

Retirement Analysis (EXAMPLE ONLY)



Blackstone Moregate
Independent Financial Advisors

Paul's current position	
Current value of (money purchase) pension fund	£186,474
Estimated value of Money Purchase fund	£254,954
Estimated Value of expected (future) contributions	£208,406
Total estimated money purchase fund	£463,360
Estimated Annuity (based on total money purchase funds)	£26,534
Pension income from occupational schemes	£25,251
State pension income in today's terms	£0
Total estimated income	£51,785
Funded	43.15%

Required contribution analysis	
According to our records, your current total regular pension commitment is:	£1,625
Frequency Paid:	
In accordance with the current position summary, you are on target for:	43.15%
This figure assumes real rate of investment return of:	3.50%
Your estimated salary at retirement (excluding inflation) is:	£120,000
Your required retirement pension is:	£60,000
According to our calculations, your current retirement pension provision is:	£51,785
Hence there is a shortfall in your projected annual pension income of:	£8,215
To meet your target, your monthly contribution needs to increase by:	£1,119

Important note:

The increase in monthly contributions has been calculated using set assumptions for future inflation, investment growth and growth in your earnings. It is, therefore, vital that this calculation is regarded as an estimated figure only. All financial plans must be regularly reviewed to ensure that they meet your expectations.

How your current pension position is constructed



Your income profile in retirement

Annuity rate basis used: Single life, Level, Guaranteed 5 years, Male 55

