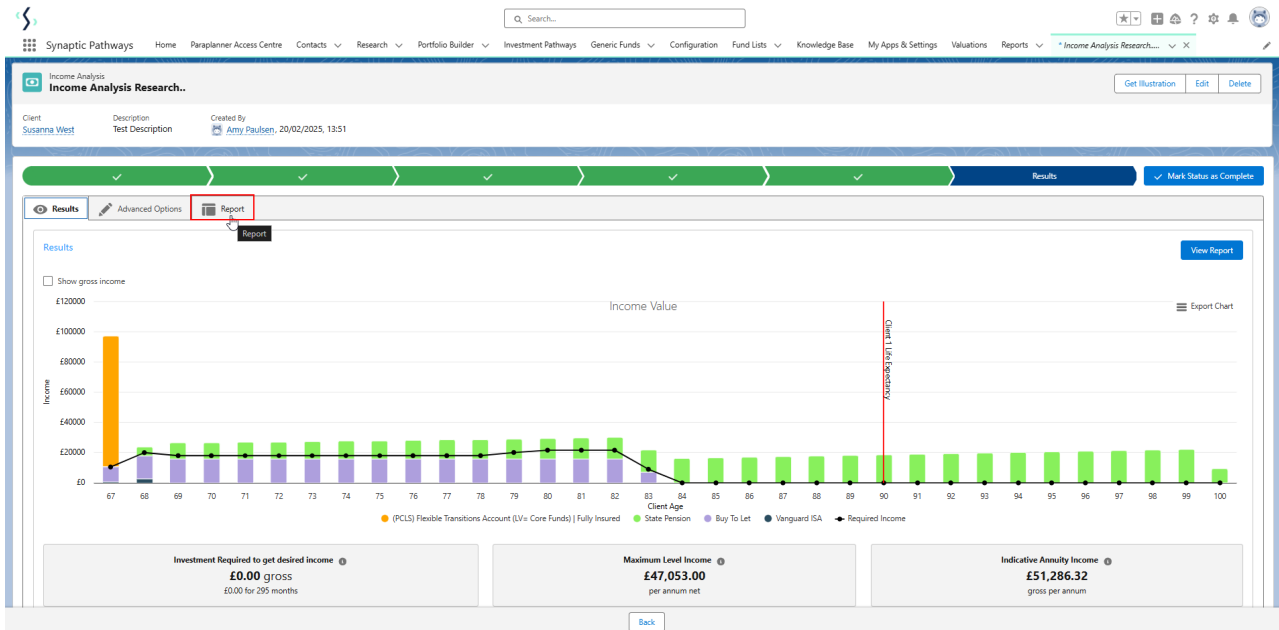


Income Analysis - Report

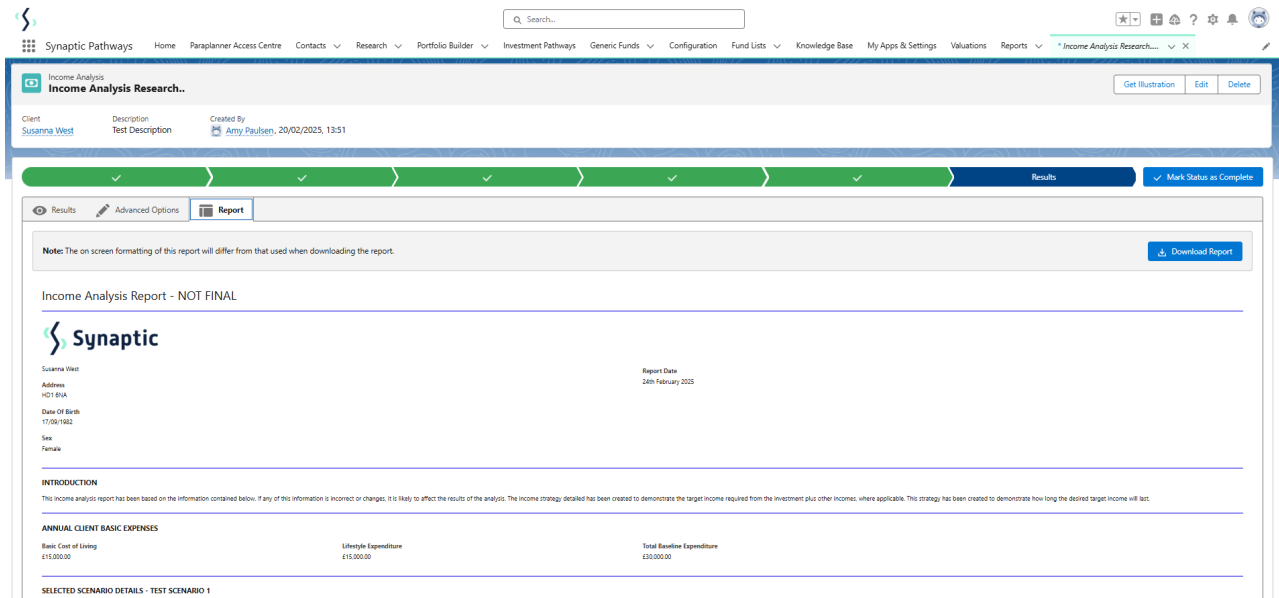
24/02/2025 3:09 pm GMT

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:



Goal Summary

Name
Income Analysis Research
Income Strategy
-
Drawdown Term
25 years
Start Date
17/09/2049
Review Date
01/03/2025
Life Expectancy
90
Liable to Scottish Tax?
No
Current Tax Rate
20.00%
All Retirement Tax Rate
20.00%
Drawdown Start Date
17/09/2049

