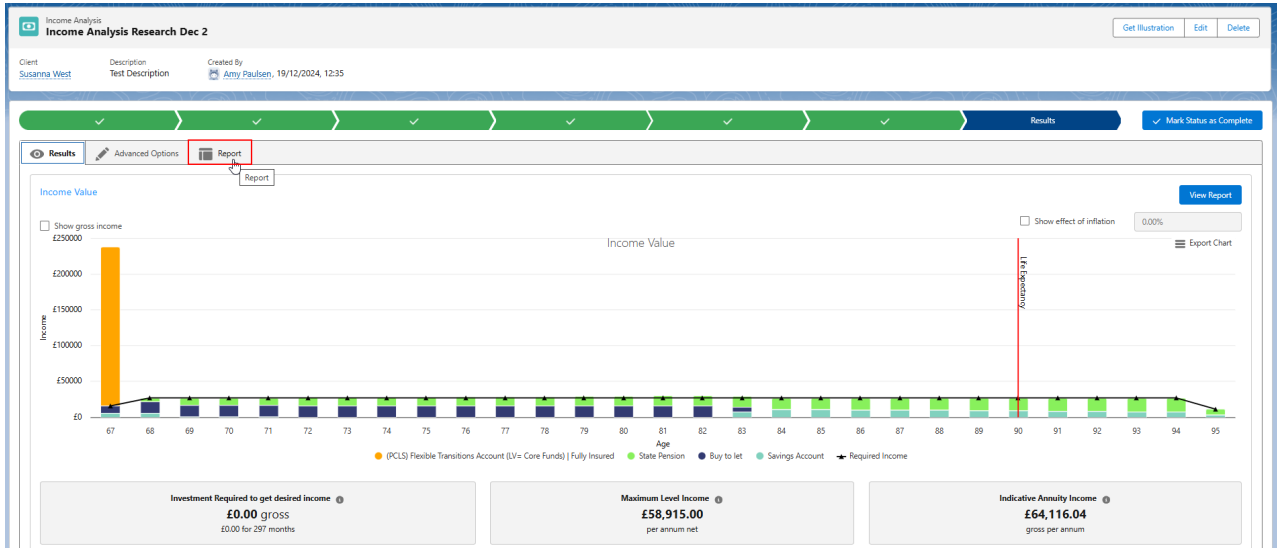


Income Analysis - Report

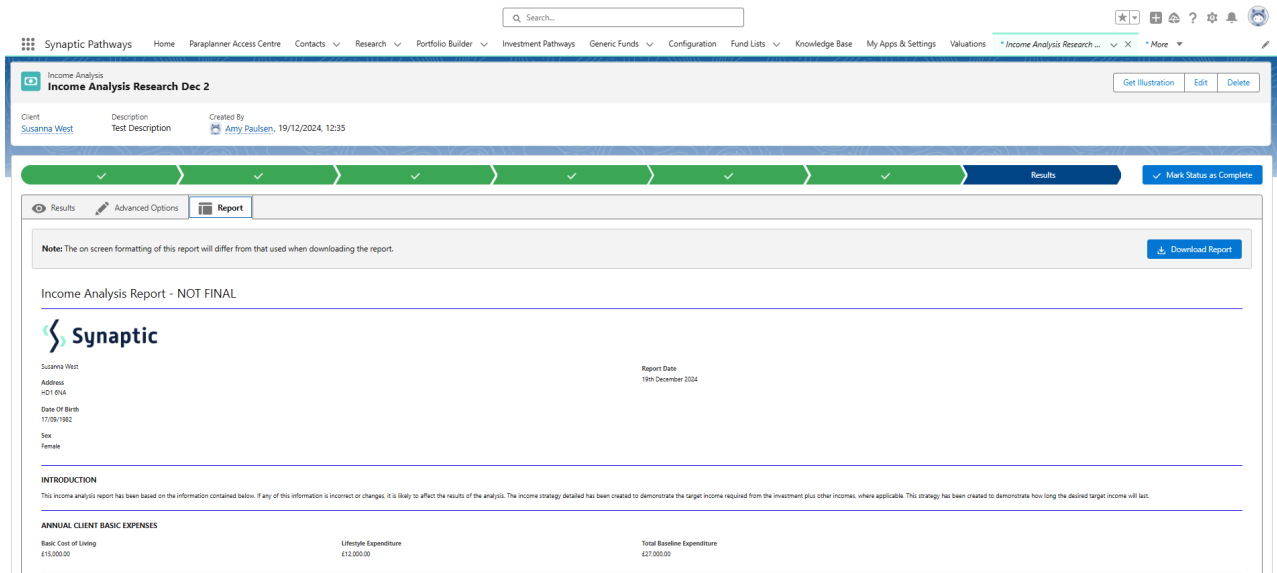
Last Modified on 19/12/2024 1:06 pm GMT

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 Dec 2
Income Strategy

Drawdown Term
25 years

Start Date
17/09/2049

Review Date
16/12/2024

Life Expectancy
90

Liability to Scottish Tax?
No

Current Tax Rate
20.00%

An Retirement Tax Rate
20.00%

Adviser Charges

Initial Fee
0.45%

Recurring Annual Fee
0.20%

Growth Assumptions
Annual Fund Growth Rate
7.39%

Annual Inflation
0.00%

Assumed Provider Product Charges
Initial Charge
0.45%

Annual Charge
0.35%

Reduction in Yield
-

INCLUDED PLANS

Base projected value at age

Plan Name	Client Name	Current Value	Projected Value
Cofunds Pension Account Fully Insured	Suzanna West	£254.23	£751.02
Flexible Transitions Account (LV+ Core Funds) Fully Insured	Suzanna West	£202,281.04	£992,964.55

