



UK Retirement Planner Report

prepared for Joe Public and Jane Public

This report consolidates all your income sources, savings, and investment assumptions to present a clear and comprehensive forecast of your financial readiness for retirement.

*This report is intended for illustrative and informational purposes only and **does not provide financial advice**. While it can help you explore various retirement scenarios using your inputs and assumptions, it is not a substitute for professional financial planning. For personalised guidance, you should consult a qualified financial adviser.*

Table of contents

Who is this report for?.....	3
Your retirement income.....	4
Your accounts.....	5
Drawdowns.....	11
Tax rate and inflation assumptions.....	20
Stress test.....	21
Report summary.....	22

Who is this report for?

This personalised retirement plan is tailored for **Joe Public**, born on 10 June, 1980 and **Jane Public**, born on 14 May, 1982. They plan to retire together on **1 January, 2040**, with the plan spanning a 28-year period through to **14 May, 2067**. The plan incorporates all known income accounts, alongside assumed inflation and investment growth rates, to help assess income sustainability. It is based on the information provided in your plan as of 23 December, 2025 and assumes no further legislative or tax changes.

This report aims to give a clear overview of your current financial position, retirement goals, and key planning assumptions. It is designed to help you make informed decisions to stay on track toward achieving your desired retirement lifestyle.

Your retirement income

The annual income below shows the amount you plan to receive in retirement, increasing at 2% annually to maintain purchasing power over time.

Your 28-year plan requires a retirement income of **£1,229,200**, or **£2,189,120 after inflation adjusted at 2% annually**. This comparison illustrates how inflation significantly impacts long-term income planning.

The following table projects your annual retirement income in both today's terms and with a 2% annual inflation adjustment.

Age (year)	Annual income	Inflation adjusted
60 (2040)	£43,900	£59,084
61 (2041)	£43,900	£60,265
62 (2042)	£43,900	£61,471
63 (2043)	£43,900	£62,700
64 (2044)	£43,900	£63,954
65 (2045)	£43,900	£65,233
66 (2046)	£43,900	£66,538
67 (2047)	£43,900	£67,869
68 (2048)	£43,900	£69,226
69 (2049)	£43,900	£70,610
70 (2050)	£43,900	£72,023
71 (2051)	£43,900	£73,463
72 (2052)	£43,900	£74,932
73 (2053)	£43,900	£76,431
74 (2054)	£43,900	£77,960
75 (2055)	£43,900	£79,519
76 (2056)	£43,900	£81,109
77 (2057)	£43,900	£82,731
78 (2058)	£43,900	£84,386
79 (2059)	£43,900	£86,074
80 (2060)	£43,900	£87,795
81 (2061)	£43,900	£89,551
82 (2062)	£43,900	£91,342
83 (2063)	£43,900	£93,169
84 (2064)	£43,900	£95,032
85 (2065)	£43,900	£96,933
86 (2066)	£43,900	£98,872
87 (2067)	£43,900	£100,849
TOTAL	£1,229,200	£2,189,120

While lifestyle expectations is subjective, a general guideline for a couple is a minimum of **£21,600** to covers all of your general needs, **£43,900** is considered a moderate income that provides financial security and flexibility, while **£60,600** offers greater comfort and scope for discretionary spending. These benchmarks, recommended by the [Pensions and Lifetime Savings Association \(PLSA\)](#), offer a practical guide when evaluating your income goals.

Your accounts

Your accounts form the foundation of your retirement funding strategy. These include State Pensions, Defined Benefit (DB) and Defined Contribution (DC) schemes, ISAs and other investments, and cash savings.

Please note that:

1. All values shown are illustrative estimates and not guarantees.
2. They do not represent minimum or maximum outcomes.
3. All growth rates, inflation adjustments, and tax treatments are based on your selected assumptions and apply consistently across this report.
4. Final outcomes will depend on future contributions, investment performance, and any changes in inflation or legislation.
5. Potential tax charges (such as those related to the Lifetime Allowance) are not included in these projections.
6. This report assumes no future legislative changes affecting UK pensions or tax rules beyond the assumptions specified in your plan.
7. Projections are based on your chosen growth and inflation assumptions for the duration of your retirement.
8. In the following account tables, the first column contains the age of the account's owner

We recommend reviewing and updating your projections regularly in the app or [website](#) to ensure they reflect any changes in your financial circumstances or objectives.

State Pension

Your UK State Pension entitlement is based on your National Insurance contribution record. The full State Pension in **2025** is **£230.25** per week. However, the amount you receive will depend on your qualifying years, date of birth, and gender. This guaranteed income provides long-term stability and forms the foundation of your retirement income plan.

To confirm your entitlement and State Pension age, please visit [GOV.UK](#).

Figures for partial years are proportionally adjusted to reflect shorter payment periods. Any lump sum is taken in full, paid alongside the regular income for that year.

Joe Public's State Pension

Joe Public is projected to qualify for the **full UK State Pension**, with an estimated current annual value of **£11,973** (in today's value).

This amount is assumed to increase by **2.5% annually**, resulting in an estimated **£20,612** per year in 2047, and with a total projected income of approximately **£179,628** (or **£373,752** when adjusting for inflation) between 10 June, 2047 and 10 June, 2062.

