

Planning For Retirement - Future Income Available 24th September 2009

<u>Age</u>	<u>Income Required</u>	<u>Income Available</u>	<u>Shortfall(-) or Excess and Percentage</u>
<i>Totals</i>	<u>£2,977,494</u>	<u>£4,192,016</u>	<u>£1,214,522</u>

Planning Assumptions Used

RPI (Retail Price Index) % per annum	3.00	Pension escalation % per annum	3.50
AEI (Average Earnings Index) % per annum	4.00	Annuity interest rate	5.00
Contribution escalation % per annum	AEI		
Fund growth % per annum	7.00		