Growth Assumptions

Annual Inflation
0.00%

INCLUDED PLANS

Base projected value at age

Plan Name	Client Name	Current Value	Adviser Charges	Product Charges	Projected Value
Flexible Transitions Account (LV+ Core Funds) Fully Insured	Susanna West	£313,820.48	1.00% Initial, £200.00 One-Off, 0.20% Annual	1.00% Initial, 0.40% Regular	£354,722.00
Personal Pension (TEST) Fully Insured	Susanna West	£46,567.00	1.00% Initial, £100.00 One-Off, 0.40% Annual	1.00% Initial, 0.50% Regular	£491,270.96
Vanguard ISA	Susanna West	£18,362.00	1.00% Initial, £100.00 One-Off, 0.50% Annual	1.00% Initial, 0.40% Regular	£50,767.48

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indication	Reason
Living Expenses	79	83	1800	Monthly	Advance	0.00%	
Living Expenses	87	79	1500	Monthly	Advance	0.00%	

Single Amounts

Name	Age/Date	Amount	Reason
One Off Cost	2050-09-17	2000	

OTHER INCOME

Name	Date From	Date To/ Age To	Frequency	Frequency Type	Amount (Gross)	Indication	Taxable	Product Category
Buy To Let	21/02/2025	83	Monthly	Advance	£1,500.00		No	Property

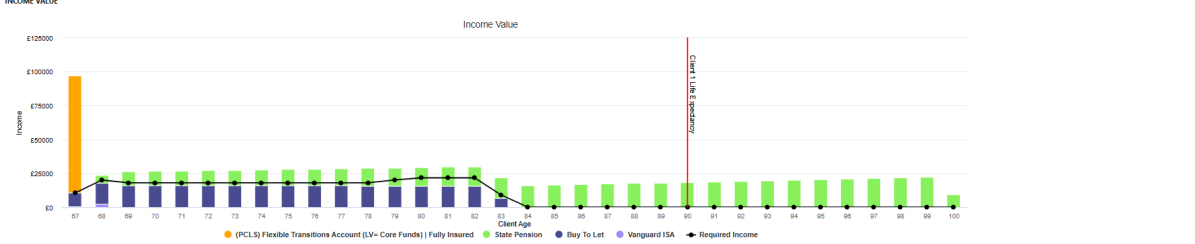
In the event of excess income, this income will be used to: In the event of excess income...

STATE PENSION

Pension Age
68 years 0 months
Yearly Income
£11,500.00
Indication
2.5%
Retirement Start Date
17/09/2049

Additional State Pension not included in results.

INCOME VALUE

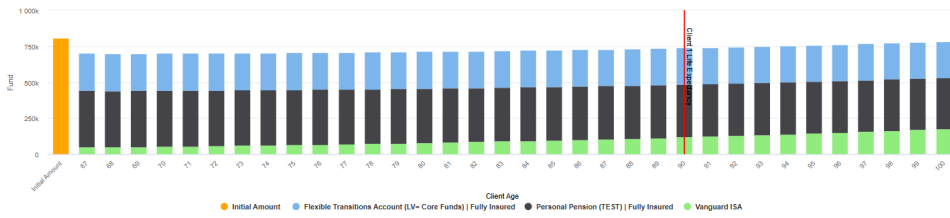


Age	State Pension	Buy To Let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Vanguard ISA	Required Income
67	£0.00	£8,000.00	£200.00	£33.00	£10,500.00
68	£8,700.71	£10,523.89	£0.00	£2,411.39	£20,000.00
69	£11,790.00	£15,919.03	£0.00	£2,411.39	£18,000.00
70	£12,084.72	£16,904.15	£0.00	£2,411.39	£18,000.00
71	£12,386.88	£16,889.20	£0.00	£2,411.39	£18,000.00
72	£12,686.48	£16,874.18	£0.00	£2,411.39	£18,000.00
73	£13,013.88	£16,859.09	£0.00	£2,411.39	£18,000.00
74	£13,339.20	£16,843.94	£0.00	£2,411.39	£18,000.00
75	£13,672.48	£16,828.74	£0.00	£2,411.39	£18,000.00
76	£14,014.56	£16,813.49	£0.00	£2,411.39	£18,000.00
77	£14,364.96	£16,798.18	£0.00	£2,411.39	£18,000.00
78	£14,724.00	£16,782.84	£0.00	£2,411.39	£18,000.00
79	£15,080.16	£16,767.45	£0.00	£2,411.39	£20,100.00
80	£15,469.44	£16,752.04	£0.00	£2,411.39	£21,000.00
81	£15,866.00	£16,736.59	£0.00	£2,411.39	£21,000.00
82	£16,282.56	£16,721.13	£0.00	£2,411.39	£21,000.00
83	£16,858.88	£6,780.46	£0.00	£2,411.39	£9,000.00
84	£17,075.40	£6,780.46	£0.00	£2,411.39	£0.00
85	£17,502.24	£6,780.46	£0.00	£2,411.39	£0.00
86	£17,939.76	£6,780.46	£0.00	£2,411.39	£0.00
87	£18,388.32	£6,780.46	£0.00	£2,411.39	£0.00
88	£18,848.64	£6,780.46	£0.00	£2,411.39	£0.00
89	£19,319.28	£6,780.46	£0.00	£2,411.39	£0.00
90	£19,800.16	£6,780.46	£0.00	£2,411.39	£0.00
91	£20,292.28	£6,780.46	£0.00	£2,411.39	£0.00
92	£20,804.44	£6,780.46	£0.00	£2,411.39	£0.00
93	£21,324.84	£6,780.46	£0.00	£2,411.39	£0.00
94	£21,857.88	£6,780.46	£0.00	£2,411.39	£0.00
95	£22,404.36	£6,780.46	£0.00	£2,411.39	£0.00
96	£22,964.32	£6,780.46	£0.00	£2,411.39	£0.00
97	£23,538.80	£6,780.46	£0.00	£2,411.39	£0.00
98	£24,127.88	£6,780.46	£0.00	£2,411.39	£0.00
99	£24,730.20	£6,780.46	£0.00	£2,411.39	£0.00
100	£25,346.88	£6,780.46	£0.00	£2,411.39	£0.00