Age (Year)	Amount	Adjusted
67 (2047)	£6,725	£11,577
68 (2048)	£11,973	£21,128
69 (2049)	£11,973	£21,656
70 (2050)	£11,973	£22,197
71 (2051)	£11,973	£22,752
72 (2052)	£11,973	£23,321
73 (2053)	£11,973	£23,904
74 (2054)	£11,973	£24,502
75 (2055)	£11,973	£25,114
76 (2056)	£11,973	£25,742
77 (2057)	£11,973	£26,386
78 (2058)	£11,973	£27,045
79 (2059)	£11,973	£27,721
80 (2060)	£11,973	£28,414
81 (2061)	£11,973	£29,125
82 (10 Jun, 2062)	£5,281	£13,168
TOTAL	£179,628	£373,752

Figures for partial years are proportionally adjusted to reflect shorter payment periods.

Jane Public's State Pension

Jane Public is projected to qualify for a **partial UK State Pension** based on 20 qualifying years of National Insurance contributions, with an estimated current annual value of **£6,842** (in today's value).

This amount is assumed to increase by **2.5% annually**, resulting in an estimated **£12,375** per year in 2049, and with a total projected income of approximately **£123,170** (or **£279,603** when adjusting for inflation) between 14 May, 2049 and 14 May, 2067.

Age (Year)	Amount	Adjusted
67 (2049)	£4,349	£7,866
68 (2050)	£6,842	£12,684
69 (2051)	£6,842	£13,001
70 (2052)	£6,842	£13,326
71 (2053)	£6,842	£13,659
72 (2054)	£6,842	£14,001
73 (2055)	£6,842	£14,351
74 (2056)	£6,842	£14,710
75 (2057)	£6,842	£15,077
76 (2058)	£6,842	£15,454
77 (2059)	£6,842	£15,841
78 (2060)	£6,842	£16,237
79 (2061)	£6,842	£16,643
80 (2062)	£6,842	£17,059
81 (2063)	£6,842	£17,485
82 (2064)	£6,842	£17,922
83 (2065)	£6,842	£18,370
84 (2066)	£6,842	£18,830
85 (14 May, 2067)	£2,512	£7,086
TOTAL	£123,170	£279,603

Figures for partial years are proportionally adjusted to reflect shorter payment periods.

Defined Benefits (DB) accounts

A Defined Benefit (DB) pension provides a guaranteed income in retirement, typically based on your salary and length of service with your employer. This guaranteed income provides long-term stability and forms the foundation of your retirement income plan.

To confirm your defined benefits entitlement, please visit your pension provider's website.

Figures for partial years are proportionally adjusted to reflect shorter payment periods. Any lump sum is taken in full, paid alongside the regular income for that year.

Jane Public's defined benefits pension

This pension account is estimated to provide an annual income of **£16,000** starting 14 May, 2049, along with a **25% tax-free lump sum** of **£125,000** taken at the same time. This pension is assumed to increase by **2% annually** from 14 May, 2049 to 14 May, 2067, resulting in a total projected income value of **£413,044** (or **£470,156** when adjusting for inflation).

Age (Year)	Amount	Adjusted
67 (2049)	£135,170	£135,170
68 (2050)	£16,000	£16,320
69 (2051)	£16,000	£16,646
70 (2052)	£16,000	£16,979
71 (2053)	£16,000	£17,319
72 (2054)	£16,000	£17,665
73 (2055)	£16,000	£18,019
74 (2056)	£16,000	£18,379
75 (2057)	£16,000	£18,747
76 (2058)	£16,000	£19,121
77 (2059)	£16,000	£19,504
78 (2060)	£16,000	£19,894
79 (2061)	£16,000	£20,292
80 (2062)	£16,000	£20,698
81 (2063)	£16,000	£21,112
82 (2064)	£16,000	£21,534
83 (2065)	£16,000	£21,965
84 (2066)	£16,000	£22,404
85 (14 May, 2067)	£5,874	£8,389
TOTAL	£413,044	£470,156

Defined Contribution (DC) accounts

A Defined Contribution (DC) pension builds a retirement pot from your contributions and those made by your employer. The value of your pot depends on contribution levels, investment returns, and the time remaining until retirement. These accounts provide flexibility in the drawdown strategy and can be adjusted to suit changes in spending needs or market performance.

To confirm your defined contribution value, please visit your pension provider's website.

Joe Public's first DC Pension

This pension is estimated to be **£45,000** by 10 June, 2037. **No tax-free lump sum** is planned to be taken. This plan assumes an annual growth rate of **7.72%**, resulting in a projected fund value of **£45,000** by 10 June, 2037 (fund's accessibility date) and **£54,436** by 1 January, 2040 (retirement plan's start date).

Age (Year)	Amount
45 (2025)	£19,217
46 (2026)	£20,700
47 (2027)	£22,297
48 (2028)	£24,022
49 (2029)	£25,875
50 (2030)	£27,871
51 (2031)	£30,021
52 (2032)	£32,344
53 (2033)	£34,839
54 (2034)	£37,526
55 (2035)	£40,422
56 (2036)	£43,549
57 (2037)	£46,908
58 (2038)	£50,527
59 (2039)	£54,425
60 (2040)	£54,436

Joe Public's current DC Pension

This pension currently holds **£10,000**, with annual contributions of **£2,500** from you and **£2,500** from your employer. Total contributions are estimated to increase by 2% annually. A **25% tax-free lump sum of £42,808** is planned to be taken on 1 January, 2040. This plan assumes an annual growth rate of **7.72%**, resulting in a projected fund value of **£126,107** by 10 June, 2037 (fund's accessibility date) and **£171,233** by 1 January, 2040 (retirement plan's start date).

