

Mr Test Client - Retirement Cash Flow Analysis												
Mr Test Client	Current Pension Capital	Investment Funding	Pension Funding	Investment Income	Pension Income Drawdown	Final Salary Pension Benefits	Property Rental Income	State Pension	Combined Income	Target Income	Assumptions	%
55	£235,000	£8,000	£6,000	£0	£0	£0	£6,000	£0	£0	£40,000	Growth	4.5
56	£251,845	£8,240	£6,180	£0	£0	£0	£6,180	£0	£0	£41,000	Inflation	2.5
57	£269,636	£8,487	£6,365	£0	£0	£0	£6,365	£0	£0	£42,025	Funding increase	3
58	£288,422	£8,742	£6,556	£0	£0	£0	£6,556	£0	£0	£43,076	Rental growth	3.0
59	£308,252	£9,004	£6,753	£0	£0	£0	£6,753	£0	£0	£44,153	Drawdown Rate	5.0
60	£329,180	£0	£0	£38,301	£0	£0	£6,956	£0	£45,256	£45,256	Annuity Rate	0.0
61	£343,993	£0	£0	£39,223	£0	£0	£7,164	£0	£46,388	£46,388		
62	£359,473	£0	£0	£40,168	£0	£0	£7,379	£0	£47,547	£47,547		
63	£375,649	£0	£0	£41,135	£0	£0	£7,601	£0	£48,736	£48,736		
64	£392,554	£0	£0	£42,126	£0	£0	£7,829	£0	£49,955	£49,955		
65	£410,218	£0	£0	£36,739	£0	£6,400	£8,063	£0	£51,203	£51,203		
66	£428,678	£0	£0	£37,618	£0	£6,560	£8,305	£0	£52,483	£52,483		
67	£447,969	£0	£0	£6,293	£22,398	£6,724	£8,555	£9,825	£53,796	£53,796		
68	£445,729	£0	£0	£7,080	£22,286	£6,893	£8,811	£10,071	£55,140	£55,140		
69	£443,500	£0	£0	£7,881	£22,175	£7,065	£9,076	£10,322	£56,519	£56,519		
70	£441,283	£0	£0	£8,698	£22,064	£7,241	£9,348	£10,580	£57,932	£57,932		
71	£439,076	£0	£0	£9,531	£21,954	£7,423	£9,628	£10,845	£59,380	£59,380		
72	£436,881	£0	£0	£10,380	£21,844	£7,608	£9,917	£11,116	£60,865	£60,865		
73	£434,697	£0	£0	£11,352	£21,735	£7,798	£10,215	£11,286	£62,386	£62,386		
74	£432,523	£0	£0	£12,237	£21,626	£7,993	£10,521	£11,569	£63,946	£63,946		
75	£430,361	£0	£0	£13,139	£21,518	£8,193	£10,837	£11,858	£65,545	£65,545		
76	£428,209	£0	£0	£14,059	£21,410	£8,398	£11,162	£12,154	£67,183	£67,183		
77	£426,068	£0	£0	£14,997	£21,303	£8,608	£11,497	£12,458	£68,863	£68,863		
78	£423,937	£0	£0	£15,953	£21,197	£8,823	£11,842	£12,770	£70,584	£70,584		
79	£421,818	£0	£0	£16,929	£21,091	£9,044	£12,197	£13,089	£72,349	£72,349		
80	£419,709	£0	£0	£17,924	£20,985	£9,270	£12,563	£13,416	£74,158	£74,158		
81	£417,610	£0	£0	£18,939	£20,881	£9,501	£12,940	£13,751	£76,012	£76,012		
82	£415,522	£0	£0	£19,974	£20,776	£9,739	£13,328	£14,095	£77,912	£77,912		
83	£413,444	£0	£0	£21,030	£20,672	£9,982	£13,728	£14,448	£79,860	£79,860		
84	£411,377	£0	£0	£22,107	£20,569	£10,232	£14,139	£14,809	£81,856	£81,856		
85	£409,320	£0	£0	£23,206	£20,466	£10,488	£14,564	£15,179	£83,903	£83,903		
86	£407,274	£0	£0	£24,328	£20,364	£10,750	£15,000	£15,558	£86,000	£86,000		
87	£405,237	£0	£0	£19,153	£20,262	£11,019	£15,450	£15,947	£81,831	£88,150		
88	£403,211	£0	£0	£0	£20,161	£11,294	£15,914	£16,346	£63,715	£90,354		
89	£401,195	£0	£0	£0	£20,060	£11,577	£16,391	£16,755	£64,783	£92,613		
90	£399,189	£0	£0	£0	£19,959	£11,866	£16,883	£17,174	£65,882	£94,928		
91	£397,193	£0	£0	£0	£19,860	£12,163	£17,390	£17,603	£67,015	£97,301		
92	£395,207	£0	£0	£0	£19,760	£12,467	£17,911	£18,043	£68,182	£99,734		
93	£393,231	£0	£0	£0	£19,662	£12,778	£18,449	£18,494	£69,383	£102,227		
94	£391,265	£0	£0	£0	£19,563	£13,098	£19,002	£18,957	£70,620	£104,783		
95	£389,309	£0	£0	£0	£19,465	£13,425	£19,572	£19,430	£71,893	£107,403		