* 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

Fund Value



Initial Amount: £702,038.15

Age	Buy To Let	Flexible Transitions Account (LV- Core Funds) Fully Insured	Vanguard ISA	Remaining Value in Plan
67	£0.00	£239,089.98	£50,177.10	£291,188.39
68	£0.00	£258,821.36	£68,737.82	£669,861.99
69	£0.00	£28,673.20	£51,757.70	£70,431.20
70	£0.00	£28,315.00	£53,860.48	£79,159.83
71	£0.00	£28,057.96	£56,048.69	£79,911.22
72	£0.00	£27,800.87	£58,325.30	£79,775.42
73	£0.00	£27,543.84	£60,695.42	£79,735.83
74	£0.00	£27,286.86	£63,161.31	£79,796.19
75	£0.00	£27,029.34	£65,727.38	£79,850.42
76	£0.00	£26,771.08	£68,397.71	£79,922.37
77	£0.00	£26,512.07	£71,176.53	£79,616.88
78	£0.00	£26,252.32	£74,068.34	£79,197.72
79	£0.00	£26,000.82	£77,077.43	£79,139.68
80	£0.00	£25,757.58	£80,208.88	£79,387.52
81	£0.00	£25,522.59	£83,467.56	£79,346.22
82	£0.00	£25,294.86	£86,858.82	£79,380.90
83	£0.00	£25,073.38	£90,387.45	£79,536.54
84	£0.00	£24,858.15	£94,059.65	£79,839.84
85	£0.00	£24,649.18	£97,881.05	£79,295.72
86	£0.00	£24,445.46	£101,857.69	£79,610.31
87	£0.00	£24,247.99	£105,995.90	£79,660.01
88	£0.00	£24,056.76	£110,301.22	£79,981.99
89	£0.00	£23,871.81	£114,782.61	£79,771.25
90	£0.00	£23,693.10	£119,448.86	£79,984.70
91	£0.00	£23,520.65	£124,299.65	£79,995.13
92	£0.00	£23,354.44	£129,348.63	£79,924.22
93	£0.00	£23,194.49	£134,604.76	£79,921.98
94	£0.00	£23,040.78	£140,078.39	£79,956.71
95	£0.00	£22,893.33	£145,784.19	£79,977.10
96	£0.00	£22,751.13	£151,728.20	£79,972.16
97	£0.00	£22,614.18	£157,918.81	£79,951.28
98	£0.00	£22,482.48	£164,369.78	£79,924.25
99	£0.00	£22,356.03	£171,095.30	£79,891.11
100	£0.00	£22,234.74	£178,116.33	£79,851.98

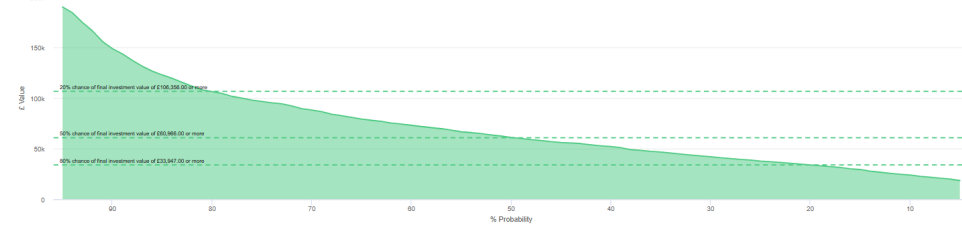
INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income
 £0.00
 £0.00 for 295 months
 Maximum Level Income
 £47,563.00

ANNUITY DETAILS - SUSANNA WEST

Indicative annuity income £11,286.32 gross per annum
 © This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

STOCHASTIC INCOME PROJECTION



OTHER SCENARIOS CONSIDERED

SCENARIO DETAILS - BASELINE

Goal Summary
 Name: Income Analysis Research.
 Income Strategy: -
 Drawdown Term: 17 years
 Start Date: 17/09/2049
 Review Date: 01/03/2051
 Life Expectancy: 84
 Liable to Scottish Tax? No

Growth Assumptions
 Annual Inflation: 0.00%

Current Tax Rate
20.00%

At Retirement Tax Rate
20.00%

Drawdown Start Date
17/06/2049

INCLUDED PLANS
Base projected value at age

Plan Name	Client Name	Current Value	Adviser Charges	Product Charges	Projected Value
Flexible Transitions Account (LV= Core Funds) Fully Insured	Suzanna West	£13,920.48	1.00% initial, £200.00 One-Off, 0.20% Annual	1.00% initial, 0.40% Regular	£34,722.03
Personal Pension (EFT) Fully Insured	Suzanna West	£346,587.00	1.00% initial, £100.00 One-Off, 0.80% Annual	1.00% initial, 0.50% Regular	£49,270.86
Vanguard ISA	Suzanna West	£15,382.00	1.00% initial, £100.00 One-Off, 0.50% Annual	1.00% initial, 0.40% Regular	£50,767.48

CLIENT'S NET INCOME REQUIREMENTS

Level Amount: £30,000.00
This annual income is assumed to be payable monthly in advance on a level basis.

OTHER INCOME

Name	Date From	Date To / Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy To Let	21/02/2025	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...