Age (Year)	Amount
45 (2025)	£10,126
46 (2026)	£16,292
47 (2027)	£23,041
48 (2028)	£30,442
49 (2029)	£38,505
50 (2030)	£47,304
51 (2031)	£56,899
52 (2032)	£67,382
53 (2033)	£78,766
54 (2034)	£91,152
55 (2035)	£104,619
56 (2036)	£119,295
57 (2037)	£135,194
58 (2038)	£152,453
59 (2039)	£171,180
60 (2040)	£171,233

Individual Savings Account (ISA) accounts

An Individual Savings Account (ISA) allows you to invest while benefiting from tax-free growth on both income and capital gains. The value of your investments depend on investment returns, market conditions and the time remaining until retirement. These accounts provide flexibility in the drawdown strategy and can be adjusted to suit changes in spending needs or market performance.

To confirm your ISA value, please visit your investment provider's website.

Any remaining funds at the end of each year will continue to grow, based on your chosen assumptions.

Joe Public's Stocks and Shares ISA

This ISA account for Joe Public has a current value of **£22,000**. Annual contribution is **£2,400** and is estimated to increase by **2% annually**. This plan assumes an annual growth rate of **9.64%**, resulting in a projected fund value of **£159,699** by 1 January, 2040.

Age (Year)	Amount
45 (2025)	£22,097
46 (2026)	£26,857
47 (2027)	£32,127
48 (2028)	£37,976
49 (2029)	£44,426
50 (2030)	£51,553
51 (2031)	£59,424
52 (2032)	£68,136
53 (2033)	£77,722
54 (2034)	£88,292
55 (2035)	£99,941
56 (2036)	£112,812
57 (2037)	£126,951
58 (2038)	£142,517
59 (2039)	£159,650
60 (2040)	£159,699

Jane Public's Stocks and Shares ISA

This plan assumes an annual growth rate of **9.64%**, resulting in a projected fund value of **£40,000** by 1 January, 2040.

Age (Year)	Amount
43 (2025)	£11,026
44 (2026)	£12,088
45 (2027)	£13,253
46 (2028)	£14,533
47 (2029)	£15,933
48 (2030)	£17,468
49 (2031)	£19,151
50 (2032)	£21,001
51 (2033)	£23,024
52 (2034)	£25,242
53 (2035)	£27,674
54 (2036)	£30,348
55 (2037)	£33,271
56 (2038)	£36,476
57 (2039)	£39,990
58 (2040)	£40,000

Cash accounts

Cash savings represent funds held in current or savings accounts that are easily accessible and low risk. The value of your cash savings depend on your contributions, interest rates and the time remaining until retirement. These accounts provide flexibility in the [drawdown](#) strategy and can be adjusted to suit changes in spending needs or market performance.

To confirm your cash savings value, please visit your bank or account provider's website.

Any remaining funds at the end of each year will continue to grow, based on your chosen assumptions.

While cash holdings offer low volatility, their growth may not keep pace with inflation, so regular review is recommended.

Joe Public's bank account

This Cash account for Joe Public has a current value of **£10,000**. Annual contribution is **£1,200** and is assumed to remain constant (i.e. **0% annual increase**). This plan assumes an annual growth rate of **2.45%**, resulting in a projected fund value of **£34,322** by 1 January, 2040.

Age (Year)	Amount
45 (2025)	£10,032
46 (2026)	£11,506
47 (2027)	£13,016
48 (2028)	£14,568
49 (2029)	£16,153
50 (2030)	£17,777
51 (2031)	£19,441
52 (2032)	£21,150
53 (2033)	£22,896
54 (2034)	£24,686
55 (2035)	£26,519
56 (2036)	£28,402
57 (2037)	£30,326
58 (2038)	£32,297
59 (2039)	£34,316
60 (2040)	£34,322

Jane Public's bank account

This plan assumes an annual growth rate of **2.45%**, resulting in a projected fund value of **£25,000** by 1 January, 2040.

Age (Year)	Amount
43 (2025)	£17,814
44 (2026)	£18,250
45 (2027)	£18,697
46 (2028)	£19,156
47 (2029)	£19,625
48 (2030)	£20,105
49 (2031)	£20,597
50 (2032)	£21,103
51 (2033)	£21,620
52 (2034)	£22,149
53 (2035)	£22,691
54 (2036)	£23,249
55 (2037)	£23,818
56 (2038)	£24,401
57 (2039)	£24,998
58 (2040)	£25,000

Drawdowns

This section illustrates your withdrawal strategy, showing how funds are drawn annually from each account to meet your retirement income target. It outlines a **28-year plan** for annual withdrawals, highlighting any potential shortfalls or surpluses against your target income. Withdrawals prioritise fixed (guaranteed) income sources (such as State or defined benefits pensions) before flexible assets (like defined contribution pensions, ISAs or cash) to meet your annual targets.

The chart below shows your plan's annual drawdown by account type for the duration of your retirement.



The next chart shows what each of your account types could be worth year by year. Balances are at the end of each year after drawdowns have been deducted, and growth increases have been applied.

NOTE: Fixed income accounts such as State Pensions and Defined Benefit (DB) pensions are not included in this chart.



The income withdrawal table contains the associated data for each of your accounts. Each year shows all of your accounts with their balances at the start of the year, the amount to be drawn from that account, the balance at the end of the year, and then the balance adjusted at your specified growth rate. Each year group also contains a tax summary of the amount to be paid in that year, the portion of your annual income that is tax-free vs taxable, and the amount of tax to be paid on the taxable portion. Finally, the annual summary may also contains relevant drawdown notes.