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts

No Regular Amounts entered.

Single Amounts

No Single Amounts entered.

OTHER INCOME

Name	Date From	Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy to let	06/12/2024	63	Monthly	Advance	£1,500.00		Yes	Property

In the event of excess income, this income will be used for: In the event of excess income...

SAVING ACCOUNTS

Name	Amount (Gross)	Interest Rate	Threshold
Savings Account	£54,996.00	5.00%	£40,000.00

STATE PENSION

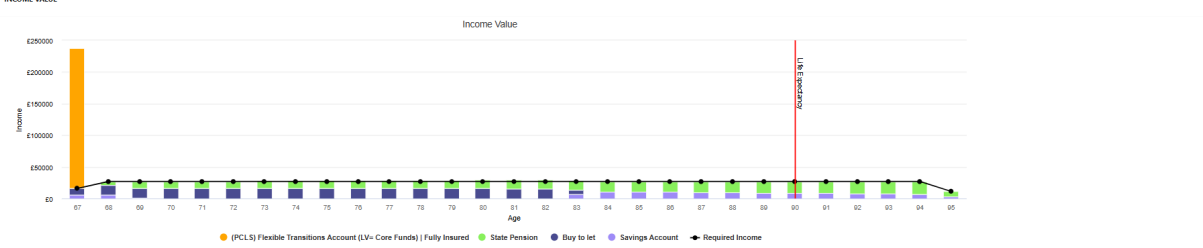
Pension Age
68 years 0 months

Additional State Pension not included in results.

Yearly Income
£11,502.40

Indexation
2.5%

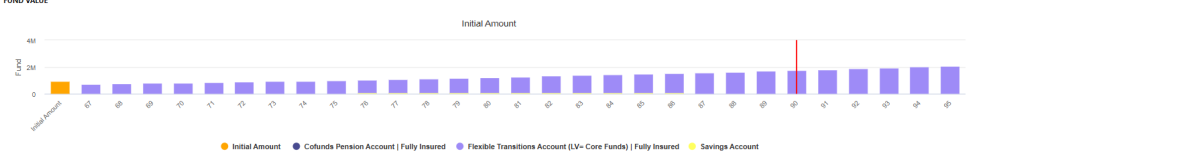
INCOME VALUE



Age	State Pension	Buy to let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Savings Account	Required Income
67	£0.00	£9,996.50	£0.00	£5,983.50	£15,710.00
68	£6,700.71	£15,523.88	£0.00	£5,980.41	£27,000.00
69	£11,790.00	£15,919.03	£0.00	£654.00	£27,000.00
70	£12,084.72	£15,904.15	£0.00	£418.22	£27,000.00
71	£12,385.88	£15,889.20	£0.00	£176.50	£27,000.00
72	£12,695.48	£15,874.18	£0.00	£0.00	£27,000.00
73	£13,013.88	£15,859.09	£0.00	£0.00	£27,000.00
74	£13,339.20	£15,843.84	£0.00	£0.00	£27,000.00
75	£13,672.48	£15,828.74	£0.00	£0.00	£27,000.00
76	£14,014.56	£15,813.48	£0.00	£0.00	£27,000.00
77	£14,364.66	£15,798.18	£0.00	£0.00	£27,000.00
78	£14,723.00	£15,782.84	£0.00	£0.00	£27,000.00
79	£15,089.16	£15,767.45	£0.00	£0.00	£27,000.00
80	£15,463.44	£15,752.04	£0.00	£0.00	£27,000.00
81	£15,845.20	£15,736.59	£0.00	£0.00	£27,000.00
82	£16,234.56	£15,721.13	£0.00	£0.00	£27,000.00
83	£16,631.88	£15,705.46	£0.00	£6,964.62	£27,000.00
84	£17,037.40	£0.00	£0.00	£10,825.68	£27,000.00
85	£17,552.24	£0.00	£0.00	£10,464.21	£27,000.00
86	£17,979.76	£0.00	£0.00	£10,134.19	£27,000.00
87	£18,420.32	£0.00	£0.00	£9,775.34	£27,000.00
88	£18,874.04	£0.00	£0.00	£9,407.57	£27,000.00
89	£19,341.28	£0.00	£0.00	£9,030.58	£27,000.00
90	£19,821.96	£0.00	£0.00	£8,644.27	£27,000.00
91	£20,315.36	£0.00	£0.00	£8,248.18	£27,000.00
92	£20,821.64	£0.00	£0.00	£7,842.29	£27,000.00
93	£21,340.84	£0.00	£0.00	£7,426.13	£27,000.00
94	£21,873.08	£0.00	£0.00	£6,999.70	£27,000.00
95	£24,415.15	£0.00	£0.00	£2,714.38	£11,250.00