STATE PENSION

Pension Age
65 years 0 months

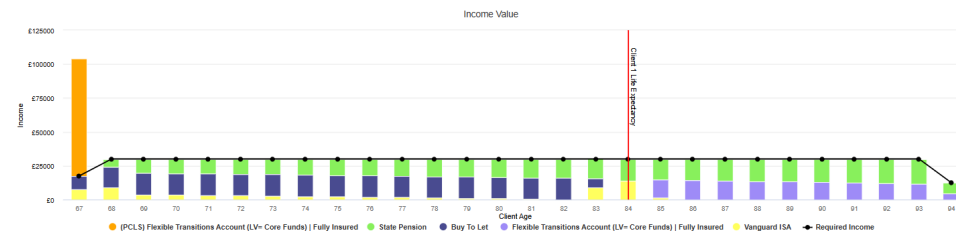
Yearly Income
£11,502.40

Indexation
2.5%

Retirement Start Date
17/06/2049

Additional State Pension not included in results.

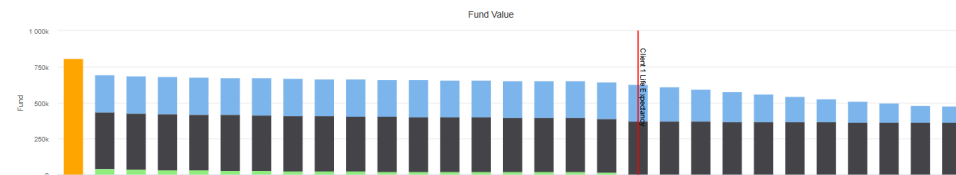
INCOME VALUE



Age	State Pension	Buy To Let	Flexible Transitions Account (LV= Core Funds) Fully Insured	Personal Pension (EFT) Fully Insured	Vanguard ISA	Required Income
67	£0.00	£9,866.50	£0.00	£0.00	£7,633.50	£17,500.00
68	£6,709.71	£15,523.88	£0.00	£0.00	£8,689.41	£30,000.00
69	£11,790.00	£15,919.03	£0.00	£0.00	£3,454.00	£30,000.00
70	£12,084.72	£15,904.15	£0.00	£0.00	£4,718.22	£30,000.00
71	£12,389.68	£15,889.20	£0.00	£0.00	£3,176.09	£30,000.00
72	£12,694.68	£15,874.18	£0.00	£0.00	£2,502.82	£30,000.00
73	£13,013.88	£15,859.09	£0.00	£0.00	£2,474.00	£30,000.00
74	£13,339.20	£15,843.84	£0.00	£0.00	£2,414.84	£30,000.00
75	£13,672.60	£15,828.74	£0.00	£0.00	£2,147.88	£30,000.00
76	£14,014.56	£15,813.48	£0.00	£0.00	£1,874.18	£30,000.00
77	£14,364.96	£15,798.18	£0.00	£0.00	£1,584.03	£30,000.00
78	£14,724.00	£15,782.84	£0.00	£0.00	£1,306.80	£30,000.00
79	£15,092.16	£15,767.46	£0.00	£0.00	£1,012.27	£30,000.00
80	£15,469.44	£15,752.04	£0.00	£0.00	£710.46	£30,000.00
81	£15,856.00	£15,736.59	£0.00	£0.00	£401.54	£30,000.00
82	£16,252.56	£15,721.13	£0.00	£0.00	£89.95	£30,000.00
83	£16,658.88	£15,705.66	£0.00	£0.00	£871.45	£30,000.00
84	£17,075.40	£15,690.16	£0.00	£0.00	£16,825.68	£30,000.00
85	£17,502.24	£15,674.66	£13,456.06	£0.00	£1,221.90	£30,000.00
86	£17,939.70	£15,659.16	£14,338.51	£0.00	£1,221.90	£30,000.00
87	£18,388.32	£15,643.66	£15,848.84	£0.00	£1,221.90	£30,000.00
88	£18,848.04	£15,628.16	£17,542.42	£0.00	£1,221.90	£30,000.00
89	£19,319.28	£15,612.66	£19,410.95	£0.00	£1,221.90	£30,000.00
90	£19,802.16	£15,597.16	£21,509.31	£0.00	£1,221.90	£30,000.00
91	£20,297.28	£15,581.66	£23,859.50	£0.00	£1,221.90	£30,000.00
92	£20,804.44	£15,566.16	£26,489.68	£0.00	£1,221.90	£30,000.00
93	£21,324.84	£15,550.66	£29,439.78	£0.00	£1,221.90	£30,000.00
94	£19,107.45	£15,535.16	£4,547.83	£0.00	£1,221.90	£12,950.00

* 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 £702,038.15

Age	Buy To Let	Flexible Transitions Account (LV- Core Funds) Fully Insured	Personal Pension (TEST) Fully Insured	Vanguard ISA	Remaining Value In Plan
67	£0.00	£259,089.65	£392,451.72	£43,083.40	£694,624.80
68	£0.00	£258,831.35	£391,292.21	£35,905.18	£686,028.75
69	£0.00	£258,573.05	£390,135.20	£31,628.99	£681,325.49
70	£0.00	£258,314.75	£388,980.65	£21,083.39	£676,768.45
71	£0.00	£258,056.45	£387,826.57	£16,537.22	£672,369.75
72	£0.00	£257,798.15	£386,672.95	£17,744.36	£672,193.58
73	£0.00	£257,539.85	£385,519.77	£26,138.14	£669,178.55
74	£0.00	£257,281.55	£384,366.02	£34,722.00	£666,367.46
75	£0.00	£257,023.25	£383,212.70	£23,542.59	£663,775.63
76	£0.00	£256,764.95	£382,059.78	£22,583.71	£661,418.57
77	£0.00	£256,506.65	£380,922.28	£21,872.33	£659,312.68
78	£0.00	£256,248.35	£379,787.16	£21,425.56	£657,475.04
79	£0.00	£255,990.05	£378,655.43	£21,261.61	£655,923.86
80	£0.00	£255,731.75	£377,527.08	£21,289.45	£654,676.37
81	£0.00	£255,473.45	£376,402.07	£21,599.02	£653,727.86
82	£0.00	£255,215.15	£375,280.42	£22,461.32	£653,183.58
83	£0.00	£254,956.85	£374,162.11	£14,750.79	£651,900.19
84	£0.00	£254,698.55	£373,047.14	£1,221.89	£649,900.18
85	£0.00	£254,440.25	£371,935.49	£0.00	£641,044.42
86	£0.00	£254,181.95	£370,827.16	£0.00	£593,338.77
87	£0.00	£253,923.65	£369,722.12	£0.00	£576,051.33
88	£0.00	£253,665.35	£368,620.38	£0.00	£559,242.79
89	£0.00	£253,407.05	£367,521.93	£0.00	£542,924.19
90	£0.00	£253,148.75	£366,426.74	£0.00	£527,109.64
91	£0.00	£252,890.45	£365,334.82	£0.00	£511,809.90
92	£0.00	£252,632.15	£364,246.16	£0.00	£497,021.66
93	£0.00	£252,373.85	£363,160.73	£0.00	£482,778.24
94	£0.00	£252,115.55	£362,078.43	£0.00	£477,070.36