Tax-free income refers to funds exempt from income tax (e.g. ISAs or tax-free pension lump sums) while **taxable income** includes all other sources subject to standard income tax rates.

According to your plan's requirements, income tax thresholds are adjusted annually for inflation (at 2%). The annual tax rates used are detailed in the '[Tax rate and inflation assumptions](#)' section.

For personalised advice, speak with a qualified financial adviser.

Age (Year)	Account	Opening balance	Annual drawdown	Closing balance	Balance after growth
60 (2040)	Joe Public's State Pension	£0	£0	£0	£0
	Joe Public's first DC Pension	£54,436	£20,430	£34,006	£36,631
	Joe Public's current DC Pension	£171,233	£42,808 ¹	£128,425	£138,339
	Joe Public's Stocks and Shares ISA	£178,105	£0	£178,105	£195,274
	Joe Public's bank account	£36,343	£0	£40,498	£41,490
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£40,000	£0	£40,000	£43,856
	Jane Public's bank account	£25,000	£0	£25,000	£25,613
	TOTAL	£505,117	£63,239	£446,033	£481,203
<p>Required income is £43,900, or £59,084 when inflation adjusted at 2% annually. Total overdraw is £4,155. Your tax-free income is £43,761 and your taxable income is £15,323 resulting in an income tax of £0. 1. Includes lump sum amount: £42,808.30</p>					
61 (2041)	Joe Public's State Pension	£0	£0	£0	£0
	Joe Public's first DC Pension	£36,631	£20,839	£15,792	£17,012
	Joe Public's current DC Pension	£138,339	£0	£138,339	£149,019
	Joe Public's Stocks and Shares ISA	£195,274	£0	£195,274	£214,098
	Joe Public's bank account	£41,490	£39,426	£2,064	£2,114
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£43,856	£0	£43,856	£48,084
	Jane Public's bank account	£25,613	£0	£25,613	£26,240
	TOTAL	£481,203	£60,265	£420,938	£456,567
<p>Required income is £43,900, or £60,265 when inflation adjusted at 2% annually. Your tax-free income is £44,636 and your taxable income is £15,629 resulting in an income tax of £0.</p>					
62 (2042)	Joe Public's State Pension	£0	£0	£0	£0
	Joe Public's first DC Pension	£17,012	£17,012	£0	£0
	Joe Public's current DC Pension	£149,019	£8,183	£140,836	£151,708
	Joe Public's Stocks and Shares ISA	£214,098	£0	£214,098	£234,737
	Joe Public's bank account	£2,114	£2,114	£0	£0
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£48,084	£8,922	£39,162	£42,937
	Jane Public's bank account	£26,240	£26,240	£0	£0
	TOTAL	£456,567	£62,471	£394,096	£429,383
<p>Required income is £43,900, or £61,471 when inflation adjusted at 2% annually. Your tax-free income is £41,529 and your taxable income is £20,942 resulting in an income tax of £1,000.</p>					

Age (Year)	Account	Opening balance	Annual drawdown	Closing balance	Balance after growth
63 (2043)	Joe Public's State Pension	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£151,708	£21,261	£130,448	£140,518
	Joe Public's Stocks and Shares ISA	£234,737	£0	£234,737	£257,366
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£42,937	£42,439	£498	£546
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL	£429,383	£63,700	£365,683	£398,431
<p><i>Required income is £43,900, or £62,700 when inflation adjusted at 2% annually. Your tax-free income is £42,439 and your taxable income is £21,261 resulting in an income tax of £1,000.</i></p>					
64 (2044)	Joe Public's State Pension	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£140,518	£78,041	£62,477	£67,300
	Joe Public's Stocks and Shares ISA	£257,366	£0	£257,366	£282,176
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£546	£546	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL	£398,431	£78,587	£319,843	£349,476
<p><i>Required income is £43,900, or £63,954 when inflation adjusted at 2% annually. Your tax-free income is £546 and your taxable income is £78,041 resulting in an income tax of £14,633.</i></p>					
65 (2045)	Joe Public's State Pension	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£67,300	£67,300	£0	£0
	Joe Public's Stocks and Shares ISA	£282,176	£8,009	£274,167	£300,597
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL	£349,476	£75,310	£274,167	£300,597
<p><i>Required income is £43,900, or £65,233 when inflation adjusted at 2% annually. Your tax-free income is £8,009 and your taxable income is £67,300 resulting in an income tax of £10,077.</i></p>					
66 (2046)	Joe Public's State Pension	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£300,597	£66,538	£234,059	£256,622
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL	£300,597	£66,538	£234,059	£256,622
<p><i>Required income is £43,900, or £66,538 when inflation adjusted at 2% annually. Your tax-free income is £66,538 and your taxable income is £0 resulting in an income tax of £0.</i></p>					