* 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: £554,473.41

Age	Buy to let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Savings Account	Remaining Value in Plan
67	£0.00	£552,071.92	£50,000.67	£712,829.40
86	£0.00	£790,762.87	£47,122.88	£751,279.82
89	£0.00	£718,919.24	£48,907.44	£707,811.99

70	£0.00	£768,627.37	£50,818.35	£819,446.00
71	£0.00	£799,854.54	£53,178.02	£853,032.56
72	£0.00	£832,392.00	£55,839.92	£888,231.92
73	£0.00	£866,165.77	£58,628.77	£924,794.54
74	£0.00	£901,165.81	£61,565.21	£962,731.02
75	£0.00	£937,376.53	£64,658.22	£1,002,034.75
76	£0.00	£974,804.21	£67,870.13	£1,042,674.34
77	£0.00	£1,013,459.49	£71,269.64	£1,084,729.13
78	£0.00	£1,053,300.47	£74,826.32	£1,128,126.89
79	£0.00	£1,094,389.82	£78,526.19	£1,172,915.91
80	£0.00	£1,136,677.94	£82,366.97	£1,219,044.91
81	£0.00	£1,180,117.41	£86,341.40	£1,276,458.81
82	£0.00	£1,224,754.30	£90,462.46	£1,335,196.76
83	£0.00	£1,270,549.26	£94,721.04	£1,395,270.22
84	£0.00	£1,317,548.17	£99,117.40	£1,456,687.62
85	£0.00	£1,365,802.16	£103,650.63	£1,519,452.79
86	£0.00	£1,415,361.71	£108,321.30	£1,583,684.01
87	£0.00	£1,466,266.63	£113,127.74	£1,649,394.37
88	£0.00	£1,518,561.23	£18,209.92	£1,626,771.29
89	£0.00	£1,572,202.35	£48,077.94	£1,624,724.49
90	£0.00	£1,527,489.49	£42,246.38	£1,569,735.81
91	£0.00	£1,484,444.63	£37,087.75	£1,521,356.88
92	£0.00	£1,442,911.19	£32,428.03	£1,480,483.16
93	£0.00	£1,402,855.82	£28,264.73	£1,444,591.09
94	£0.00	£1,364,246.88	£17,471.11	£1,381,775.77
95	£0.00	£2,022,392.56	£18,061.94	£2,040,454.50

INCOME PROJECTIONS AND SHORTFALL ANALYSIS

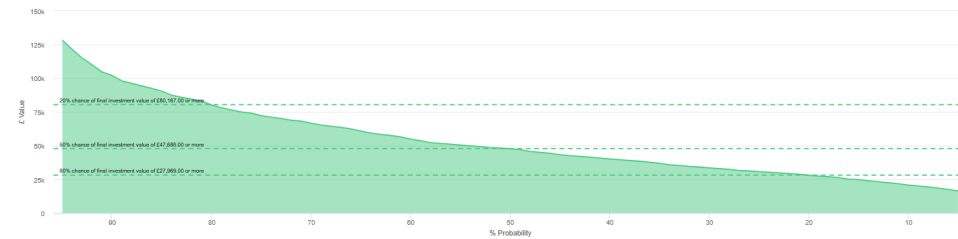
Investment Required to get desired income
 £0.00
 £0.00 for 297 months

Maximum Level Income
 £88,919.00

ANNUITY DETAILS - SUSANNA WEST

Indicative annuity income £84,116.94 gross per annum
 The indicative annuity income as per the projections.

STOCHASTIC INCOME PROJECTION



OTHER SCENARIOS CONSIDERED

SCENARIO DETAILS - INCOME ANALYSIS RESEARCH DEC 2

Goal Summary

Name
Income Analysis Research Dec 2

Income Strategy
-

Drawdown Term
17 years

Start Date
17/09/2049

Review Date
19/12/2024

Life Expectancy
84

Liable to Scottish Test?
No

Current Tax Rate
20.00%

All Retirement Tax Rate
20.00%

Adviser Charges

Initial Fee
0.45%

Recurring Annual Fee
0.40%

Growth Assumptions

Annual Fund Growth Rate
7.30%

Annual Inflation
0.00%

Assumed Provider Product Charges

Initial Charge
0.40%

Annual Charge
0.30%

Reduction in Yield
-

INCLUDED PLANS

Base projected value at age

Plan Name	Client Name	Current Value	Projected Value
Colinda Pension Account Fully Insured	Susanna West	£24,123	£719,151
Flexible Transitory Account (Div-Cost Funds) Fully Insured	Susanna West	£392,281.04	£392,284.56

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts

No Regular Amounts entered.