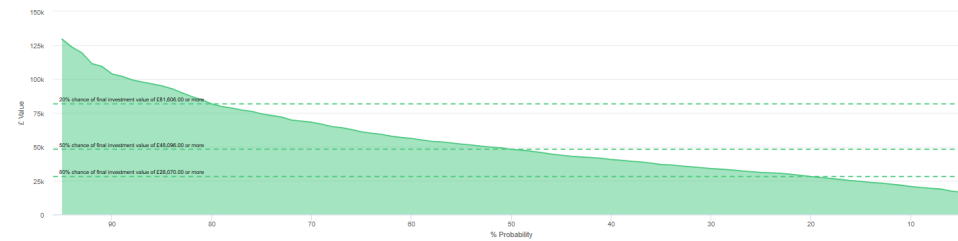
INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income
 £0.00
 £0.00 for 205 months
 Maximum Level Income
 £55,703.00

ANNUITY DETAILS - SUSANNA WEST

Indicative annuity income £31,285.22 gross per annum
 * This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

STOCHASTIC INCOME PROJECTION



SCENARIO DETAILS - TEST SCENARIO 2

Goal Summary

Name
 Income Analysis Research
 Income Strategy
 -

Drawdown Term
 22 years

Start Date
 17/06/2049

Review Date
 01/01/2025

Life Expectancy
 90

Liable to Scottish Tax?
 No

Current Tax Rate
 20.00%

As Retirement Tax Rate
 20.00%

Drawdown Start Date
 17/06/2049

Growth Assumptions

Annual Inflation
 0.00%

INCLUDED PLANS

Basic projected value at age

Plan Name	Client Name	Current Value	Adviser Charges	Product Charges	Projected Value
Flexible Transitions Account (LV- Core Funds) Fully Insured	Susanna West	£313,802.48	1.50% Initial, £200.00 One-Off, 0.22% Annual	1.00% Initial, 0.40% Regular	£354,722.03
Personal Pension (TEST) Fully Insured	Susanna West	£346,567.00	1.00% Initial, £100.00 One-Off, 0.40% Annual	1.00% Initial, 0.50% Regular	£401,270.96
Vanguard ISA	Susanna West	£13,368.00	1.00% Initial, £100.00 One-Off, 0.50% Annual	1.00% Initial, 0.40% Regular	£50,767.48

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indexation	Reason
Living Expenses	75	83	1800	Monthly	Advance	0.00%	
Living Expenses	67	79	2000	Monthly	Advance	0.00%	

Single Amounts

Name	Age/Date	Amount	Reason
One Off Cost	2055-05-17	2000	

OTHER INCOME

Name	Date From	Date To/ Age To	Frequency	Frequency Type	Amount (Gross)	Indexation	Taxable	Product Category
Buy To Let	21/02/2025	83	Monthly	Advance	£1,500.00		No	Property

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

STATE PENSION

Pension Age

68 years 0 months

Yearly Income
 £11,500.40

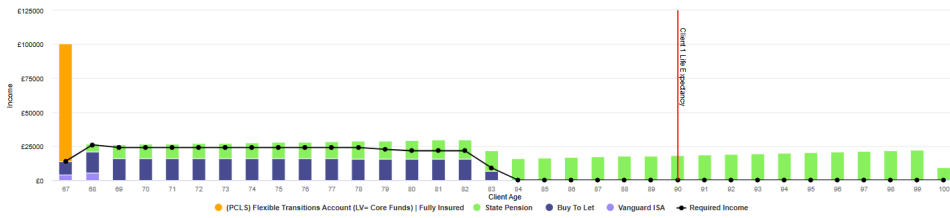
Indexation
 2.5%

Retirement Start Date
 17/06/2049

Additional State Pension not included in results.