Age (Year)	Account	Opening balance	Annual drawdown	Closing balance	Balance after growth
67 (2047)	Joe Public's State Pension	£0	£11,577 ¹	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£256,622	£56,292	£200,330	£219,642
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
TOTAL		£256,622	£67,869	£200,330	£219,642
<p>Required income is £43,900, or £67,869 when inflation adjusted at 2% annually. Your tax-free income is £56,292 and your taxable income is £11,577 resulting in an income tax of £0. 1. Includes partial year amount for 205 days: £11,577</p>					
68 (2048)	Joe Public's State Pension	£0	£21,128	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£219,642	£48,733	£170,909	£187,385
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£0	£0	£0
	Jane Public's defined benefits pension	£0	£0	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
TOTAL		£219,642	£69,861	£170,909	£187,385
<p>Required income is £43,900, or £69,226 when inflation adjusted at 2% annually. Your tax-free income is £48,733 and your taxable income is £21,128 resulting in an income tax of £635.</p>					
69 (2049)	Joe Public's State Pension	£0	£21,656	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£187,385	£0	£187,385	£205,449
	Joe Public's bank account	£0	£0	£93,412	£95,701
	Jane Public's State Pension	£0	£7,866 ¹	£0	£0
	Jane Public's defined benefits pension	£0	£135,170 ^{2,3}	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
TOTAL		£187,385	£164,691	£280,797	£301,149
<p>Required income is £43,900, or £70,610 when inflation adjusted at 2% annually. Total overdraw is £93,412. Your tax-free income is £41,758 and your taxable income is £29,521 resulting in an income tax of £669. 1. Includes partial year amount for 232 days: £7,866 2. Includes lump sum amount: £125,000.00 3. Includes partial year amount for 232 days: £10,170</p>					

Age (Year)	Account	Opening balance	Annual drawdown	Closing balance	Balance after growth
70 (2050)	Joe Public's State Pension	£0	£22,197	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£205,449	£0	£205,449	£225,254
	Joe Public's bank account	£95,701	£23,590	£72,111	£73,877
	Jane Public's State Pension	£0	£12,684	£0	£0
	Jane Public's defined benefits pension	£0	£16,320	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£301,149	£74,792	£277,559
<p><i>Required income is £43,900, or £72,023 when inflation adjusted at 2% annually. Your tax-free income is £23,590 and your taxable income is £51,201 resulting in an income tax of £2,769.</i></p>					
71 (2051)	Joe Public's State Pension	£0	£22,752	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£225,254	£0	£225,254	£246,968
	Joe Public's bank account	£73,877	£23,922	£49,955	£51,179
	Jane Public's State Pension	£0	£13,001	£0	£0
	Jane Public's defined benefits pension	£0	£16,646	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£299,131	£76,322	£275,209
<p><i>Required income is £43,900, or £73,463 when inflation adjusted at 2% annually. Your tax-free income is £23,922 and your taxable income is £52,400 resulting in an income tax of £2,859.</i></p>					
72 (2052)	Joe Public's State Pension	£0	£23,321	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£246,968	£0	£246,968	£270,776
	Joe Public's bank account	£51,179	£24,258	£26,921	£27,581
	Jane Public's State Pension	£0	£13,326	£0	£0
	Jane Public's defined benefits pension	£0	£16,979	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£298,147	£77,884	£273,889
<p><i>Required income is £43,900, or £74,932 when inflation adjusted at 2% annually. Your tax-free income is £24,258 and your taxable income is £53,627 resulting in an income tax of £2,952.</i></p>					
73 (2053)	Joe Public's State Pension	£0	£23,904	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£270,776	£0	£270,776	£296,879
	Joe Public's bank account	£27,581	£24,596	£2,984	£3,057
	Jane Public's State Pension	£0	£13,659	£0	£0
	Jane Public's defined benefits pension	£0	£17,319	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£298,357	£79,479	£273,760
<p><i>Required income is £43,900, or £76,431 when inflation adjusted at 2% annually. Your tax-free income is £24,596 and your taxable income is £54,882 resulting in an income tax of £3,048.</i></p>					

Age (Year)	Account	Opening balance	Annual drawdown	Closing balance	Balance after growth
74 (2054)	Joe Public's State Pension	£0	£24,502	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£296,879	£21,881	£274,998	£301,508
	Joe Public's bank account	£3,057	£3,057	£0	£0
	Jane Public's State Pension	£0	£14,001	£0	£0
	Jane Public's defined benefits pension	£0	£17,665	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£299,936	£81,106	£274,998
Required income is £43,900, or £77,960 when inflation adjusted at 2% annually. Your tax-free income is £24,938 and your taxable income is £56,168 resulting in an income tax of £3,146.					
75 (2055)	Joe Public's State Pension	£0	£25,114	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£301,508	£25,283	£276,225	£302,853
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£14,351	£0	£0
	Jane Public's defined benefits pension	£0	£18,019	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£301,508	£82,767	£276,225
Required income is £43,900, or £79,519 when inflation adjusted at 2% annually. Your tax-free income is £25,283 and your taxable income is £57,484 resulting in an income tax of £3,248.					
76 (2056)	Joe Public's State Pension	£0	£25,742	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£302,853	£25,631	£277,223	£303,947
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£14,710	£0	£0
	Jane Public's defined benefits pension	£0	£18,379	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£302,853	£84,461	£277,223
Required income is £43,900, or £81,109 when inflation adjusted at 2% annually. Your tax-free income is £25,631 and your taxable income is £58,831 resulting in an income tax of £3,352.					
77 (2057)	Joe Public's State Pension	£0	£26,386	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£303,947	£25,981	£277,966	£304,761
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£15,077	£0	£0
	Jane Public's defined benefits pension	£0	£18,747	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£303,947	£86,191	£277,966
Required income is £43,900, or £82,731 when inflation adjusted at 2% annually. Your tax-free income is £25,981 and your taxable income is £60,210 resulting in an income tax of £3,460.					