Single Amounts

No Single Amounts entered.

OTHER INCOME

Name	Date From	Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy to let	09/12/2024	83	Monthly	Advance	£1,500.00		Yes	Property

In the event of excess income, this income will be used to: In the event of excess income,...

SAVING ACCOUNTS

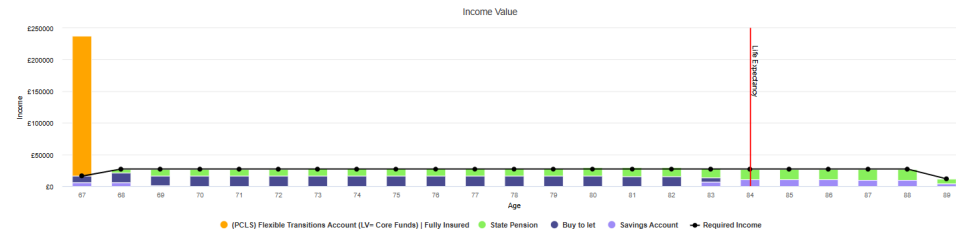
Name	Amount (Gross)	Interest Rate	Threshold
Savings Account	£54,896.00	5.00%	£40,000.00

STATE PENSION

Pension Age
68 years 0 months
Yearly Income
£11,502.40
Indexation
2.5%

Additional State Pension not included in results.

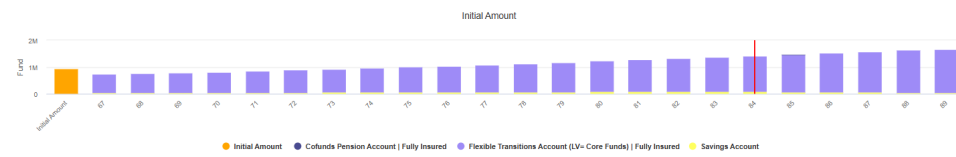
INCOME VALUE



Age	State Pension	Buy to let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Savings Account	Required Income
67	£0.00	£0,000.00	£0.00	£0,000.00	£18,700.00
68	£6,700.71	£15,233.88	£0.00	£5,068.41	£27,000.00
69	£11,700.00	£15,919.03	£0.00	£564.00	£27,000.00
70	£12,084.72	£16,904.15	£0.00	£418.22	£27,000.00
71	£12,395.68	£16,889.20	£0.00	£176.50	£27,000.00
72	£12,696.48	£16,874.18	£0.00	£0.00	£27,000.00
73	£13,013.88	£16,859.09	£0.00	£0.00	£27,000.00
74	£13,339.20	£16,843.84	£0.00	£0.00	£27,000.00
75	£13,672.68	£16,828.74	£0.00	£0.00	£27,000.00
76	£14,014.56	£16,813.48	£0.00	£0.00	£27,000.00
77	£14,364.26	£16,798.18	£0.00	£0.00	£27,000.00
78	£14,721.40	£16,782.84	£0.00	£0.00	£27,000.00
79	£15,086.14	£16,767.45	£0.00	£0.00	£27,000.00
80	£15,458.64	£16,752.04	£0.00	£0.00	£27,000.00
81	£15,839.20	£16,736.59	£0.00	£0.00	£27,000.00
82	£16,228.06	£16,721.13	£0.00	£0.00	£27,000.00
83	£16,625.58	£6,705.46	£0.00	£6,954.62	£27,000.00
84	£17,032.14	£0.00	£0.00	£10,825.68	£27,000.00
85	£17,448.24	£0.00	£0.00	£14,684.21	£27,000.00
86	£17,874.36	£0.00	£0.00	£18,524.19	£27,000.00
87	£18,310.00	£0.00	£0.00	£8,775.34	£27,000.00
88	£18,866.04	£0.00	£0.00	£9,407.87	£27,000.00
89	£9,566.70	£0.00	£0.00	£3,762.74	£11,250.00

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

FUND VALUE



Initial Amount: £564,475.41

Age	Buy to let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Savings Account	Remaining Value in Plan
67	£0.00	£682,071.92	£30,350.87	£712,422.80
68	£0.00	£706,762.87	£40,122.88	£746,885.75
69	£0.00	£738,619.24	£48,307.44	£786,926.68
70	£0.00	£768,627.37	£50,818.35	£819,445.72
71	£0.00	£796,854.84	£53,178.02	£850,032.86
72	£0.00	£823,350.80	£55,616.92	£878,967.72
73	£0.00	£848,166.77	£58,028.77	£906,195.54
74	£0.00	£871,356.81	£61,500.21	£932,857.02
75	£0.00	£892,976.53	£64,838.22	£958,814.75
76	£0.00	£910,084.01	£67,870.13	£983,954.14
77	£0.00	£1,915,739.69	£71,283.84	£1,987,023.53
78	£0.00	£1,931,096.47	£74,826.82	£2,006,923.34
79	£0.00	£1,946,060.82	£78,468.16	£2,023,528.98
80	£0.00	£1,960,637.84	£82,168.57	£2,037,806.41
81	£0.00	£1,974,814.41	£86,021.40	£2,049,835.81
82	£0.00	£1,988,594.30	£89,952.46	£2,059,546.76
83	£0.00	£1,999,893.26	£88,421.04	£2,048,314.30
84	£0.00	£1,942,298.17	£91,772.40	£1,934,070.57
85	£0.00	£1,966,832.16	£75,565.63	£1,942,397.79
86	£0.00	£1,953,381.71	£68,391.30	£1,921,773.01
87	£0.00	£1,912,650.85	£91,772.74	£1,904,423.59
88	£0.00	£1,874,691.23	£50,200.82	£1,824,892.05
89	£0.00	£1,600,428.38	£52,325.62	£1,652,754.00

