



Client DOB	Jimmy Sample 30/06/1950	Pensions Guesstimate Growth 7.00%					Parameters used in these calculations														
Age Year		55 2005	56 2006	57 2007	58 2008	59 2009	Annual Payments					Inflation			1.70%			Annuity Rate			6.00%
							60 2010	61 2011	62 2012	63 2013	64 2014	65 2015	66 2016	67 2017	68 2018	69 2019	70 2020				
2005		10870	761	814	871	932	997	1067	1142	1222	1307	1399	1497	1602	1714	1834	1962				
2006			1200	84	90	96	103	110	118	126	135	144	154	165	177	189	202				
2007				1200	84	90	96	103	110	118	126	135	144	154	165	177	189				
2008					1200	84	90	96	103	110	118	126	135	144	154	165	177				
2009						1200	84	90	96	103	110	118	126	135	144	154	165				
2010							1200	84	90	96	103	110	118	126	135	144	154				
2011								1200	84	90	96	103	110	118	126	135	144				
2012									1200	84	90	96	103	110	118	126	135				
2013										1200	84	90	96	103	110	118	126				
2014											1200	84	90	96	103	110	118				
2015												1200	84	90	96	103	110				
2016													1200	84	90	96	103				
2017														1200	84	90	96				
2018															1200	84	90				
2019																1200	84				
2020																	1200				
Year		10870	1961	2098	2245	2402	2570	2750	2943	3149	3369	3605	3857	4127	4416	3525	3772				
Cumulative		10870	12831	14929	17174	19576	22147	24897	27840	30988	34358	37963	41820	45947	50364	53889	57661				

	This section now includes the effects of inflation					This section now includes the effects of inflation					This section now includes the effects of inflation					
Fund restated giving	10688	12584	14579	16678	18886	21209	23653	26224	28930	31776	34771	37922	41237	44725	47463	50344
All pension OR	641	755	875	1001	1133	1273	1419	1573	1736	1907	2086	2275	2474	2684	2848	3021
Tax free cash +	2672	3146	3645	4169	4721	5302	5913	6556	7232	7944	8693	9481	10309	11181	11866	12586
Lower pension	481	566	656	750	850	954	1064	1180	1302	1430	1565	1706	1856	2013	2136	2265

Existing Funds	Scottish Equitable	7325
	NPI S2P	2345
		<u>9670</u>