



UK Retirement Planner Report

prepared for Joe Public

This report consolidates all your income sources, savings, and investment assumptions to present a clear 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.*

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Who is this report for?

This personalised retirement plan is tailored for **Joe Public**, born on 10 June, 1980 and planning to retire on **1 January, 2040**. The plan spans a 23-year period, starting on **1 January, 2040** and ending on **10 June, 2062**. 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.

Your retirement income

Your 23-year plan requires a retirement income of **£729,100**, or **£1,230,642 after inflation adjusted at 2% annually**. This comparison illustrates how inflation significantly impacts long-term income planning.

Age (year)	Income	Inflation adjusted
60-64 (2040-2044)	£158,500	£222,025
65-69 (2045-2049)	£158,500	£245,134
70-74 (2050-2054)	£158,500	£270,648
75-79 (2055-2059)	£158,500	£298,817
80-82 (2060-2062)	£95,100	£194,019
TOTAL	£729,100	£1,230,642

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.

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

Joe Public's State Pension

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.

Defined Contribution (DC) accounts

Joe Public's first DC Pension

Age (Year)	Amount
45 (2025)	£17,082
46 (2026)	£18,400
47 (2027)	£19,819
48 (2028)	£21,352
49 (2029)	£23,000
50 (2030)	£24,774
51 (2031)	£26,685
52 (2032)	£28,750
53 (2033)	£30,968
54 (2034)	£33,357
55 (2035)	£35,930
56 (2036)	£38,710
57 (2037)	£41,696
58 (2038)	£44,913
59 (2039)	£48,378
60 (2040)	£48,388

Joe Public's current DC Pension

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

Joe Public's Stocks and Shares ISA

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

Cash accounts

Joe Public's bank account

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

Drawdowns

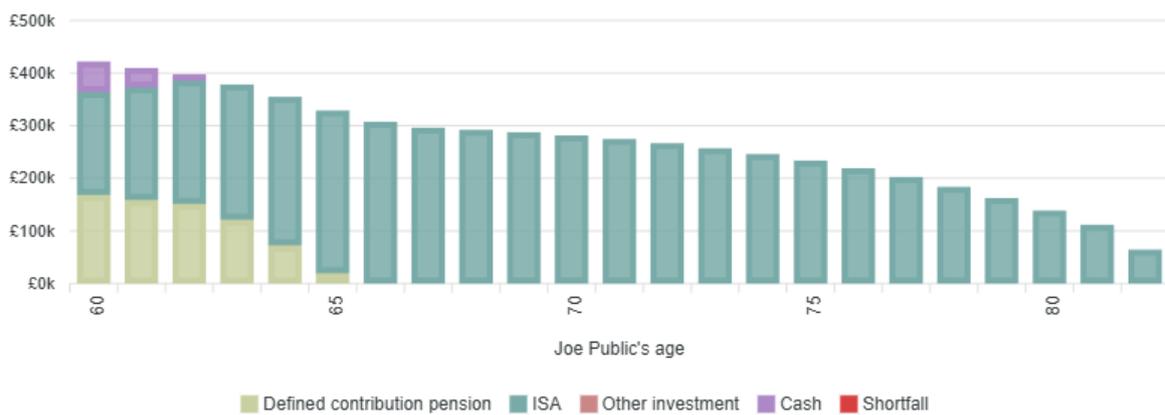
This section illustrates your withdrawal strategy, showing how funds are drawn annually meet your retirement income target. It outlines a **23-year plan** for annual withdrawals, highlighting any potential shortfalls.

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, the balance adjusted at your specified growth rate, and any shortfalls that occur.

For personalised advice, speak with a qualified financial adviser.

Age (year)	Opening balance	Annual drawdown	Closing balance	Balance after growth	Shortfalls
60 (2040)	£434,069	£63,239	£391,405	£422,041	£0
61 (2041)	£422,041	£43,517	£378,524	£409,617	£0
62 (2042)	£409,617	£44,388	£365,230	£396,979	£0
63 (2043)	£396,979	£49,825	£347,155	£378,462	£0
64 (2044)	£378,462	£53,580	£324,882	£354,905	£0
65 (2045)	£354,905	£54,651	£300,254	£328,851	£0
66 (2046)	£328,851	£48,490	£280,361	£307,388	£0
67 (2047)	£307,388	£49,008	£269,957	£295,981	£0
68 (2048)	£295,981	£50,623	£266,486	£292,175	£0
69 (2049)	£292,175	£51,656	£262,175	£287,448	£0
70 (2050)	£287,448	£52,711	£256,935	£281,703	£0
71 (2051)	£281,703	£53,787	£250,668	£274,832	£0
72 (2052)	£274,832	£54,886	£243,267	£266,718	£0
73 (2053)	£266,718	£56,007	£234,616	£257,232	£0
74 (2054)	£257,232	£57,151	£224,583	£246,233	£0
75 (2055)	£246,233	£58,319	£213,029	£233,565	£0
76 (2056)	£233,565	£59,510	£199,797	£219,057	£0
77 (2057)	£219,057	£60,726	£184,717	£202,523	£0
78 (2058)	£202,523	£61,967	£167,602	£183,758	£0
79 (2059)	£183,758	£63,233	£148,247	£162,538	£0
80 (2060)	£162,538	£64,526	£126,426	£138,614	£0
81 (2061)	£138,614	£65,845	£101,894	£111,717	£0
82 (2062)	£111,717	£65,958	£58,927	£64,607	£0

Overall, drawdowns remain sustainable throughout the 23-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.

Stress test

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.

Report summary

Over **23 years**, your plan requires a retirement income of **£1,230,642** when adjusted at **2% annual inflation** — equivalent to **£729,100** in today's terms.

Based on the assumptions provided, your retirement plan is sustainable and aligns with your desired income objectives. Your income accounts are projected to meet your income needs throughout retirement while maintaining a residual balance.

At the end of your plan, your projected net worth is **£64,607**, after accounting for all drawdowns and taxes. Your total taxes paid is estimated at **£32,383**.

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

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