Age (Year)	Account	Opening balance	Annual drawdown	Closing balance	Balance after growth
78 (2058)	Joe Public's State Pension	£0	£27,045	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£304,761	£26,335	£278,426	£305,266
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£15,454	£0	£0
	Jane Public's defined benefits pension	£0	£19,121	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£304,761	£87,956	£278,426
<p><i>Required income is £43,900, or £84,386 when inflation adjusted at 2% annually. Your tax-free income is £26,335 and your taxable income is £61,621 resulting in an income tax of £3,570.</i></p>					
79 (2059)	Joe Public's State Pension	£0	£27,721	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£305,266	£26,692	£278,575	£305,429
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£15,841	£0	£0
	Jane Public's defined benefits pension	£0	£19,504	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£305,266	£89,758	£278,575
<p><i>Required income is £43,900, or £86,074 when inflation adjusted at 2% annually. Your tax-free income is £26,692 and your taxable income is £63,066 resulting in an income tax of £3,684.</i></p>					
80 (2060)	Joe Public's State Pension	£0	£28,414	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£305,429	£27,051	£278,378	£305,213
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£16,237	£0	£0
	Jane Public's defined benefits pension	£0	£19,894	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£305,429	£91,597	£278,378
<p><i>Required income is £43,900, or £87,795 when inflation adjusted at 2% annually. Your tax-free income is £27,051 and your taxable income is £64,545 resulting in an income tax of £3,802.</i></p>					
81 (2061)	Joe Public's State Pension	£0	£29,125	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£305,213	£27,414	£277,799	£304,579
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£16,643	£0	£0
	Jane Public's defined benefits pension	£0	£20,292	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£305,213	£93,473	£277,799
<p><i>Required income is £43,900, or £89,551 when inflation adjusted at 2% annually. Your tax-free income is £27,414 and your taxable income is £66,059 resulting in an income tax of £3,922.</i></p>					

Age (Year)	Account	Opening balance	Annual drawdown	Closing balance	Balance after growth
82 (2062)	Joe Public's State Pension	£0	£13,168 ¹	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£304,579	£43,231	£261,348	£286,542
	Joe Public's bank account	£0	£0	£0	£0
	Jane Public's State Pension	£0	£17,059	£0	£0
	Jane Public's defined benefits pension	£0	£20,698	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	TOTAL		£304,579	£94,156	£261,348
<p>Required income is £43,900, or £91,342 when inflation adjusted at 2% annually. Your tax-free income is £43,231 and your taxable income is £50,924 resulting in an income tax of £2,814. 1. Includes partial year amount for 161 days: £13,168</p>					
83 (2063)	Jane Public's State Pension	£0	£17,485	£0	£0
	Jane Public's defined benefits pension	£0	£21,112	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£286,542	£57,459	£229,083	£251,167
	Joe Public's bank account	£0	£0	£0	£0
	TOTAL		£286,542	£96,056	£229,083
<p>Required income is £43,900, or £93,169 when inflation adjusted at 2% annually. Your tax-free income is £57,459 and your taxable income is £38,597 resulting in an income tax of £2,887.</p>					
84 (2064)	Jane Public's State Pension	£0	£17,922	£0	£0
	Jane Public's defined benefits pension	£0	£21,534	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£251,167	£58,538	£192,629	£211,198
	Joe Public's bank account	£0	£0	£0	£0
	TOTAL		£251,167	£97,994	£192,629
<p>Required income is £43,900, or £95,032 when inflation adjusted at 2% annually. Your tax-free income is £58,538 and your taxable income is £39,456 resulting in an income tax of £2,962.</p>					
85 (2065)	Jane Public's State Pension	£0	£18,370	£0	£0
	Jane Public's defined benefits pension	£0	£21,965	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£211,198	£59,637	£151,561	£166,171
	Joe Public's bank account	£0	£0	£0	£0
TOTAL		£211,198	£99,972	£151,561	£166,171
<p>Required income is £43,900, or £96,933 when inflation adjusted at 2% annually. Your tax-free income is £59,637 and your taxable income is £40,335 resulting in an income tax of £3,039.</p>					

Age (Year)	Account	Opening balance	Annual drawdown	Closing balance	Balance after growth
86 (2066)	Jane Public's State Pension	£0	£18,830	£0	£0
	Jane Public's defined benefits pension	£0	£22,404	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£166,171	£60,756	£105,415	£115,577
	Joe Public's bank account	£0	£0	£0	£0
	TOTAL		£166,171	£101,990	£105,415
<p><i>Required income is £43,900, or £98,872 when inflation adjusted at 2% annually. Your tax-free income is £60,756 and your taxable income is £41,234 resulting in an income tax of £3,118.</i></p>					
87 (2067)	Jane Public's State Pension	£0	£7,086 ¹	£0	£0
	Jane Public's defined benefits pension	£0	£8,389 ²	£0	£0
	Jane Public's Stocks and Shares ISA	£0	£0	£0	£0
	Jane Public's bank account	£0	£0	£0	£0
	Joe Public's first DC Pension	£0	£0	£0	£0
	Joe Public's current DC Pension	£0	£0	£0	£0
	Joe Public's Stocks and Shares ISA	£115,577	£85,374	£30,203	£33,114
	Joe Public's bank account	£0	£0	£0	£0
	TOTAL		£115,577	£100,849	£30,203
<p><i>Required income is £43,900, or £100,849 when inflation adjusted at 2% annually. Your tax-free income is £85,374 and your taxable income is £15,475 resulting in an income tax of £0.</i></p> <p><i>1. Includes partial year amount for 134 days: £7,086 2. Includes partial year amount for 134 days: £8,389</i></p>					

Overall, drawdowns remain sustainable throughout the 28-year period, maintaining sufficient balances to meet projected income needs.