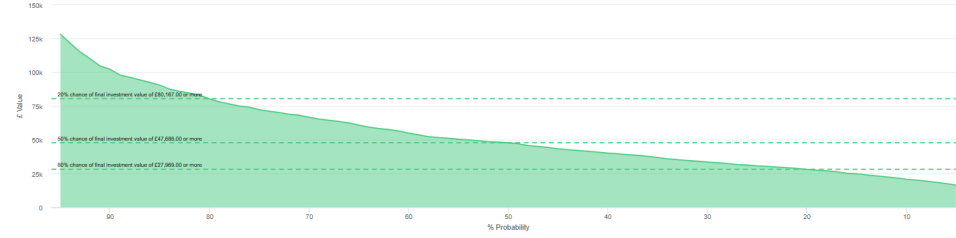
INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income
 £0.00
 £0.00 for 287 months
 Maximum Level Income
 £68,910.00

ANNUITY DETAILS - SUSANNA WEST

Indicative annuity income £64,116.54 gross per annum
 * The indicative annuity income is per the projections.

STOCHASTIC INCOME PROJECTION



SCENARIO DETAILS - TEST SCENARIO 2

Goal Summary

Name
 Income Analysis Research Dec 2
 Income Strategy
 -
 Drawdown Term
 23 years
 Start Date
 17/03/2023
 Review Date
 19/12/2024
 Life Expectancy
 90
 Liable to Scottish Tax?
 No
 Current Tax Rate
 20.00%
 At Retirement Tax Rate
 20.00%

Adviser Charges

Initial Fee
 0.45%
 Recurring Annual Fee
 0.40%

Growth Assumptions

Annual Fund Growth Rate
 7.29%
 Annual Inflation
 0.00%

Assumed Provider Product Charges

Initial Charge
 0.40%
 Annual Charge
 0.30%
 Reduction in Yield
 -

INCLUDED PLANS

Basic projected value at age

Plan Name	Client Name	Current Value	Projected Value
Colunds Pension Account Fully Insured	Susanna West	£254.23	£731.02
Flexible Transitions Account (Via Core Funds) Fully Insured	Susanna West	£102,281.04	£82,964.54

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indexation	Reason
Living Expenses	87	72	1800	Monthly	Advance	0.00%	
Living Expenses	72	83	1700	Monthly	Advance	0.00%	

Single Amounts

OTHER INCOME

Name	Date From	Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy to let	09/12/2024	83	Monthly	Advance	£1,500.00		Yes	Property

In the event of excess income, this income will be used to: In the event of excess income...

SAVING ACCOUNTS

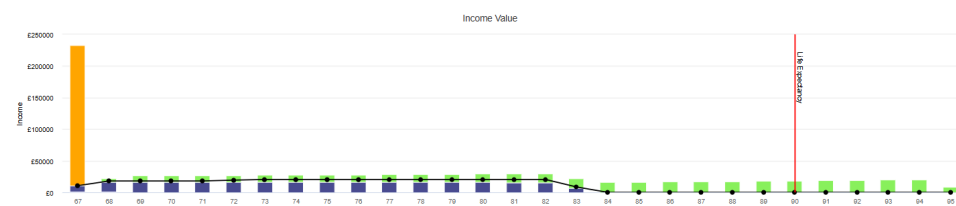
Name	Amount (Gross)	Interest Rate	Threshold
Savings Account	£54,906.00	5.00%	£40,000.00

STATE PENSION

Retiree Age
 65 year 0 months
 Yearly Income
 £11,502.40
 Indexation
 2.5%

Additional State Pension not included in results.