INCOME VALUE

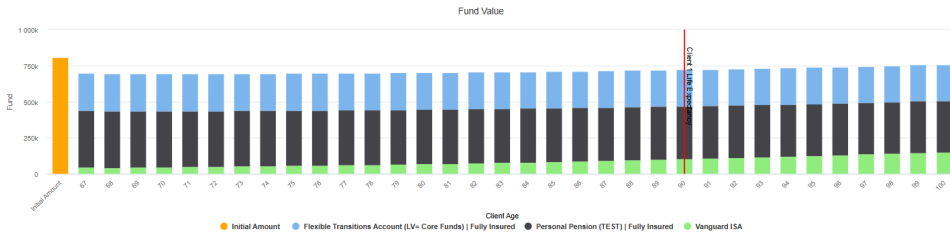
Income Value



Age	State Pension	Buy To Let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Vanguard ISA	Required Income
67	£0.00	£9,964.50	£0.00	£4,133.50	£14,000.00
68	£6,709.71	£15,523.88	£0.00	£5,411.39	£28,000.00
69	£11,790.00	£16,919.03	£0.00	£5,411.39	£34,000.00
70	£12,084.72	£16,964.15	£0.00	£5,411.39	£34,000.00
71	£12,388.88	£16,889.20	£0.00	£5,411.39	£34,000.00
72	£12,694.48	£16,874.18	£0.00	£5,411.39	£34,000.00
73	£13,013.88	£16,859.09	£0.00	£5,411.39	£34,000.00
74	£13,339.20	£16,843.84	£0.00	£5,411.39	£34,000.00
75	£13,672.00	£16,828.74	£0.00	£5,411.39	£34,000.00
76	£14,014.56	£16,813.48	£0.00	£5,411.39	£34,000.00
77	£14,364.96	£16,798.18	£0.00	£5,411.39	£34,000.00
78	£14,724.00	£16,782.84	£0.00	£5,411.39	£34,000.00
79	£15,092.16	£16,767.45	£0.00	£5,411.39	£34,000.00
80	£15,468.44	£16,752.04	£0.00	£5,411.39	£34,000.00
81	£15,852.20	£16,736.59	£0.00	£5,411.39	£34,000.00
82	£16,252.56	£16,721.13	£0.00	£5,411.39	£34,000.00
83	£16,669.88	£6,702.45	£0.00	£5,411.39	£9,000.00
84	£17,075.40	£6,702.45	£0.00	£5,411.39	£9,000.00
85	£17,502.24	£6,702.45	£0.00	£5,411.39	£9,000.00
86	£17,939.76	£6,702.45	£0.00	£5,411.39	£9,000.00
87	£18,388.32	£6,702.45	£0.00	£5,411.39	£9,000.00
88	£18,848.04	£6,702.45	£0.00	£5,411.39	£9,000.00
89	£19,319.28	£6,702.45	£0.00	£5,411.39	£9,000.00
90	£19,802.16	£6,702.45	£0.00	£5,411.39	£9,000.00
91	£20,297.28	£6,702.45	£0.00	£5,411.39	£9,000.00
92	£20,804.64	£6,702.45	£0.00	£5,411.39	£9,000.00
93	£21,324.84	£6,702.45	£0.00	£5,411.39	£9,000.00
94	£21,857.88	£6,702.45	£0.00	£5,411.39	£9,000.00
95	£22,404.84	£6,702.45	£0.00	£5,411.39	£9,000.00
96	£22,964.92	£6,702.45	£0.00	£5,411.39	£9,000.00
97	£23,538.60	£6,702.45	£0.00	£5,411.39	£9,000.00
98	£24,127.08	£6,702.45	£0.00	£5,411.39	£9,000.00
99	£24,730.20	£6,702.45	£0.00	£5,411.39	£9,000.00
100	£10,561.85	£6,702.45	£0.00	£5,411.39	£9,000.00

* 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 removed from the income calculations.

FUND VALUE



Initial Amount: £702,028.15

Age	Buy To Let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Vanguard ISA	Remaining Value in Plan
67	£0.00	£25,039.68	£46,610.25	£691,318.15
68	£0.00	£28,831.38	£42,948.94	£693,071.51
69	£0.00	£28,573.30	£44,494.88	£693,364.38
70	£0.00	£28,315.50	£46,510.71	£693,709.86
71	£0.00	£28,057.96	£48,400.32	£694,262.85
72	£0.00	£27,800.67	£50,366.89	£694,816.31
73	£0.00	£27,543.64	£52,412.95	£695,453.36
74	£0.00	£27,286.85	£54,542.35	£696,177.23
75	£0.00	£27,030.34	£56,758.28	£696,991.30
76	£0.00	£26,774.08	£59,066.20	£697,898.06
77	£0.00	£26,517.07	£61,463.82	£698,898.17
78	£0.00	£26,260.32	£63,950.90	£700,000.41
79	£0.00	£26,003.82	£66,539.49	£701,215.74
80	£0.00	£25,747.58	£69,230.63	£702,542.27
81	£0.00	£25,491.59	£72,027.82	£703,978.28
82	£0.00	£25,234.86	£74,935.94	£705,528.22
83	£0.00	£24,978.38	£77,953.23	£707,202.72
84	£0.00	£24,721.15	£81,084.33	£709,004.62
85	£0.00	£24,474.18	£84,334.25	£710,938.92
86	£0.00	£24,228.46	£87,704.25	£713,010.87
87	£0.00	£23,983.99	£91,191.76	£715,225.87
88	£0.00	£23,740.78	£94,808.65	£717,588.61
89	£0.00	£23,500.81	£98,458.22	£720,107.96
90	£0.00	£23,263.10	£102,147.25	£722,797.05
91	£0.00	£23,027.66	£105,879.80	£725,560.24
92	£0.00	£22,794.44	£109,658.05	£728,402.24
93	£0.00	£22,563.49	£113,486.67	£731,319.89
94	£0.00	£22,334.78	£117,361.05	£734,310.27
95	£0.00	£21,103.33	£121,287.30	£737,380.21
96	£0.00	£20,872.13	£125,261.19	£740,535.15
97	£0.00	£21,641.18	£129,289.85	£743,771.32
98	£0.00	£21,410.48	£133,369.71	£747,093.13
99	£0.00	£21,180.00	£137,506.57	£750,507.38
100	£0.00	£20,950.74	£141,707.32	£754,011.55

INCOME PROJECTIONS AND SHORTFALL ANALYSIS

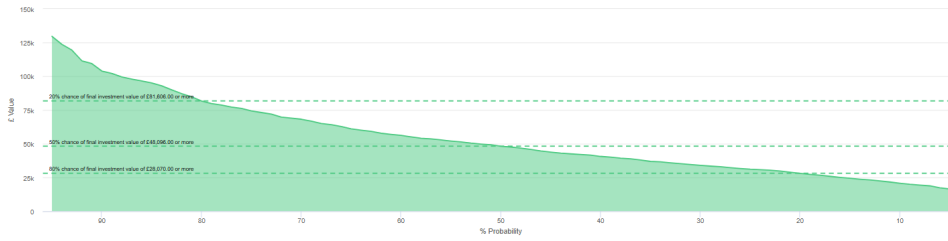
Investment Required to get desired income
 £0.00
 £0.00 for 105 months
 Maximum Level Income
 £47,053.00

ANNUITY DETAILS - SUSANNA WEST

Indicative annuity income £31,286.32 gross per annum

* This is the best available Open Market Option annuity obtained from the panel of annuity providers available.

