Phased Drawdown Results

Last Modified on 13/02/2020 4:19 pm GMT

During the phased drawdown route the first set of results that will appear on screen are for the phased drawdown period only. Unlike the normal drawdown route where the PCLS or UFPLS needs to be chosen up front, with phased drawdown both are displayed on screen for the phased period.

Summary		- 🗈 - 🙆 - 😄
Goal	Add Goal Details Add Plans Income Requirements	Other Income Phased Drawdown Add Annuity
Goal Name	Phased Period	Export Charts Continue
Annual Fund Growth 3.00 %	Show gross income Include effects of inflation	%
	Use PCLS Strategy	Use UFPLS Strategy
Plans 📀	Uncrystallised Balance £614,005.23	Uncrystallised Balance £995,243.72
Income Strategy Phased Drawdown	Crystallised Balance £405,063.52	Crystallised Balance £0.00
SIPP £1.029.051.45	Total Tax Paid £5,548.79	Total Tax Paid £27,872.95
SIPP £1,029,051.45 Fund Value £1,029,051.45	Drawdown (PCLS withdrawal) Drawdown (Pensia Life Expectancy Phased Drawdown Ends	on taxable income) 🕚 House 🛛 🗢 Required Income 🛛 🕚 State Pension
Net Level Income Requirement	40k	
£ 41000	u 30k —	
£1,000 £1,018,500	= 20k	
i This annual income is assumed to be payable monthly in advance on a level	10k	
basis	65 66	67 68 69 Age

When first landing on the screen, the PCLS strategy is selected and the graphs below represent the PCLS strategy. Selecting the UFPLS strategy on this screen, this will update the graphs beneath it.



Fund Value



The fund value is broken down into the level of Crystallised and Uncrystallised funds a client has remaining.

This screen is the last time that any of the initial details can be changed for this scenario. After this point the scenario would have to be restarted if changes need to be made to any of the inputs.

After deciding upon which strategy to use for the phased period, when selecting continue an action box will appear where the strategy for the remaining period will be selected.

You have selected PCLS as the strategy for your Phased Drawdown Period. Please note that you cannot change this if you continue.			
Select Income Strategy for Remaining Period PCLS UFPLS			
Fund Values carried forward to remaining period:			
Uncrystallised Fund	£614,005.23		
Crystallised Fund	£405,063.52		
Cancel Continue			

Once progressing from this selection, the investment strategies for both the phased period and remaining period will be locked in and will be unable to be changed.