INCOME VALUE



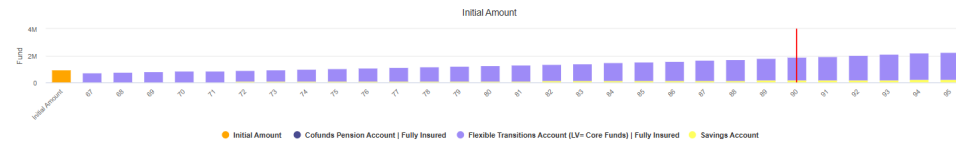
Age

● (PCL5) Flexible Transitions Account (LV+ Core Funds) | Fully Insured ● State Pension ● Buy to let ● Savings Account ➔ Required Income

Age	State Pension	Buy to let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Savings Account	Required Income
67	£0.00	£6,865.50	£0.00	£633.30	£15,500.00
68	£8,767.71	£15,523.88	£0.00	£1,051.72	£15,500.00
69	£11,799.00	£15,519.00	£0.00	£0.00	£15,500.00
70	£12,064.72	£15,504.15	£0.00	£0.00	£15,500.00
71	£12,186.68	£15,489.20	£0.00	£0.00	£15,500.00
72	£12,096.48	£15,474.18	£0.00	£0.00	£15,400.00
73	£11,913.88	£15,459.09	£0.00	£0.00	£20,400.00
74	£13,339.20	£15,843.94	£0.00	£0.00	£20,400.00
75	£13,472.48	£15,838.74	£0.00	£0.00	£20,400.00
76	£14,314.56	£15,813.48	£0.00	£0.00	£20,400.00
77	£14,364.96	£15,798.18	£0.00	£0.00	£20,400.00
78	£14,724.00	£15,782.84	£0.00	£0.00	£20,400.00
79	£15,002.16	£15,767.46	£0.00	£0.00	£20,400.00
80	£15,495.84	£15,752.04	£0.00	£0.00	£20,400.00
81	£15,864.20	£15,736.59	£0.00	£0.00	£20,400.00
82	£16,252.56	£15,721.13	£0.00	£0.00	£20,400.00
83	£16,658.88	£4,780.46	£0.00	£0.00	£8,500.00
84	£17,075.40	£0.00	£0.00	£0.00	£0.00
85	£17,502.24	£0.00	£0.00	£0.00	£0.00
86	£17,939.76	£0.00	£0.00	£0.00	£0.00
87	£18,388.32	£0.00	£0.00	£0.00	£0.00
88	£18,848.04	£0.00	£0.00	£0.00	£0.00
89	£19,319.88	£0.00	£0.00	£0.00	£0.00
90	£19,802.16	£0.00	£0.00	£0.00	£0.00
91	£20,297.28	£0.00	£0.00	£0.00	£0.00
92	£20,804.64	£0.00	£0.00	£0.00	£0.00
93	£21,324.84	£0.00	£0.00	£0.00	£0.00
94	£21,857.88	£0.00	£0.00	£0.00	£0.00
95	£24,335.15	£0.00	£0.00	£0.00	£0.00

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

FUND VALUE



Initial Amount : £564,275.41

Age	Buy to let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Savings Account	Remaining Value in Plan
67	£0.00	£682,071.92	£51,838.93	£733,910.86
68	£0.00	£700,762.87	£57,564.23	£758,327.10
69	£0.00	£738,519.24	£60,413.94	£798,933.18
70	£0.00	£768,827.37	£61,483.54	£830,310.91
71	£0.00	£799,854.04	£60,020.21	£859,874.25
72	£0.00	£832,359.80	£60,797.33	£893,157.13
73	£0.00	£866,166.77	£73,455.40	£939,622.17
74	£0.00	£901,356.81	£75,128.17	£976,484.98
75	£0.00	£937,976.53	£80,984.58	£1,018,961.11
76	£0.00	£976,064.01	£85,033.81	£1,061,097.82
77	£0.00	£1,015,739.69	£89,385.50	£1,105,125.19
78	£0.00	£1,057,008.47	£93,749.78	£1,150,758.25
79	£0.00	£1,099,849.82	£98,437.26	£1,208,287.08
80	£0.00	£1,144,637.84	£103,359.13	£1,267,996.97
81	£0.00	£1,191,141.41	£108,527.08	£1,330,668.49
82	£0.00	£1,239,534.30	£113,953.44	£1,396,487.74
83	£0.00	£1,289,869.26	£119,651.11	£1,465,520.37
84	£0.00	£1,342,298.17	£125,632.07	£1,465,930.24
85	£0.00	£1,396,832.16	£131,915.35	£1,528,747.51
86	£0.00	£1,453,581.71	£138,511.12	£1,592,092.83
87	£0.00	£1,512,650.85	£145,495.07	£1,657,145.92
88	£0.00	£1,574,079.23	£152,768.91	£1,724,848.14
89	£0.00	£1,637,846.35	£160,343.93	£1,794,190.28
90	£0.00	£1,704,051.43	£168,241.13	£1,872,292.56
91	£0.00	£1,772,844.63	£176,479.18	£1,958,323.81
92	£0.00	£1,844,311.19	£185,078.12	£2,052,389.31
93	£0.00	£1,919,555.62	£194,059.05	£2,153,614.67
94	£0.00	£1,998,640.88	£204,444.00	£2,203,084.88
95	£0.00	£2,081,392.56	£208,846.83	£2,290,239.39