STOCHASTIC INCOME PROJECTION



SCENARIO DETAILS - TEST SCENARIO 3

Goal Summary

Name
Income Analysis Research
Income Strategy

Growth Assumptions

Annual Inflation
0.0%

Drawdown Term

23 years

Start Date

17/09/2049

Review Date

01/03/2025

Life Expectancy

90

Liable to Scottish Tax?

No

Current Tax Rate

20.0%

As Retirement Tax Rate

20.0%

Drawdown Start Date

17/09/2049

INCLUDED PLANS

Base projected value at age

Plan Name	Client Name	Current Value	Adviser Charges	Product Charges	Projected Value
Flexible Transitions Account (LV+ Core Funds) Fully Insured	Susanna West	£113,802.48	1.00% Initial, £200.00 One-Off, 0.20% Annual	1.00% Initial, 0.40% Regular	£354,722.03
Personal Pension (TEST) Fully Insured	Susanna West	£346,587.00	1.00% Initial, £100.00 One-Off, 0.40% Annual	1.00% Initial, 0.50% Regular	£401,270.96
Vanguard ISA	Susanna West	£15,382.00	1.00% Initial, £100.00 One-Off, 0.50% Annual	1.00% Initial, 0.40% Regular	£50,787.48

CLIENT'S NET INCOME REQUIREMENTS

Regular Amounts

Name	Start Age/Date	End Age/Date	Amount	Frequency	Frequency Type	Indication	Reason
Living Expenses	79	83	1800	Monthly	Advance	0.00%	
Living Expenses	87	79	2000	Monthly	Advance	0.00%	

Single Amounts

Name	Age/Date	Amount	Reason
One Off Cost	2050-09-17	2000	

OTHER INCOME

Name	Date From	Date To / Age To	Frequency	Frequency Type	Amount (Gross)	Indication	Taxable	Product Category
Buy To Let	21/02/2023	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...

STATE PENSION

Pension Age

68 years 0 months

Additional State Pension not included in results.

Yearly Income

£11,502.40

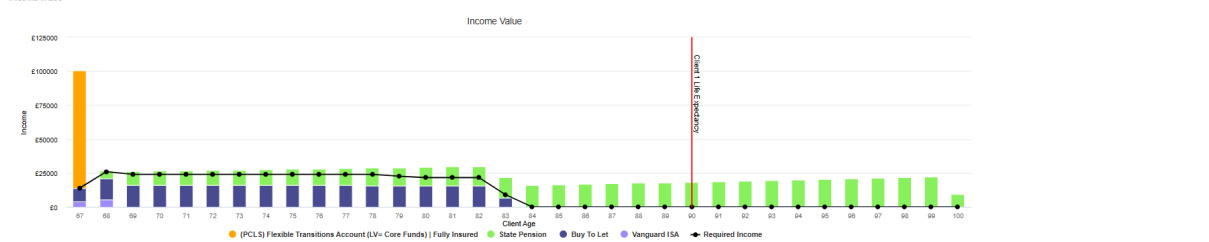
Indication

2.0%

Retirement Start Date

17/09/2049

INCOME VALUE

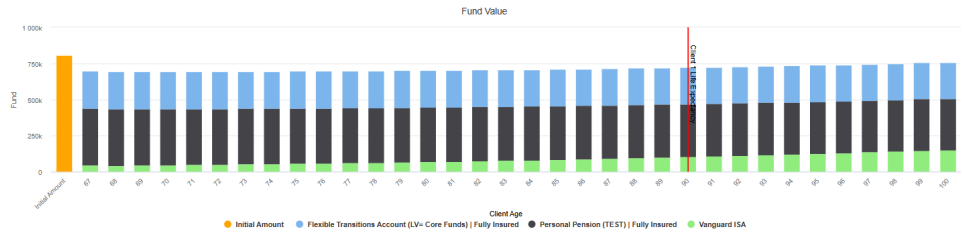


Age	State Pension	Buy To Let	Flexible Transitions Account (LV+ Core Funds) Fully Insured	Vanguard ISA	Required Income
67	£0.00	£9,866.50	£0.00	£4,133.50	£14,000.00
68	£6,706.71	£15,523.88	£0.00	£5,411.39	£28,000.00
69	£11,790.00	£15,919.03	£0.00	£5,411.39	£34,000.00
70	£12,084.72	£15,904.15	£0.00	£5,411.39	£34,000.00
71	£12,389.88	£15,889.20	£0.00	£5,411.39	£34,000.00

