

John & Jane's

Retirement Planning Report

This report provides a high-level overview of your finances, and how they may change in the future.

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A photograph of the Clifton Suspension Bridge in Bristol, England, taken at dusk. The bridge's stone towers are illuminated from within, and the suspension cables are visible against the twilight sky. The bridge spans a deep gorge with a forested valley below.

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Financial Summary

The Financial Summary report provides you with an overview of your plan assumptions and key projections, including Cash Flow, Net Worth, and Asset Allocation. In addition, it provides Insights into achieving your goals. It indicates the state of your current financial health.

John Example

Current Age: 60

Retirement Age: 65

Jane Example

Current Age: 60

Retirement Age: 65

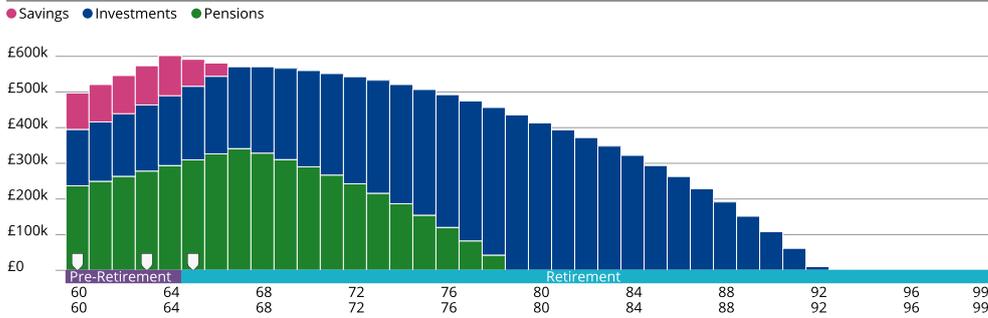
Net Worth

£475,000

Assets: £475,000

Debts: £0

Assets (By Type)



Assumptions

Inflation Rate: 2.5 %

Cash Growth: 3.0 %

Investment Growth: 6.0 %

Income Growth: 3.0 %

Property Growth: 2.5 %

Goal Summary (first 3)

Retirement Goal



Insights

Annual Savings Need

Save an additional **£12,695** annually until retirement to meet your goal.

Investment Returns

A **6.18 %** return is needed annually to prevent shortfall.

Retirement Spending

You can afford to spend **£32,041** annually in retirement with your current plan.

Asset Summary



Savings	21%
Investments	32%
Pensions	48%

Retirement Summary

The Retirement Summary report lists the assumptions of your retirement goal including, goal amount, current age, retirement age and mortality. It projects retirement cash flow by income type and identifies any projected shortfalls. It identifies whether or not you are on track to meet your stated goal and details additional possible spending or required saving.

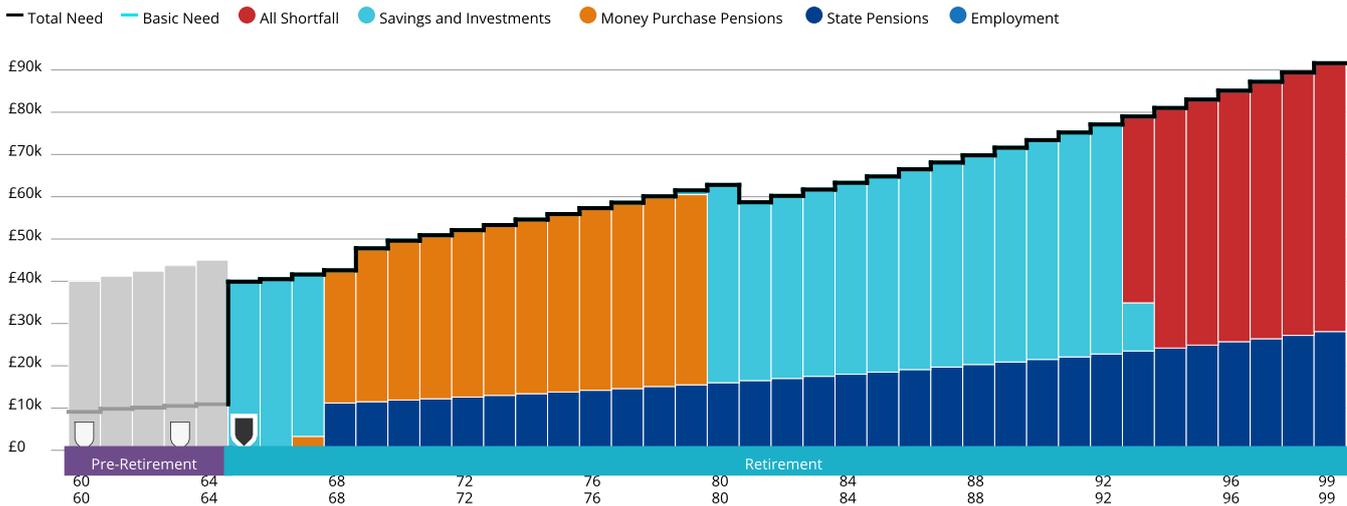
John Example

Current Age: 60
 Retirement Age: 65 (2025)
 Mortality Age: 100 (2060)

Jane Example

Current Age: 60
 Retirement Age: 65 (2025)
 Mortality Age: 100 (2060)

Cash Flow



My Goals

Start Event

End Event

Retirement Goal

£35,000 per year*



Retirement

2025 (Age 65)



Mortality

2060 (Age 100)

*Goal amounts represented in current pounds sterling.

Retirement Coverage



Our projections show that you will not meet your planned expenses in 7 of 35 retirement years.

- Expenses are not funded in 7 years
- Expenses are funded in 28 years

You will have shortfall in 7 of 35 retirement years.

You can prevent the shortfalls with an additional lump sum of **£83,984** in 2025.

Or, you can save an additional **£12,695** per year.