INCOME PROJECTIONS AND SHORTFALL ANALYSIS

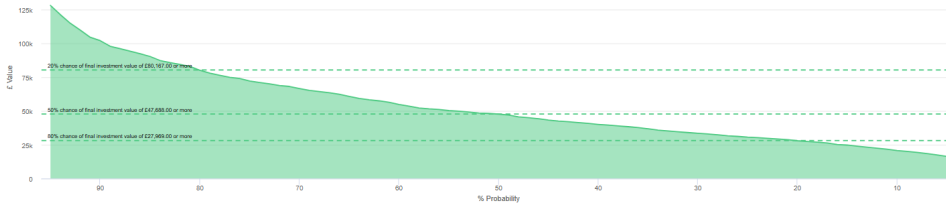
Investment Required to get desired income
 £0.00
 £0.00 for 120 months
 Maximum Level Income
 £28,915.00

ANNUITY DETAILS - SUSANNA WEST

Indicative annuity income £64,116.34 gross per annum
 @ The indicative annuity income is per the projections.

STOCHASTIC INCOME PROJECTION

15/8



SCENARIO DETAILS - TEST SCENARIO 3

Goal Summary

Name
Income Analysis Research Dec 2
Income Strategy
-
Drawdown Term
23 years
Start Date
17/09/2049
Review Date
19/12/2024
Life Expectancy
90
Liable to Scottish Tax?
No
Current Tax Rate
20.00%
All Retirement Tax Rate
20.00%

Adviser Charges

Initial Fee
0.65%
Recurring Annual Fee
0.40%

Growth Assumptions

Annual Fund Growth Rate
7.35%
Annual Inflation
0.00%

Assumed Provider Product Charges

Initial Charge
0.40%
Annual Charge
0.30%
Reduction in Yield
-

INCLUDED PLANS

Base projected value at age

Plan Name	Client Name	Current Value	Projected Value
Colunds Pension Account Fully Insured	Susanna West	£24,423	£711.02
Flexible Transitions Account (LI+ Core Funds) Fully Insured	Susanna West	£302,281.04	£82,954.55

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indexation	Reason
Living Expenses	67	72	1500	Monthly	Advance	0.00%	
Living Expenses	72	83	1700	Monthly	Advance	0.00%	

Single Amounts

No Single Amounts entered.

OTHER INCOME

Name	Date From	Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy to let	09/12/2024	83	Monthly	Advance	£1,500.00		Yes	Property

In the event of excess income, this income will be used to: In the event of excess income...

SAVING ACCOUNTS

Name	Amount (Gross)	Interest Rate	Threshold
Savings Account	£54,898.00	5.00%	£40,000.00

STATE PENSION

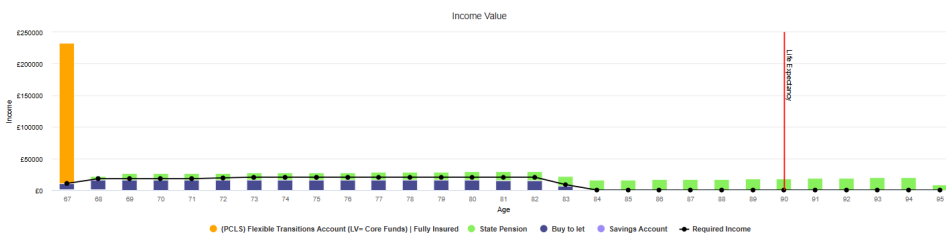
Pension Age
65 years 0 months

Additional State Pension not included in results.

Yearly Income
£11,502.40

Indexation
2.5%

INCOME VALUE

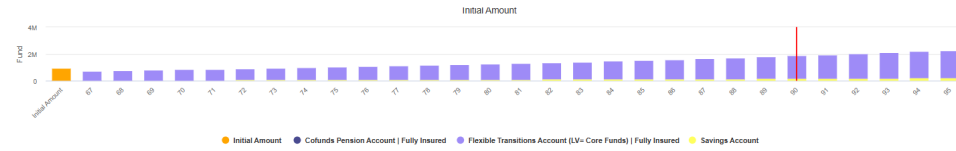


Age	State Pension	Buy to let	Flexible Transitions Account (LI+ Core Funds) Fully Insured	Savings Account	Required Income
67	£0.00	£9,966.50	£0.00	£633.50	£10,500.00
68	£8,709.71	£15,223.88	£0.00	£1,031.72	£18,000.00
69	£11,790.00	£16,979.69	£0.00	£0.00	£18,000.00
70	£12,084.72	£16,964.15	£0.00	£0.00	£18,000.00
71	£12,384.68	£16,949.20	£0.00	£0.00	£18,000.00
72	£12,689.48	£16,934.18	£0.00	£0.00	£18,000.00
73	£13,013.88	£16,919.09	£0.00	£0.00	£20,400.00
74	£13,339.20	£16,843.94	£0.00	£0.00	£20,400.00
75	£13,672.68	£16,828.74	£0.00	£0.00	£20,400.00

