# Planning For Retirement

*24th September 2009*

## Retirement Resources Available At Age 60

| Resource Description | Current Position: Regular Contributions (if any) | Current Position: Fund/Capital Value (if any) | Estimated Future Benefits: Accumulated Fund (if any) | Estimated Future Benefits: Annual Income Available | Estimated Future Benefits: Alternative Position: Cash Sum | Estimated Future Benefits: Alternative Position: Annual Income |
|---|---|---|---|---|---|---|
| ***NON Pension Capital*** | | £141,408 | £141,408 | £7,580 | £141,408 | £0 |
| ***Other Pension Provisions*** | | | N/A | £45,354 | £136,064 | £45,354 |
| ***Totals*** | | **£141,408** | **£141,408** | **£52,934** | **£277,472** | **£45,354** |

### *Planning Assumptions Used*

| | | | |
|---|---|---|---|
| RPI (Retail Price Index) % per annum | ***3.00*** | Fund growth % per annum | ***7.00*** |
| AEI (Average Earnings Index) % per annum | ***4.00*** | Annuity interest rate | ***5.00*** |
| Contribution escalation % per annum | ***AEI*** | | |