Tax rate and inflation assumptions

All income tax calculations are based on **2025/26** tax rates. Tax bands are adjusted annually by **2%** to reflect the Bank of England's target inflation rate, providing more realistic drawdown projections and a clearer view of your available assets.

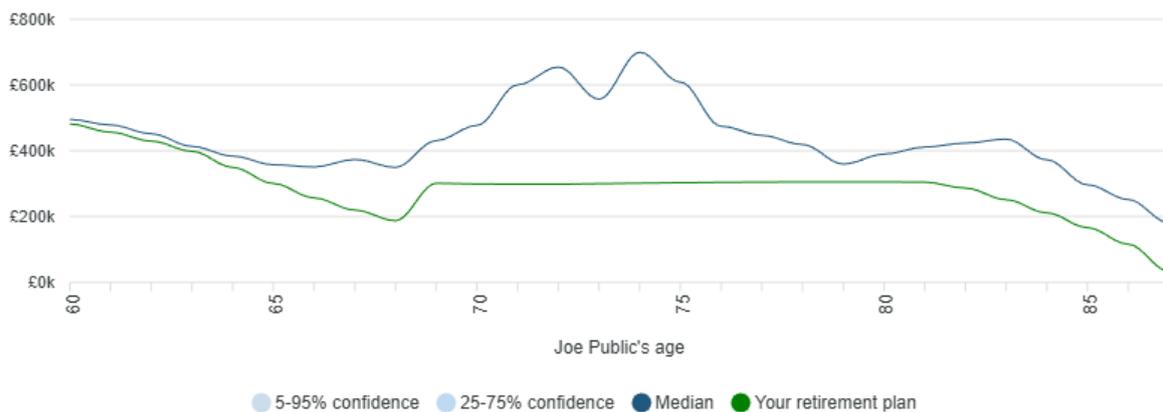
While the following tax bands are used in your plan's calculations, it does not reflect official forecasts.

Age (Year)	Personal allowance 0%	Basic rate 20%	Higher rate 40%	Additional rate 45%
45 (2025)	£12,570	£12,570 - £50,270	£50,270 - £125,140	£125,140+
46 (2026)	£12,570	£12,570 - £50,270	£50,270 - £125,140	£125,140+
47 (2027)	£12,570	£12,570 - £50,270	£50,270 - £125,140	£125,140+
48 (2028)	£12,570	£12,570 - £50,270	£50,270 - £125,140	£125,140+
49 (2029)	£12,570	£12,570 - £50,270	£50,270 - £125,140	£125,140+
50 (2030)	£12,570	£12,570 - £50,270	£50,270 - £125,140	£125,140+
51 (2031)	£12,821	£12,821 - £51,275	£51,275 - £127,643	£127,643+
52 (2032)	£13,078	£13,078 - £52,301	£52,301 - £130,196	£130,196+
53 (2033)	£13,339	£13,339 - £53,347	£53,347 - £132,800	£132,800+
54 (2034)	£13,606	£13,606 - £54,414	£54,414 - £135,456	£135,456+
55 (2035)	£13,878	£13,878 - £55,502	£55,502 - £138,165	£138,165+
56 (2036)	£14,156	£14,156 - £56,612	£56,612 - £140,928	£140,928+
57 (2037)	£14,439	£14,439 - £57,744	£57,744 - £143,747	£143,747+
58 (2038)	£14,728	£14,728 - £58,899	£58,899 - £146,621	£146,621+
59 (2039)	£15,022	£15,022 - £60,077	£60,077 - £149,554	£149,554+
60 (2040)	£15,323	£15,323 - £61,279	£61,279 - £152,545	£152,545+
61 (2041)	£15,629	£15,629 - £62,504	£62,504 - £155,596	£155,596+
62 (2042)	£15,942	£15,942 - £63,755	£63,755 - £158,708	£158,708+
63 (2043)	£16,261	£16,261 - £65,030	£65,030 - £161,882	£161,882+
64 (2044)	£16,586	£16,586 - £66,330	£66,330 - £165,120	£165,120+
65 (2045)	£16,918	£16,918 - £67,657	£67,657 - £168,422	£168,422+
66 (2046)	£17,256	£17,256 - £69,010	£69,010 - £171,790	£171,790+
67 (2047)	£17,601	£17,601 - £70,390	£70,390 - £175,226	£175,226+
68 (2048)	£17,953	£17,953 - £71,798	£71,798 - £178,731	£178,731+
69 (2049)	£18,312	£18,312 - £73,234	£73,234 - £182,305	£182,305+
70 (2050)	£18,678	£18,678 - £74,699	£74,699 - £185,951	£185,951+
71 (2051)	£19,052	£19,052 - £76,193	£76,193 - £189,670	£189,671+
72 (2052)	£19,433	£19,433 - £77,716	£77,716 - £193,464	£193,464+
73 (2053)	£19,822	£19,822 - £79,271	£79,271 - £197,333	£197,333+
74 (2054)	£20,218	£20,218 - £80,856	£80,856 - £201,280	£201,280+
75 (2055)	£20,622	£20,622 - £82,473	£82,473 - £205,305	£205,305+
76 (2056)	£21,035	£21,035 - £84,123	£84,123 - £209,412	£209,412+
77 (2057)	£21,456	£21,456 - £85,805	£85,805 - £213,600	£213,600+
78 (2058)	£21,885	£21,885 - £87,521	£87,521 - £217,872	£217,872+
79 (2059)	£22,322	£22,322 - £89,272	£89,272 - £222,229	£222,229+
80 (2060)	£22,769	£22,769 - £91,057	£91,057 - £226,674	£226,674+
81 (2061)	£23,224	£23,224 - £92,878	£92,878 - £231,207	£231,207+
82 (2062)	£23,689	£23,689 - £94,736	£94,736 - £235,831	£235,831+
83 (2063)	£24,162	£24,162 - £96,631	£96,631 - £240,548	£240,548+
84 (2064)	£24,646	£24,646 - £98,563	£98,563 - £245,359	£245,359+
85 (2065)	£25,139	£25,139 - £100,534	£100,534 - £250,266	£250,266+
86 (2066)	£25,641	£25,641 - £102,545	£102,545 - £255,272	£255,272+
87 (2067)	£26,154	£26,154 - £104,596	£104,596 - £260,377	£260,377+