76	£16,914.58	£16,913.48	£0.00	£0.00	£20,400.00
77	£16,364.06	£16,768.18	£0.00	£0.00	£20,400.00
78	£16,724.00	£16,782.84	£0.00	£0.00	£20,400.00
79	£15,002.16	£16,787.45	£0.00	£0.00	£20,400.00
80	£15,409.44	£16,792.04	£0.00	£0.00	£20,400.00
81	£16,895.20	£16,796.59	£0.00	£0.00	£20,400.00
82	£16,262.56	£16,721.13	£0.00	£0.00	£20,400.00
83	£16,658.88	£6,780.46	£0.00	£0.00	£8,500.00
84	£17,075.40	£0.00	£0.00	£0.00	£0.00
85	£17,502.24	£0.00	£0.00	£0.00	£0.00
86	£17,939.76	£0.00	£0.00	£0.00	£0.00
87	£18,388.32	£0.00	£0.00	£0.00	£0.00
88	£18,848.04	£0.00	£0.00	£0.00	£0.00
89	£19,319.28	£0.00	£0.00	£0.00	£0.00
90	£19,802.16	£0.00	£0.00	£0.00	£0.00
91	£20,297.28	£0.00	£0.00	£0.00	£0.00
92	£20,804.44	£0.00	£0.00	£0.00	£0.00
93	£21,324.84	£0.00	£0.00	£0.00	£0.00
94	£21,857.98	£0.00	£0.00	£0.00	£0.00
95	£9,335.15	£0.00	£0.00	£0.00	£0.00

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

FUND VALUE



Initial Amount : £554,475.41

Age	Buy to let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Savings Account	Remaining Value in Plan
67	£0.00	£682,071.62	£55,836.63	£738,264.66
68	£0.00	£700,782.87	£57,554.53	£758,707.17
69	£0.00	£720,916.24	£59,421.84	£779,424.98
70	£0.00	£742,627.57	£61,452.54	£802,481.87
71	£0.00	£765,984.84	£63,658.21	£826,988.10
72	£0.00	£832,350.60	£68,967.43	£902,742.34
73	£0.00	£866,166.77	£73,465.40	£940,074.02
74	£0.00	£901,356.81	£77,128.17	£978,955.18
75	£0.00	£937,976.53	£80,964.58	£1,019,490.42
76	£0.00	£976,084.01	£85,033.81	£1,061,827.01
77	£0.00	£1,015,739.69	£89,285.00	£1,105,555.06
78	£0.00	£1,057,006.47	£93,749.76	£1,151,307.65
79	£0.00	£1,100,049.22	£98,467.38	£1,198,960.88
80	£0.00	£1,144,937.84	£103,359.13	£1,248,594.08
81	£0.00	£1,191,741.41	£108,527.08	£1,300,298.88
82	£0.00	£1,239,534.30	£113,993.44	£1,364,134.38
83	£0.00	£1,289,389.26	£119,651.11	£1,410,217.28
84	£0.00	£1,342,298.17	£125,632.87	£1,468,632.07
85	£0.00	£1,398,332.16	£131,919.35	£1,529,476.18
86	£0.00	£1,457,581.71	£138,511.12	£1,592,893.11
87	£0.00	£1,519,998.85	£145,416.87	£1,659,492.80
88	£0.00	£1,576,691.23	£152,708.51	£1,729,200.88
89	£0.00	£1,637,643.35	£160,348.69	£1,792,440.70
90	£0.00	£1,702,929.63	£168,391.13	£1,859,241.08
91	£0.00	£1,772,644.83	£176,779.18	£1,929,548.18
92	£0.00	£1,846,911.19	£185,618.14	£2,002,482.27
93	£0.00	£1,925,905.61	£194,899.05	£2,116,906.73
94	£0.00	£1,999,946.88	£204,644.00	£2,204,633.65
95	£0.00	£2,082,390.56	£204,846.83	£2,242,299.61

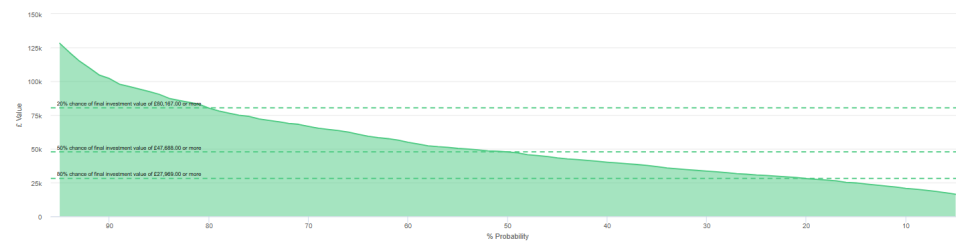
INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income
 £0.00
 £0.00 for 287 months
 Maximum Level Income
 £58,915.00

ANNUITY DETAILS - SUSANNA WEST

Indicative annuity income £54,116.54 gross per annum
 * The indicative annuity income as per the projections.

STOCHASTIC INCOME PROJECTION



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 HMRC tax legislation as at December 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 HMRC 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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