72	£18,996.48	£16,874.18	£0.00	£5,411.39	£24,000.00
73	£18,913.88	£16,859.09	£0.00	£5,411.39	£24,000.00
74	£18,830.20	£16,843.94	£0.00	£5,411.39	£24,000.00
75	£18,747.48	£16,828.74	£0.00	£5,411.39	£24,000.00
76	£14,514.56	£16,813.48	£0.00	£5,411.39	£24,000.00
77	£14,364.96	£16,798.18	£0.00	£5,411.39	£24,000.00
78	£14,214.90	£16,782.84	£0.00	£5,411.39	£24,000.00
79	£14,064.16	£16,767.45	£0.00	£5,411.39	£22,800.00
80	£13,913.44	£16,752.04	£0.00	£5,411.39	£21,600.00
81	£13,762.20	£16,736.59	£0.00	£5,411.39	£21,600.00
82	£13,610.98	£16,721.17	£0.00	£5,411.39	£20,000.00
83	£13,459.48	£16,705.68	£0.00	£5,411.39	£18,000.00
84	£13,307.40	£16,690.14	£0.00	£5,411.39	£0.00
85	£13,155.24	£16,674.56	£0.00	£5,411.39	£0.00
86	£13,003.76	£16,658.94	£0.00	£5,411.39	£0.00
87	£12,852.32	£16,643.28	£0.00	£5,411.39	£0.00
88	£12,700.94	£16,627.58	£0.00	£5,411.39	£0.00
89	£12,549.18	£16,611.84	£0.00	£5,411.39	£0.00
90	£12,397.16	£16,596.06	£0.00	£5,411.39	£0.00
91	£12,245.28	£16,580.24	£0.00	£5,411.39	£0.00
92	£20,304.64	£6,750.46	£0.00	£5,411.39	£0.00
93	£21,214.44	£6,765.46	£0.00	£5,411.39	£0.00
94	£21,807.50	£6,780.46	£0.00	£5,411.39	£0.00
95	£22,404.16	£6,795.46	£0.00	£5,411.39	£0.00
96	£23,004.52	£6,810.46	£0.00	£5,411.39	£0.00
97	£23,608.00	£6,825.46	£0.00	£5,411.39	£0.00
98	£24,214.78	£6,840.46	£0.00	£5,411.39	£0.00
99	£24,824.20	£6,855.46	£0.00	£5,411.39	£0.00
100	£10,561.85	£6,780.46	£0.00	£5,411.39	£0.00

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

FUND VALUE



Initial Amount : £752,018.15

Age	Buy To Let	Flexible Transitions Account (LVi+ Core Funds) Fully Insured	Vanguard ISA	Remaining Value in Plan
67	£0.00	£25,029.58	£46,610.33	£691,318.15
68	£0.00	£25,031.38	£46,448.94	£693,073.51
69	£0.00	£25,073.30	£46,494.88	£693,344.38
70	£0.00	£25,073.50	£46,510.71	£693,702.86
71	£0.00	£25,075.96	£46,400.32	£694,262.85
72	£0.00	£25,078.67	£50,366.69	£694,816.31
73	£0.00	£25,154.54	£52,142.95	£695,443.39
74	£0.00	£25,238.86	£54,542.35	£696,177.23
75	£0.00	£25,320.34	£56,758.26	£696,991.30
76	£0.00	£25,370.06	£58,766.20	£697,869.06
77	£0.00	£25,418.07	£60,463.32	£698,804.17
78	£0.00	£25,463.32	£61,960.93	£700,010.41
79	£0.00	£25,506.82	£63,259.49	£701,211.74
80	£0.00	£25,571.58	£64,363.63	£702,542.27
81	£0.00	£25,496.59	£72,077.62	£703,976.28
82	£0.00	£25,241.86	£75,005.94	£705,538.22
83	£0.00	£24,987.38	£78,053.23	£707,202.72
84	£0.00	£24,733.15	£81,224.33	£709,004.62
85	£0.00	£24,479.18	£84,524.25	£710,938.92
86	£0.00	£24,225.46	£87,958.25	£713,003.67
87	£0.00	£23,971.99	£91,531.76	£715,201.67
88	£0.00	£23,718.72	£95,250.45	£717,536.61
89	£0.00	£23,465.81	£99,120.22	£720,010.96
90	£0.00	£23,213.10	£103,147.21	£722,727.05
91	£0.00	£22,960.65	£107,337.80	£725,637.27
92	£0.00	£22,708.44	£111,688.65	£728,693.24
93	£0.00	£22,456.49	£116,206.67	£731,893.89
94	£0.00	£22,204.78	£120,899.05	£735,242.37
95	£0.00	£21,953.33	£125,773.30	£738,742.21
96	£0.00	£21,702.13	£130,827.19	£742,393.15
97	£0.00	£21,451.18	£136,066.85	£746,197.12
98	£0.00	£21,200.48	£141,494.71	£750,156.13
99	£0.00	£20,950.03	£147,119.57	£754,275.38
100	£0.00	£20,699.74	£152,946.32	£758,561.55

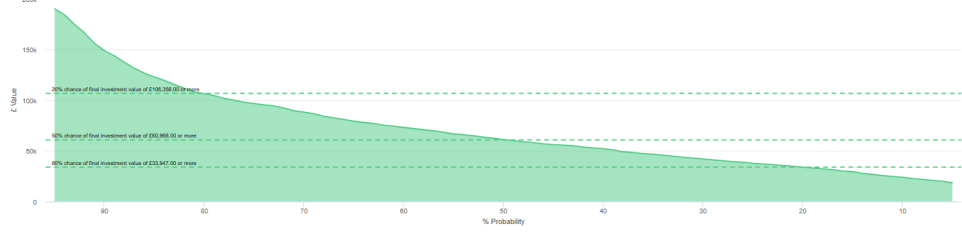
INCOME PROJECTIONS AND SHORTFALL ANALYSIS

Investment Required to get desired income
 £0.00
 £0.00 for 295 months
 Maximum Level Income
 £47,239.00

ANNUITY DETAILS - SUSANNA WEST

Indicative annuity income £31,286.22 gross per annum
 * This is the best available Open Market Option annuity income obtained from the panel of annuity providers available.

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 February 2025/2026.
 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.