Stress test

Regardless of how much you plan, the future is uncertain. Market conditions change over time and so will your account growth rates. A stress-test has been applied using historical rates to evaluate how such fluctuations could impact your accounts and overall retirement plan. New rates are chosen each year that simulate market conditions.

The stress test was conducted using 1 simulation runs to model potential market fluctuations. The plan achieved a **100% success rate**, meaning that in 100% of the simulated retirement years, your plan was able to meet your desired income without running out of funds.



The 5-95% confidence band means that there is a 90% chance that your actual net worth may fall somewhere in this area at any given point in time. Similarly, the 25-75% confidence band means that there is a 50% chance that your actual net worth will fall somewhere in this area at any given point in time. The 'median' represents the average outcome, based on our best guess about how your investments will perform. It's like a straight shot to retirement with the least amount of surprises. Finally, for reference, the line representing your retirement plan is brought forward from the previous charts and is based on the actual growth rates specified in your plan.

Financial advisors generally recommend aiming for a good score rather than a perfect score:

1. **90% or higher** is usually considered more than adequate for your retirement needs.
2. **80%** is considered a minimum for safe retirement planning.
3. **Below 80%** suggests that adjustments should be made to your plan.

NOTE: Even at a 100% success rate, always remember that past performance is not indicative of future results, and that no one can predict the future.

Report summary

This report consolidates all your financial data, projected retirement income, and investment assumptions to provide a clear, evidence-based picture of your long-term retirement readiness.

Overall position

Based on the assumptions provided, your retirement plan is sustainable and aligns with your desired income objectives. Your combination of State Pensions, Defined Benefit pensions, Defined Contribution schemes, ISAs, and cash savings is projected to meet your income needs throughout retirement while maintaining a residual balance.

At the end of your plan, your projected net worth is **£33,114**, after accounting for all drawdowns and taxes. Your total taxes paid is estimated at **£82,646**.

Income sustainability

Over **28 years**, your plan requires a retirement income of **£2,189,120** when adjusted at **2% annual inflation** — equivalent to **£1,229,200** in today's terms.

Your plan demonstrates a good balance between fixed (guaranteed) and flexible income sources:

1. **Fixed (guaranteed)** income sources (e.g., State and Defined Benefit pensions) provides reliable baseline coverage for essential expenses.
2. **Flexible income** sources (e.g., ISAs and Defined Contribution pensions) supplements this baseline and can be adjusted to accommodate changes in lifestyle, spending, or market conditions.

This balance provides both greater security for essential spending and adaptability for changing financial priorities.

Investment growth and risk

Investment projections assume steady long-term growth in line with historical averages. While markets can fluctuate in the short term, your plan demonstrates resilience under moderate stress test scenarios.

However, significant downturns or extended low-growth periods could reduce available income later in retirement. Regular review of asset allocation and risk exposure is recommended to ensure your investments remain aligned with your risk tolerance and time horizon.

Inflation and cost of living

All figures are shown in today's terms, adjusted for inflation at **2% annually**. Maintaining your desired retirement lifestyle will depend on keeping income in line with inflation. Future adjustments to withdrawal rates or investment strategies may be required if inflation trends differ from these assumptions.

Next steps and recommendations

To keep your plan accurate and relevant:

1. **Review your plan annually** — update income goals, account balances, and assumptions within the app.
2. **Reassess inflation and growth rates** if economic conditions change.
3. **Monitor tax legislation** — thresholds and allowances may shift, impacting net retirement income.
4. **Consider professional advice** before making significant investment or withdrawal decisions.

Final outlook

Your projections indicate that you are well-positioned for a secure retirement, with sufficient assets to sustain your goals. With a total retirement income of **£2,189,120**, a projected remaining balance of **£33,114** and total taxes paid of **£82,646**, your overall plan demonstrates strong asset utilisation and efficient withdrawal sequencing.

Continued engagement with your financial plan and regular updates will help ensure long-term financial security, even as circumstances or market conditions evolve.

*This report is intended for illustrative and informational purposes only and **does not provide financial advice**. While it can help you explore various retirement scenarios using your inputs and assumptions, it is not a substitute for professional financial planning. For personalised guidance, you should consult a qualified financial adviser.*